bank bjb

Sinergi untuk Masa Depan: Inovasi, Pertumbuhan, Kepercayaan

Synergy for the Future: Innovation, Growth, and Trust



2025

Laporan Tahunan
Annual Report

PT Bank Pembangunan Daerah Jawa Barat Banten Tbk



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Annual Report **2025**

bank **bjb** menegaskan komitmen untuk membangun masa depan yang kokoh melalui akselerasi inovasi digital dan kolaborasi ekosistem. Inovasi terus menjadi pendorong utama dalam perjalanan transformasi bank **bjb**, terutama melalui digitalisasi layanan. bank **bjb** juga mencatatkan kemajuan dalam adopsi digital melalui platform DIGI bank **bjb**. Digitalisasi yang dijalankan bank **bjb** bukan hanya fokus pada kecepatan layanan, tetapi juga mengedepankan kenyamanan, kemudahan, dan personalisasi sesuai kebutuhan nasabah. Langkah ini selaras dengan strategi perusahaan dalam memperkuat loyalitas nasabah dan memperluas basis pengguna secara berkelanjutan.

Di tengah tantangan ekonomi makro dan ketatnya likuiditas industri perbankan, bank **bjb** terus mengelola aset secara optimal dan hati-hati (*prudent*). Untuk menjaga pertumbuhan, bank **bjb** memperkuat fokus pada segmen konsumer ritel sebagai pilar utama bisnis, serta mengembangkan layanan pada sektor-sektor potensial lainnya. Langkah ini dilakukan tidak hanya di wilayah Jawa Barat dan Banten, tetapi juga melalui sinergi Kelompok Usaha Bank (KUB) bersama bank **bjb** syariah, Bank Jambi, dan Bank Bengkulu. Sinergi KUB juga menjadi katalis penting dalam penguatan kinerja konsolidasi yang berhasil memberikan nilai tambah strategis dalam membentuk portofolio keuangan yang lebih inklusif dan diversifikasi. Di saat yang sama, bank **bjb** terus mempercepat transformasi digital guna meningkatkan kemudahan layanan kepada nasabah, serta mendorong efisiensi proses operasional secara menyeluruh.

bank **bjb** senantiasa menjunjung tinggi prinsip *Good Corporate Governance* (GCG) sebagai landasan utama dalam setiap proses bisnis. Komitmen ini bertujuan untuk memastikan keberlanjutan usaha, menjaga kepercayaan publik, serta mendukung pencapaian kinerja yang sehat dan berkelanjutan.

bank **bjb** reaffirms its commitment to building a resilient future through the acceleration of digital innovation and ecosystem collaboration. Innovation continues to serve as a key driver in bank **bjb** 's transformation journey, particularly through the digitalization of services. bank **bjb** has also recorded progress in digital adoption through the DIGI bank **bjb** platform. The digitalization initiatives implemented by bank **bjb** are not solely focused on service speed, but also emphasize convenience, ease of use, and personalization in accordance with customer needs. This approach is aligned with the Bank's strategy to strengthen customer loyalty and sustainably expand its user base.

Amid macroeconomic challenges and tightening liquidity in the banking industry, bank **bjb** continues to manage its assets optimally and prudently. To sustain growth, bank **bjb** strengthens its focus on the consumer retail segment as a core business pillar, while also developing services in other potential sectors. These efforts are carried out not only in the West Java and Banten regions, but also through synergy within the Bank Business Group (KUB) together with bank **bjb** syariah, Bank Jambi, and Bank Bengkulu. The KUB synergy also serves as a key catalyst in strengthening consolidated performance, delivering strategic value in building a more inclusive and diversified financial portfolio. At the same time, bank **bjb** continues to accelerate digital transformation to enhance service accessibility for customers and drive overall operational efficiency.

bank **bjb** consistently upholds the principles of Good Corporate Governance (GCG) as a fundamental basis in all business processes. This commitment aims to ensure business sustainability, maintain public trust, and support the achievement of sound and sustainable performance.

Kesinambungan Tema
Theme Continuity



2024
Laporan Tahunan
Annual Report

Penguatan Sinergi untuk Pertumbuhan Bisnis yang Solid

Dalam menghadapi tantangan perekonomian, PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (selanjutnya disebut bank **bjb** atau Perseroan) telah mempersiapkan berbagai strategi untuk menjaga momentum pertumbuhan, meningkatkan efisiensi, dan menggali potensi pendapatan baru. Untuk itu, bank **bjb** melaksanakan penguatan sinergi dengan berbagai langkah strategi salah satunya dengan pembentukan Kelompok Usaha Bank (KUB). Pada tahun 2024, bank **bjb** menjadi BPD pertama di Indonesia yang telah menyelesaikan seluruh rangkaian proses KUB dan menjadi *benchmark* bagi proses KUB seluruh BPD khususnya BPD yang akan bergabung bersama bank **bjb.** Saat ini, bank **bjb** menjadi BPD satu-satu nya di Indonesia yang memiliki pengalaman ber-KUB sekaligus memiliki perangkat tata kelola nya di dalam organisasi bank. Sinergi ini merupakan hal penting yang dilaksanakan bank **bjb** terutama dalam melakukan inovasi dan transformasi agar bisa bersaing di industri perbankan. bank **bjb** terus berfokus pada penguatan sinergi grup untuk terus meningkatkan kinerja. Peningkatan kinerja tidak terlepas dari inovasi layanan perbankan, diversifikasi bisnis, serta pengelolaan risiko yang matang sehingga hal ini dapat memperluas cakupan bisnis dan memperkuat citra Perseroan.



2023
Laporan Tahunan
Annual Report

Tumbuh Berkelanjutan, Memberikan Inovasi Terbaik

Dalam menghadapi perubahan industri perbankan, PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. (selanjutnya disebut bank **bjb** atau Perseroan) tetap berkomitmen untuk terus berkontribusi nyata terhadap perekonomian Indonesia. Untuk menjaga pertumbuhan kinerja, bank **bjb** memberikan berbagai inovasi-inovasi terbaik guna meningkatkan pertumbuhan kegiatan operasional dan keuangan antara lain melalui pemanfaatan ekosistem perbankan digital. Pada tahun 2023, bank **bjb** meningkatkan layanan melalui pengembangan digitalisasi proses kredit dengan penguatan mitigasi risiko. Perseroan juga menciptakan *digital ecosystem* bisnis dengan fokus menggarap sektor ekonomi unggulan pada masing-masing daerah guna mendorong pemberdayaan ekonomi daerah dan menciptakan pelaku-pelaku sektor ekonomi kerakyatan. Melalui berbagai inovasi tersebut, pada tahun 2023 bank **bjb** berhasil meningkatkan pendapatan bunga dan syariah menjadi sebesar Rp14,25 triliun serta pertumbuhan aset yang menjadi sebesar Rp188,30 triliun. bank **bjb** akan terus meningkatkan eksistensinya sebagai salah satu perbankan nasional yang mampu memberikan layanan keuangan secara menyeluruh sehingga dapat memberikan nilai tambah bagi seluruh *stakeholder*.



2022
Laporan Tahunan
Annual Report

Transformasi Tiada Henti untuk Mempersembahkan Kinerja Terbaik

Transformasi yang terus dilakukan pada PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (selanjutnya disebut bank **bjb** atau Perseroan) khususnya melalui strategi ekspansi kredit, peningkatan dana pihak ketiga serta transformasi layanan *digital*, telah membuahkan hasil yang sangat baik di tahun 2022. Strategi ekspansi kredit difokuskan pada Kredit Konsumer, Kredit Ritel dan KPR. Peningkatan dana pihak ketiga menekankan pada peningkatan *market share* dan *positioning* bank **bjb** melalui pengembangan dan peningkatan kualitas produk dan layanan yang berbasis *customer centric* dan *digital*. Transformasi layanan *digital* diwujudkan dengan secara proaktif menerapkan teknologi terkini guna mendukung pengembangan produk dan layanan *one stop solution*. Hasil dari transformasi yang tiada henti terlihat dari pertumbuhan laba tahun 2022 yaitu sebesar 11,23% serta pertumbuhan aset pada tahun 2022 sebesar 14,45%. Ke depannya, bank **bjb** terus berkomitmen untuk memberikan kontribusi yang terbaik untuk mendorong pertumbuhan perekonomian dan pembangunan untuk mewujudkan masyarakat yang sejahtera.



2021
Laporan Tahunan
Annual Report

Pertumbuhan Melalui Akselerasi Digital, Memberi Makna untuk Indonesia

Sesuai dengan visi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (bank bjb) yaitu "Menjadi Bank Pilihan Utama Anda," Perseroan telah melakukan transformasi layanan digital khususnya pada tahun 2021. Inisiatif dan roadmap implementasi dirancang berdasarkan beberapa penggerak utama untuk memastikan keselarasan dengan tujuan bisnis. Selama tahun 2021, Perseroan telah melakukan beberapa pengembangan baik dari sisi core banking, switching maupun networking. bank **bjb** telah melakukan langkah-langkah strategis di antaranya adalah melakukan akselerasi pengembangan aplikasi dan perbaikan (improvement) fitur-fitur e-channel, sebagai enabler peningkat bisnis transactional banking dan pengelolaan sistem IT yang lebih fokus, terarah dan terintegrasi untuk mendukung pengembangan seluruh segmen bisnis secara keseluruhan, agar dapat mengakselerasi business process, meningkatkan kehandalan electronic channels serta memberikan solusi layanan IT yang lebih mendekatkan bisnis dengan nasabah.

bank bjb

Tentang Laporan Tahunan
About Annual Report

Laporan Tahunan ini merupakan laporan terintegrasi yang berisi profil perusahaan, laporan Direksi dan Dewan Komisaris, analisis dan pembahasan manajemen yang meliputi pencapaian kinerja Perusahaan, dibandingkan dengan kinerja tahun-tahun sebelumnya, proyeksi kinerja serta prospek perusahaan. Dalam Laporan Tahunan ini juga dilaporkan tentang penerapan tata kelola perusahaan yang meliputi struktur dan proses tata kelola. Dengan demikian Laporan Tahunan ini menempatkan kinerja historis ke dalam konteks dan menggambarkan risiko, peluang, dan prospek korporasi di masa depan, sehingga diharapkan dapat membantu pemegang saham dan pemangku kepentingan memahami tujuan strategis korporasi dan kemajuannya dalam menciptakan nilai yang berkelanjutan.

This Annual Report is an integrated report containing the company profile, reports from the Board of Directors and Board of Commissioners, management analysis and discussion covering the Company's performance achievements, compared to previous years' performance, performance projections and company prospects. This Annual Report also reports on the implementation of corporate governance covering the governance structure and process. Thus, this Annual Report places historical performance into context and describes the risks, opportunities and prospects of the corporation in the future, so that it is expected to help shareholders and stakeholders understand the corporation's strategic objectives and its progress in creating sustainable value.

Synergy Consolidation for Solid Business Growth

Dealing with economic challenges, PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (hereinafter referred to as bank **bjb** or the Company) has prepared various strategies to maintain growth momentum, increase efficiency, and explore new revenue potential. In doing so, bank **bjb** performs synergy consolidation with numerous strategic steps. One of them is the establishment of a Bank Business Group (KUB). In 2024, bank **bjb** became the first BPD in Indonesia that had completed the entire series of KUB processes and was a benchmark for the KUB process of BPDs, particularly BPDs that joined bank **bjb**. Currently, bank **bjb** is the only BPD in Indonesia that has KUB experience and also has its governance tools within the bank organization. The synergy is a significant point that bank **bjb** has implemented, mainly in performing innovation and transformation to compete in the banking industry. bank **bjb** continuously focuses on group synergy consolidation to improve its performance. Performance improvements is an integral part of banking service innovation, business diversification, and mature risk management so that it can expand business coverage and affirm the Company's image.

Sustainable Growth for the Greatest Innovation

In facing the banking industry changes, PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. (hereafter referred to as bank **bjb** or the Company) commits to continue making a real contribution to the Indonesian economy. To maintain performance growth, bank **bjb** provides the best innovations to increase the growth of operational and financial activities, among others, by utilizing the digital banking ecosystem. In 2023, bank **bjb** will improve services by developing credit process digitatlization by strengthening risk mitigation. The Company also creates a business digital ecosystem to focus on leading economic sectors in each region to encourage regional economic empowerment and create actors in the people's economic sector. Through various innovations, in 2023 bank **bjb** succeeded in increasing interest and sharia income to IDR14.25 trillion and asset growth to IDR188,30 trillion. bank **bjb** will continue to increase its existence as one of the national banks that can provide comprehensive financial services so that it can provide additional value for all stakeholders.

Continuously Transforming for the Best Performance

The ongoing transformation at PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (hereinafter referred to as bank **bjb** or the Company), especially through loan expansion strategies, increasing third parties funds and transforming digital services, performed excellent results in 2022. The loan expansion strategy was focused on Consumer Loans, Retail Loans and house ownership loan. Increasing third parties funds emphasized increasing bank **bjb** market share and positioning through the development and improvement of the quality of products and services based on customer centric and digital. Digital service transformation was realized by proactively applying the latest technology to support the development of one stop solution products and services. The results of the non-stop transformation could be seen from the 2022 profit growth of 11.23% and asset growth in 2022 of 14.45%. Going forward, bank **bjb** continued to be committed to providing the best contribution to encourage economic growth and development to create a prosperous society.

Growth through Digital Acceleration, Giving Meaning for Indonesia

In accordance with the vision of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (bank **bjb**) namely "Become Your Preferred Bank," the Company transformed its digital services, especially in 2021. The implementation initiatives and roadmap were designed based on several key drivers to ensure alignment with business goals. During 2021, the Company carried out several developments in terms of core banking, switching and networking. bank **bjb** took strategic steps including accelerating application development and improving e-channel features, as an enabler to increase transactional banking business and managing IT systems that were more focused and integrated to support the development of all business segments in a holistic manner in order to accelerate business process, improve the reliability of electronic channels and provide IT service solutions bringing business closer to customers.

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Sekilas Tentang Perusahaan
Company Overview

Total Aset
Total Asset

221.35
triliun / trillion

SEGMEN USAHA
Business Segments

Perbankan Konvensional dan Syariah
Conventional and Sharia Banking



PRODUK DAN JASA UTAMA
Main Products and Services

- ***Consumer & Retail Banking***
- ***Micro, Small and Medium Enterprise (MSME)***
- ***Corporate & Commercial Banking***
- ***Treasury***
- ***International & Transactional Banking***
- ***Digital Banking & Other Services***

bank bjb

PEMEGANG SAHAM
Shareholders

Saham Seri / Share Series A

Pemda Provinsi Jawa Barat
West Java Provincial Government — 38.52%

Pemda Kota dan Kabupaten Se-Jawa Barat
City and Regency Governments throughout West Java — 24.15%

Pemda Kota dan Kabupaten Se-Banten
City and Regency Governments throughout Banten — 7.93%

Pemda Provinsi Banten
Banten Provincial Government — 4.95%

Saham Seri / Share Series B

Publik
Public — 24,45%



JUMLAH PEGAWAI
Number of Employees

6,801 **orang** / people

ENTITAS ANAK
Subsidiaries

bank bjb syariah	99.24%
bank bjb PT. BPR Intan Jabar	10.92%
bjb Sekuritas	93.75%
bank bengkulu tangguh dan tumbuh	15.48%
BANK JAMBI	7.73%

Jejak Langkah
Milestones

1915

De Eerste Nederlandsche-Indische Spaarkas en Hypotheekbank (DENIS, 1915). DENIS merupakan salah satu bank tabungan dan hipotik di Hindia Belanda.

De Eerste Nedelandsche (DENIS, 1915). DENIS said to be the first saving and hypoteek bank is in the East Indies.

1961

bank **bjb** didirikan dengan nama PT Bank Karja Pembangunan Daerah Djawa Barat yang merupakan hasil nasionalisasi bank "NV Denis" pada masa pemerintahan Belanda.

bank **bjb** established with the name of PT Bank Karja Pembangunan Daerah Djawa Barat which was nationalized from NV DENIS, a Dutch Company

1972

Bentuk hukum Perseroan diubah dari Perseroan Terbatas (PT) Bank Karja Pembangunan Daerah Djawa Barat menjadi Perusahaan Daerah (PD) Bank Karja Pembangunan Daerah Djawa Barat.

The Company legal entity was changed from Limited Liability Company (PT) Bank Karja Pembangunan Daerah Djawa Barat to Regional- Owned Company (PD) Bank Karja Pembangunan Daerah Djawa Barat.

1978

Perusahaan Daerah (PD) Bank Karja Pembangunan Daerah Djawa Barat selanjutnya diubah menjadi PD Bank Pembangunan Daerah Jawa Barat.

Regional-Owned Company (PD) Bank Karja Pembangunan Daerah Djawa Barat was then changed to PD Bank Pembangunan Daerah Jawa Barat.

1991

Pertama kali menerbitkan obligasi.
Launched the first bonds.

1992

Aktivitas Bank Pembangunan Daerah Jawa Barat ditingkatkan menjadi Bank Umum Devisa.

The activities of Bank Pembangunan Daerah Jawa Barat (BPD) were upgraded to Foreign Exchange Commercial Bank.

1999

Berubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).

Legal Status of Bank Jabar changed from Regional-Owned Company (PD) into a limited liability Company (PT).

2015

- Meluncurkan PESAT (Pemberdayaan Masyarakat Terpadu).
- Meluncurkan **bjb** Sahabat Usaha.
- Launched PESAT (Integrated Economic Empowerment for Community).
- Launched **bjb** Sahabat Usaha.

2014

Ditunjuk menjadi BPJS Regional *Strategic Partner* dan BPJS *Service Point Office*.

Appointed as BPJS Regional Strategic Partner and BPJS Service Point Office.

2012

Rebranding **bjb** Precious.
Rebranding **bjb** Precious.

2011

Menerbitkan Obligasi VII.
Issued Bond VII.

2010

- Pemisahan (*spin off*) Unit Usaha Syariah.
- Sebutan "Bank Jabar Banten" resmi diubah menjadi "bank **bjb**".
- Mencatatkan saham perdananya (IPO) di Bursa Efek Indonesia (BEI).
- Spin off of Sharia Business Unit.
- "Bank Jabar Banten" was officially changed to "bank **bjb**".
- Listed its initial public offering (IPO) in Indonesia Stock Exchange (BEI).

2009

Menerbitkan Obligasi VI.
Issued Bond VI.

2007

Nama Perseroan berubah menjadi PT Bank Pembangunan Daerah Jawa Barat dan Banten dengan sebutan "Bank Jabar Banten".

Company's name was changed to PT Bank Pembangunan Daerah Jawa Barat dan Banten as "Bank Jabar Banten".

2000

Menjadi Bank Pembangunan Daerah pertama di Indonesia yang menjalankan *dual banking system*, yaitu memberikan layanan perbankan dengan sistem konvensional dan dengan sistem syariah.

Became the first Regional Development Bank in Indonesia that implemented dual banking system, to provide banking services with conventional system and sharia system.

2017

PUB I Tahap 1 obligasi dan obligasi subordinasi bank **bjb.**
PUB 1 Phase 1 Bonds and Bonds Subordinations of bank **bjb.**

2018

- *Rebranding* **bjb** University, sebagai *Center of Learning Organization* bagi insan **bjb**.
- Terbitkan PUB I tahap 2 obligasi bank **bjb**.
- Rebranding **bjb** University, as a Center of Learning Organization for **bjb** people.
- Issue Phase 2 of Bank Indonesia PUB I **bjb** bonds

2019

- Di tahun 2019, bank **bjb** menerbitkan Obligasi Berkelanjutan I bank **bjb** tahap III tahun 2019.
- Menjadi Bank Pembangunan Daerah (BPD) pertama yang ditunjuk menjadi bank administrator Rekening Dana Nasabah (RDN) periode 2019-2024 oleh PT Kustodian Sentral Efek Indonesia (KSEI).
- In 2019, the Company issued Sustainable Bonds I bank **bjb** Phase III of Year 2019.
- Becoming the first Regional Development Bank (BPD) to become the administrator of the Customer Fund Account (RDN) 2019-2024 by PT Kustodian Sentral Efek Indonesia (KSEI).

2020

- Perubahan *tagline* menjadi "Tandamata Untuk Negeri", serta Visi dan Misi yang lebih fokus pada fungsi utama bank **bjb**.
- Di tahun 2020, bank **bjb** menerbitkan Obligasi berkelanjutan II bank **bjb** Tahap 1 dan Tahap 2 tahun 2020.
- Change in tagline to "Tandamata Untuk Negeri"- Signature for the Country-, as well as a Vision and Mission that is more focused on the main function of bank **bjb**.
- In 2020, bank **bjb** issued Sustainable Bonds II bank **bjb** phase I and phase II year 2020.

2024

- Penerbitan Obligasi Subordinasi Berkelanjutan Iv bank **bjb** Tahap I Tahun 2024.
- Penerbitan Surat Berharga Perpetual Berkelanjutan I bank **bjb** Tahap I Tahun 2024 dan merupakan Perbankan Pioneer Menerbitkan Rupiah Perpetual Bond.
- Penerbitan Obligasi Keberlanjutan Berkelanjutan I bank **bjb** Tahap I Tahun 2024.
- Penyertaan Modal ke Bank Jambi.
- Issuance of bank **bjb** Sustainable Subordinated Bonds IV Phase I Year 2024.
- Issuance of Sustainable Perpetual Securities I bank **bjb** Phase I of 2024 and Pioneer Banking Issuing Rupiah Perpetual Bonds.
- Issuance of Sustainability Bonds Oversubscribed I bank **bjb** Phase I of 2024.
- Equity Investment in Bank Jambi.

2023

- Penyertaan Modal tahap II ke Bank Bengkulu sebesar Rp149,9 Miliar. (Dalam Proses Izin ke Otoritas Jasa Keuangan)
- Peresmian Representatif Office bank **bjb** di Jakarta.
- Phase II capital investment to Bank Bengkulu amounted to IDR149.9 billion. (In the process of obtaining permission from OJK).
- Inauguration of the bank **bjb** Representative Office in Jakarta

2022

***Right Issue* I** dengan total nilai emisi Rp924,99 miliar penerbitan saham baru seri B sebanyak 682.656.525 lembar saham.

Right Issue I with a total issuance value of IDR924.99 billion, issued 682,656,525 new Series B shares

2021

- *Launching* **bjb** LAKU
- *Rebranding* **bjb** Prioritas
- Penerbitan PUB III Obligasi Subordinasi Berkelanjutan Tahap 1 Tahun 2021 sebesar Rp1 triliun.
- Launching **bjb** LAKU.
- **bjb** Prioritas rebranding
- Issuance of PUB III Continuous Subordinated Bonds Phase 1 of 2021 amounting to IDR1 trillion.



Keunggulan Kami
Our Advantages

KOMITMEN TERHADAP PENERAPAN ESG YANG BERKELANJUTAN
Commitment to Sustainable ESG Implementation

Sebagai perusahaan yang bergerak di industri perbankan, Perseroan menyadari bahwa peran dan kontribusinya cukup sentral dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB). Maka dari itu, Perseroan berkomitmen mengedepankan keselarasan antara aspek ekonomi, sosial, dan lingkungan hidup melalui berbagai program dan memenuhi kesesuaian dengan aspek *Environmental, Social and Corporate Governance* (ESG). Melalui komitmen tersebut, pada tahun 2025 bank **bjb** telah mengimplementasikan berbagai program ESG sebagai berikut.

As a company operating in the banking industry, the Company realizes that its role and contribution are quite central in supporting the achievement of Sustainable Development Goals (SDGs). Therefore, the Company is committed to prioritizing harmony between economic, social, and environmental aspects through various programs and ensuring compliance with Environmental, Social, and Corporate Governance (ESG) aspects. Through this commitment, in 2025, bank **bjb** has implemented various ESG programs as follows.

Commitment for ESG Implementation

Developing Strategies for Sustainable Banking

Sustainable Bond

Rp1.0 triliun

Sustainable Portfolio

Rp14.3 triliun

MSME Activity

26.6%

Others

4.3%

Other Environmentally Bussiness Activity

51.04%

(Food Security, Subsidized Housing, Education, Healthcare)

Eco Friendly Transportation

14.3%

(Highway, LRT, Public Transportation, EV Financing)

Polution Prevention *(recycle)*

2.9%

Eco Efficient 2.4%
Reneable Energy 2.6%
Management of Natural Resources & Sustainable Land Use 0.4%

KUR JUARA
Jalan Menuju Sejahtera

mesra
MASYARAKAT EKONOMI SEJAHTERA

Pesat

2025 Allocation

Rp1.55 triliun

KUR Disbursement Rp985.4 billion (41.1%)

- *Ultra-micro financing based on worship place.*
- *Joint- responsibility in a group of 5-10 members.*
- *Maximum loan limit of Rp 5 million per members.*
- *Program started in West Java (2019) and extending to banten, DKI Jakarta, North Sumatera & Bali.*
- *6-12 month of tenor.*
- *Zero interest rate.*

- *MSME Empowerment program, focusing in 3 program : Increasing Capacities, Creating New Entrepreneur & Digital Marketing.*
- *MSME Sentra in Bandung, Cirebon, Banten, Bogor, Surabaya & Tasikmalaya*

Achievement in 2025: 118,007 Person

Subsidized Housing

FLPP

2025 Allocation
5,433 NoA

FLPP Disbursement
4,254 NoA (68.1%) ~ Rp690.2 billion

Financial Inclusion

20 ***Digital Village***

28,380 ***Agent***

bjb BiSA!

Net-Zero Initiatives

Committed for Net Zero Emission



Included in The First Phase to Implement ***Climate-Related Stress Test (CRST)***

Paperless Movement

- *Virtual Office*
- *SP2D Online*
- *E-Learning*
- *Others*

Renewables Energy

- *Solar Panel (Head Office)*
- *2 Unit EV Charging Station*

Carbon Credit

IDX Carbon

4,870 tCO2e

Human Capital Program

bjbHC SOLUTIONS
bjb CLUB
bjb HC Center
SEKAR
bjb university
bjb Scholarship

PERTUMBUHAN STRATEGIS MELALUI SINERGI KUB bank bjb

Pertumbuhan Strategis Melalui Sinergi KUB bank bjb

Sebagai bank pembangunan daerah yang adaptif terhadap dinamika industri, bank **bjb** menunjukkan kontribusi strategis dalam implementasi Kelompok Usaha Bank (KUB) sebagai bagian dari penguatan struktur perbankan nasional. bank **bjb** berperan aktif dalam memperkuat struktur permodalan bank anggota KUB melalui skema penyertaan modal dan dukungan strategis lainnya. Langkah ini memberikan dampak langsung terhadap peningkatan kapasitas ekspansi pembiayaan, perbaikan rasio keuangan, serta peningkatan kepercayaan pemangku kepentingan.

Melalui KUB, bank **bjb** mendorong sinergi produk dan jaringan distribusi antar bank. Sinergi ini, diharapkan dapat memperluas akses pembiayaan UMKM dan sektor produktif, pengembangan layanan digital bersama serta optimalisasi jaringan kantor.

As a regional development bank that remains adaptive to industry dynamics, bank **bjb** has demonstrated a strategic contribution to the implementation of the Bank Business Group (KUB) as part of efforts to strengthen the national banking structure. bank **bjb** plays an active role in reinforcing the capital structure of KUB member banks through capital participation schemes and other strategic support. These initiatives have had a direct impact on enhancing financing expansion capacity, improving financial ratios, and strengthening stakeholder confidence.

Through KUB, bank **bjb** promotes product and distribution network synergies among member banks. This synergy is expected to expand access to financing for MSMEs and productive sectors, support the development of shared digital services, and optimize branch network utilization.

*Strategic Growth through Synergy Among **bjb** Group*

*Unlocking Synergy Value among members of **bjb** Group*

Assets Contribution & Ownership

Subsidiary Assets Contribution
Rp42.8 triliun

bank bjb syariah
*Assets Rp**16.2** triliun*
Ownership 99.24%

BANK JAMBI
*Assets Rp**15.4** triliun*
Ownership 7.73%

bank bengkulu
*Assets Rp**11.2** triliun*
Ownership 15.48%

Subsidiary with ownership <20% are Joint-Control with Provincial Governance under Shareholders Agreement (SHA).

Group Synergy

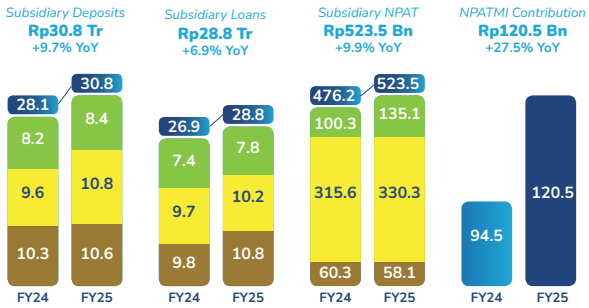
bank bjb — ***Business & Infrastructure Synergy*** *(Syndicated Loan, BI Fast, IT Infrastructure, Tax Payment, Sharing Expertise, etc)* — Group

Benefit :
- ***Dividend & Revenue Sharing as** Fee Based Income*
- ***Big Data** for Market Behavior Analysis*

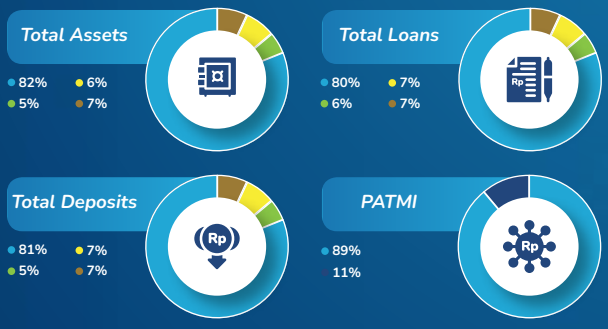
bank bij PT. BPR INTAN JABAR
BPR Intan Jabar
Ownership 10.92%

bjb Sekuritas
bjb *Sekuritas*
Ownership 93.75%

Subsidiaries Performance



Subsidiaries Contribution to bjb Group



BASIS NASABAH BESAR

Huge Number of Customer Base

Bank memiliki basis nasabah yang loyal dalam jumlah sangat besar, yaitu Aparatur Sipil Negara (ASN), pensiunan dan masyarakat lokal, terutama di wilayah Jawa Barat dan Banten. Kredit Konsumer didominasi oleh Kredit Guna Bhakti (KGB) yang merupakan fasilitas kredit untuk debitur berpenghasilan tetap dengan tujuan penggunaan

The Company has a huge loyal customer base, namely State Civil Servants (ASN), retirees and local communities, especially West Java and Banten. Consumer Loans are dominated by Kredit Guna Bhakti (KGB), which is a loan facility for fixed-income debtors to use multipurpose consumptive services intended for ASN, State Owned Enterprises

konsumtif multiguna yang diperuntukkan bagi ASN, pegawai BUMN/BUMD, pegawai lembaga negara atau instansi pemerintah non PNS, anggota TNI/POLRI, pegawai swasta atau yayasan, kepala dan wakil kepala daerah, anggota dewan, perangkat desa dan lain. Total kredit KGB sebesar 75.87% dari total kredit Konsumer.

(BUMN)/Regional Owned Enterprises (BUMD) employees, employees of state institutions or non-civil servant government agencies, members of the TNI/POLRI, private employees or foundations, heads and deputy regional heads, council members, village officials, and others. Total KGB loan is 77.21% of total Consumer loan.

Tabel Komposisi Portofolio Kredit Konsumer Berdasarkan Produk per 31 Desember 2025
Table of Consumer Loan Portfolio Composition by Product as of December 31, 2025

Produk Product	Outstanding	Kantor Branch	Number of Account	Komposisi Composition
bjb KGB	Rp42,420,794,232,925	77.21%	419,723	83.92%
bjb KPPB	Rp11,521,565,869,031	20.97%	75,276	15.05%
bjb KAB	Rp996,994,901,360	1.81%	5,148	1.03%
Total	**Rp54,939,355,003,316**	**100.00%**	**500,147**	**100.00%**

SUMBER DAYA MANUSIA UNGGUL
Excellent Human Capitals

Perseroan berkomitmen mengelola sumber daya manusia secara efektif dan berkelanjutan melalui perencanaan kebutuhan tenaga kerja, rekrutmen, pengembangan karir, manajemen talenta, dan pengelolaan remunerasi. Langkah ini bertujuan menciptakan SDM yang unggul, kompeten, adaptif, dan mampu mendukung visi serta misi perusahaan. Upaya ini juga fokus pada peningkatan kapabilitas, keterlibatan, dan produktivitas pegawai untuk mendorong pertumbuhan bisnis yang berkelanjutan.

Sebagai wujud dari upaya strategis tersebut, bank **bjb** telah merumuskan *Human Capital Strategic Plan* (HCSP) 2021-2025 yang berlandaskan pada tiga pilar utama, yaitu:

The Company commits to manage human resources effectively and sustainably through workforce needs planning, recruitment, career development, talent management, and remuneration management. This step aims to create superior, competent, adaptive human resources that can support the Company's vision and mission. In addition, this attempt also highlights on improving employee capabilities, engagement, and productivity to drive sustainable business growth.

As a manifestation of this strategic effort, bank **bjb** has formulated the 2021-2025 Human Capital Strategic Plan (HCSP), which is based on three key pillars, as follows

Base Pillars (2021 - 2022)

Meliputi penerapan strategi dalam Impressive Hiring, Proven Performance, pengembangan kompetensi pegawai yang andal (*Competent People*), serta membangun pengalaman kerja yang inspiratif (*Inspiring Experience*).

It includes the implementation of strategies in Impressive Hiring, Proven Performance, development of competent people, and building inspiring experience.

Upright Pillars (2022 - 2023)

Fokus pada pengelolaan talenta (Talent Focus), penguatan perjalanan karir pegawai (*Career Journey*), pemberian penghargaan yang mendorong kinerja (*Encouraging Reward*), serta transformasi data kepegawaian berbasis digital (HC *Data Driven*).

It focuses on talent focus, strengthening career journey, providing encouraging reward, and HC data driven).

Study Pillars (2023 - 2025)

Berorientasi pada Wellness Steadiness (keseimbangan kesejahteraan), Automasi Fondasi Human Capital (*Automation of HC Foundation*), serta penerapan tata kelola yang kokoh (*Solid Governance*).

It orients towards wellness steadiness, automation of human capital foundation, and implementation of solid governance.

KARTU ATM ISTIMEWA
Special ATM Card



Kartu Anjungan Tunai Mandiri (ATM) bank **bjb** dapat digunakan di ribuan mesin ATM yang berlogo ATM Bersama PRIMA dan Link yang tersebar di seluruh Indonesia. Dapat digunakan sebagai fasilitas belanja pada kurang lebih puluhan ribu *Electronic Data Capture* (EDC) yang telah terstandarisasi Gerbang Pembayaran Nasional (GPN) juga telah terkoneksi dengan *Malaysian Exchange Payment System* (MEPS) sehingga nasabah dapat melakukan transaksi di Malaysia, melalui NETS dan *InterBank Transaction Management Exchange* (ITMX) untuk Singapura dan Thailand serta Korean *Financial Tellecommunications & Clirings* (KFTC) untuk Korea Selatan. Dapat digunakan juga oleh nasabah untuk bertransaksi di Jaringan Visa di seluruh dunia, pada mesin ATM maupun pada *merchant* yang menggunakan mesin EDC berlogo Visa yang tersebar di seluruh dunia.

Bank **bjb** Automated Teller Machine (ATM) cards can be used at thousands of ATM machines with the ATM Bersama PRIMA and Link logos spread throughout Indonesia. Can be used as a shopping facility for approximately tens of thousands of Electronic Data Capture (EDC) which has been standardized by the National Payment Gateway (GPN) and has also been connected to the Malaysian Exchange Payment System (MEPS) so that customers can make transactions in Malaysia, through NETS and Inter-Bank Transactions Management Exchange (ITMX) for Singapore and Thailand and Korean Financial Tellecommunications & Clearings (KFTC) for South Korea.

MENDUKUNG EKONOMI NASIONAL MELALUI INOVASI PRODUK

Supporting the National Economy through Product Innovation

DIGI bank bjb

Transaksi dengan DIGI bank **bjb** menjadi lebih mudah, karena fitur layanan terintegrasi melalui *system mobile*, seperti SMS Banking – DIGI SMS dan DIGI Loan untuk peminjaman membantu masyarakat dalam pengajuan produk kredit bank **bjb** melalui ponsel pribadi.

Selain itu, terdapat DigiCash bank **bjb** yang merupakan uang elektronik berbasis *server* yang memanfaatkan teknologi berbasis *mobile application* yang dapat digunakan untuk melakukan berbagai transaksi melalui *Quick Response Code Indonesia Standar* (QRIS).

Pada tahun 2024, bank **bjb** meluncurkan produk KGB Pisan yang merupakan produk kredit digital dari bank **bjb** yang ditujukan untuk Aparatur Sipil Negara (ASN). **bjb** KGB Pisan memberikan kemudahan bagi ASN untuk memenuhi kebutuhan finansialnya tanpa harus datang ke bank. Proses pengajuan, simulasi, dan pencairan kredit dapat dilakukan secara mandiri melalui aplikasi DIGI bank bjb.

Transactions with DIGI bank **bjb** have become easier, because the service features are integrated through the mobile system, such as SMS Banking - DIGI SMS and DIGI Loan for loans to help people apply for bank **bjb** credit products via personal mobile phones.

In addition, DigiCash bank **bjb**, which is a server-based electronic money, utilizes mobile application-based technology that can be used to perform various transactions through the Quick Response Code Indonesia Standard (QRIS).

In 2024, bank **bjb** launched the KGB Pisan product, a digital credit product from bank **bjb** aimed at State Civil Apparatus (ASN). **bjb** KGB Pisan eased ASN to meet their financial needs without coming to the bank. The application, simulation, and credit disbursement process could be done independently through the bank **bjb** DIGI application.

Agen Laku Pandai bjb BiSA

Nasabah Jadi Mitra Melalui layanan **bjb** BiSA, nasabah menjadi mitra bank **bjb**, yaitu sebagai agen yang dapat melayani transaksi perbankan masyarakat secara *real time online* menggunakan fitur **bjb** EDC dengan konsep *sharing fee* yang tersebar di 15 provinsi di Indonesia.

Customers Became Partners through the **bjb** BiSA service; customers became bank **bjb** partners, namely as agents who could serve real-time online community banking transactions using the **bjb** EDC feature with the sharing fee concept spread across 15 provinces in Indonesia.

bjb LAKU

Merupakan aplikasi berbasis android yang dapat memberikan kemudahan untuk para calon debitur dalam mendapatkan akses pembiayaan perbankan dari seluruh Segmen Kredit UMKM bank **bjb**. Aplikasi ini diperuntukan bagi masyarakat khususnya para pelaku UMKM yang membutuhkan fasilitas pembiayaan kredit yang dapat digunakan untuk meningkatkan kapasitas usaha dengan cepat, murah dan terjangkau. Melalui aplikasi **bjb** Laku ini, diharapkan bank **bjb** khususnya segmen Kredit UMKM dapat menjangkau masyarakat dan para pelaku UMKM secara luas dan cepat.

Is an android-based application that can provide convenience for prospective debtors in getting access to banking financing from all of bank **bjb** MSME Loan Segments. This application is intended for the community, especially MSME actors who need loan financing facilities that can be used to increase business capacity quickly, cheaply and affordably. Through the **bjb** Laku application, it is hoped that bank **bjb** especially the MSME Loan segment can reach the community and MSME actors widely and quickly.

bjb PESAT

Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) merupakan komitmen bank **bjb** untuk turut serta meningkatkan kompetensi dan kapasitas usaha mikro, kecil dan menengah (UMKM).

Integrated Economic Empowerment for Community (PESAT) is bank **bjb** commitment to participating in the improvement of the competence and capacity of micro, small and medium enterprises (MSME).

bjb DiSentra

Aplikasi **bjb** DiSentra adalah Aplikasi Pemberdayaan Digital bagi para pelaku UMKM dengan tujuan untuk meningkatkan kapasitas usahanya melalui fitur-fitur pemberdayaan secara *online*. Aplikasi **bjb** DiSentra dikembangkan oleh Divisi Kredit UMKM pada saat Indonesia terkena wabah Covid-19 yang mana ruang gerak para pelaku UMKM sangat terbatas dikarenakan adanya pembatasan sosial berskala besar. Aplikasi **bjb** DiSentra mempunyai fitur-fitur seperti Klinik Bisnis untuk berkonsultasi secara *online* dengan para ahli di bidang UMKM, fitur sentra belajar sebagai sarana pembelajaran melalui *e-book* maupun video, fitur ruang pertemuan yang dapat dipesan untuk kegiatan pelaku UMKM, dan Pasar UMKM sebagai media promosi dan pemasaran produk-produk pelaku UMKM.

The **bjb** DiSentra application is a Digital Empowerment Application for MSMEs with the aim of increasing their business capacity through online empowerment features. The **bjb** Disentra application was developed by the MSME Credit Division when Indonesia was hit by the Covid-19 outbreak, which limited the movement of MSMEs due to large-scale social restrictions. The **bjb** DiSentra application has features such as a Business Clinic for online consultation with experts in the MSME field, a learning center feature as a means of learning through e-books or videos, a meeting room feature that can be booked for MSME activities, and an MSME Market as a media for promotion and marketing of MSME products.

bjb E-Tax

Inovasi juga dilakukan dalam layanan E-Tax bank **bjb** untuk menyetorkan Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Kerjasama bank **bjb** terkait Layanan Penerimaan Pajak Daerah dengan Provinsi DKI Jakarta dan 35 Kota dan Kabupaten wilayah Jawa Barat dan Banten serta 6 (enam) Kota di luar wilayah Jabar dan Banten (Provinsi Kepulauan Riau, Kota Batam, Kota Pekanbaru, Kota Binjai, Kabupaten Pesawaran dan Kota Surakarta), khususnya layanan PBB-P2 membuat Wajib Pajak di wilayah tersebut dapat melakukan pembayaran PBB-P2 secara online melalui aplikasi DIGI bank **bjb**.

Innovation is also carried out in the bank **bjb** E-Tax service for depositing Rural and Urban Land and Building Tax (PBB-P2). bank **bjb** had collaboration related to Regional Tax Receipt Services with DKI Jakarta Province and 35 Cities and Regencies in West Java and Banten regions as well as 6 (six) Cities outside the West Java and Banten regions (Riau Archipelago Province, Batam City, Pekanbaru City, Binjai City, Pesawaran Regency and Surakarta City), particularly the PBB-P2 service that allowed taxpayers in the region to make PBB-P2 payments online through the DIGI bank **bjb** application.

bjb E-Samsat

Layanan sistem administrasi manunggal satu atap (samsat) secara elektronik atau E-Samsat. E-Samsat merupakan layanan pembayaran Pajak Kendaraan Bermotor tahunan. Layanan pembayaran E-Samsat ini adalah salah satu layanan terbaik bank **bjb** bagi para nasabahnya, khususnya dalam hal pembayaran Pajak Kendaraan Bermotor tahunan kini nasabah bank **bjb** tidak perlu mengantri lama untuk melakukan pembayaran Pajak Kendaraan Bermotornya, karena pembayaran dapat dilakukan diseluruh *e-channel* bank **bjb** yang tersebar di seluruh Indonesia. bank **bjb** bekerja sama dengan Tim Pembina Samsat Provinsi Jawa Barat melalui Aplikasi Sambara (Samsat Mobile Jawa Barat), Tim Pembina Samsat Provinsi Banten melalui program Sambat (Samsat Banten Hebat dan Tim Pembina Samsat Provinsi Kepulauan Riau melalui program E-Samsat Kepri serta Tim Pembina Samsat Nasional melalui program SIGNAL (samsat digital nasional).

It was one-stop administration system (Samsat) service electronically or E-Samsat. E-Samsat was an annual Motor Vehicle Tax payment service. This e-samsat payment service became one of the best bank **bjb** services for its customers, especially in terms of annual Motor Vehicle Tax payments, now bank **bjb** customers did not have to queue long to make Motor Vehicle Tax payments, because payments could be made throughout the bank **bjb** e-channel throughout Indonesia. bank **bjb** collaborated with the West Java Province Samsat Advisory Team through the Sambara program (West Java Samsat Champion), the Banten Province Samsat Advisory Team through the Samsat program (Great Banten Samsat and the Riau Islands Province Samsat Advisory Team through the Riau Islands E-Samsat program and the National Samsat Development Team through the SIGNAL (national digital samsat) program.

bjb T-Samsat

Merupakan pengembangan dari layanan e-samsat, yaitu layanan pembayaran pajak kendaraan bermotor (PKB) dengan cara pembayaran berkala atau tahunan melalui tabungan dengan mekanisme debet otomatis pada saat jatuh tempo pembayaran pajak. Saat ini **bjb** T-Samsat hanya melayani pembayaran PKB untuk wilayah Jawa Barat, namun sedang dalam proses pengembangan agar dapat melayani pembayaran PKB di wilayah Indonesia lainnya.

It is a development of the E-Samsat service, which was a motor vehicle tax payment service (PKB) by means of periodic or annual payments through savings with an automatic debit mechanism at the due date of tax payments. Currently **bjb** T-Samsat only served PKB payments for the West Java region, but was in the process of being developed so that it could serve PKB payments in other parts of Indonesia.

Kilas Kinerja 2025

Performance Highlight 2025

01




50%
44%
70%
88%

PENCAPAIAN KINERJA
Performance Highlight

Kinerja Keuangan:
Financial Performance:

Total aset tahun **2025** mencapai
Total assets in **2025** amounted to

Rp221.35 triliun / trillion

meningkat
Increased by **0.63%**

dibandingkan tahun 2024 mencapai Rp219.96 triliun.
from IDR219.96 trillion in 2024.



Total ekuitas tahun **2025** mencapai
Total equity in **2025** amounted to

Rp20.82 triliun / trillion

meningkat
Increased by **6.02%**

dari tahun 2024 mencapai Rp19.64 triliun.
from IDR19.64 trillion in 2024.

Total pendapatan bunga dan syariah tahun **2025** mencapai
Total interest and sharia income in **2025** amounted to

Rp17.09 triliun / trillion

meningkat
Increased by **3.29%**

dari tahun 2024 mencapai Rp15.87 triliun.
from IDR15.87 trillion in 2024.

Outstanding kredit konsumer tahun **2025** mencapai
Outstanding consumer loans in **2025** amounted to

Rp54.94 triliun / trillion

meningkat
Increased by **6,88%**

dari tahun 2024 mencapai Rp49,54 triliun.
from IDR49.54 trillion in 2024.

Total Tabungan tahun **2025** mencapai
Total savings in **2025** amounted to

Rp32.31 triliun / trillion

meningkat
Increased by **2.27%**

dari tahun 2024 mencapai Rp31.59 triliun.
from IDR31.59 trillion in 2024.

Total Deposito tahun **2025** mencapai
Total time deposits in **2025** amounted to

Rp13,91 triliun / trillion

meningkat
Increased by **1.36%**

dari tahun 2024 mencapai Rp13.72 triliun.
from IDR13.72 trillion in 2024.



Kinerja Non Keuangan:
Non Financial Performance:

Dari sisi non keuangan, bank **bjb** telah memperoleh beberapa penghargaan antara lain:

- Golden Champion - Excellent Financial Performance in 7 Consecutive Years (2017-2024) dalam ajang The Best Regional Champion 2025 yang diselenggarakan oleh Infobank.
- Bank Pembangunan Daerah dengan predikat Excellent Untuk Kinerja Keuangan Periode 2023-2024 dalam ajang The Best Regional Champion 2025 yang diselenggarakan oleh Infobank.
- The Excellent Performance Bank – KBMI 3 (Asset Class Above IDR 200 Trilion) dalam ajang Infobank Award 2025 yang diselenggarakan oleh Infobank.
- Bank With Consistent Excellent Performance For 25 Consecutive Years (2000-2024) dalam ajang Infobank Award 2025 yang diselenggarakan oleh Infobank.
- Leadership AA Excellence Leader in ESG Transparancy dalam ajang Indonesia ESG Leadership Awards 2025 yang diselenggarakan oleh Bumi Global Carbon (BGK) Foundation.
- 1st Winner of Indonesia Customer Service Quality Awards 2025 Kategori Regional Development Bank dalam ajang Indonesia Customer Service Quality Award 2025 yang diselenggarakan oleh SWA.
- Inovator Inklusi dan Ekosistem Keuangan Digital Daerah dalam ajang Anugrah Program Ekonomi Terpuji yang diselenggarakan oleh Detik Jabar.
- Anugerah Keterbukaan Informasi Publik 2025 – Informatif yang diselenggarakan oleh Komisi Informasi Provinsi Jawa Barat.

In terms of non-financial context, bank **bjb** received several awards, as follows:

- Golden Champion – Excellent Financial Performance for 7 Consecutive Years (2017–2024) at The Best Regional Champion 2025 organized by Infobank.
- Regional Development Bank with an “Excellent” Rating for Financial Performance for the 2023–2024 Period at The Best Regional Champion 2025 organized by Infobank.
- The Excellent Performance Bank – KBMI 3 (Asset Class Above IDR 200 Trillion) at Infobank Award 2025 organized by Infobank.
- Bank with Consistent Excellent Performance for 25 Consecutive Years (2000–2024) at Infobank Award 2025 organized by Infobank.
- AA Excellence Leader in ESG Transparency at Indonesia ESG Leadership Awards 2025 organized by Bumi Global Carbon (BGK) Foundation.
- 1st Winner – Indonesia Customer Service Quality Awards 2025 (Regional Development Bank Category) at Indonesia Customer Service Quality Awards 2025 organized by SWA.
- Innovator in Regional Financial Inclusion and Digital Financial Ecosystem at Anugerah Program Ekonomi Terpuji organized by Detik Jabar.
- Public Information Disclosure Award 2025 – “Informative” Category organized by the West Java Provincial Information Commission.

Ikhtisar Data Keuangan Penting
Financial Highlight

Ikhtisar Keuangan dan Rasio Keuangan — Financial Highlights and Financial Ratios

Tabel Ikhtisar Keuangan dan Rasio Keuangan
Table of Financial Highlights and Financial Ratio

(dalam jutaan Rupiah / in IDR millions)

Uraian	2025	2024	2023	2022	2021*	Description
LAPORAN POSISI KEUANGAN KONSOLIDASIAN/ CONSOLIDATED STATEMENTS OF FINANCIAL POSITION						
ASET						ASSETS
Kas	**4,929,381**	4,701,454	3,530,074	3,300,031	3,747,644	Cash
Giro pada Bank Indonesia	**12,019,401**	8,778,253	14,879,767	13,032,593	11,900,072	Current accounts with Bank Indonesia
Giro pada bank lain – pihak ketiga	**690,548**	1,015,497	1,196,787	1,243,695	2,691,297	Current accounts with other banks - third parties
Cadangan kerugian penurunan nilai	**(237)**	(1,792)	(57)	(68)	(66)	Allowance for impairment losses
Penempatan pada Bank Indonesia dan bank lain – pihak ketiga	**7,045,792**	6,708,469	3,886,989	7,156,807	11,428,774	Placements with Bank Indonesia and other banks - third parties
Cadangan kerugian penurunan nilai	**(3,093)**	(2,583)	(296)	(2,133)	(2,268)	Allowance for impairment losses
Tagihan derivatif	**-**	2,591	1,289	17,388	3,967	Derivative Receivables
Surat berharga – pihak ketiga	**48,770,177**	43,030,835	30,976,967	27,387,574	16,978,899	Marketable securities - third parties
Cadangan kerugian penurunan nilai	**(2,262)**	(5,865)	(11,357)	(5,256)	(5,917)	Allowance for impairment losses
Tagihan Atas efek-efek yang dibeli dengan janji dijual kembali	**514,495**	955,951	-	5,468,915	3,129,032	Marketable securities purchased under agreements to resell receivables
Cadangan kerugian penurunan nilai	**(816)**	(1,353)	-	-	-	Allowance for impairment losses
Wesel ekspor dan tagihan lainnya – pihak ketiga	**73,168**	354,178	689,974	843,826	487,912	Export bills and other receivables - third parties
Cadangan kerugian penurunan nilai	**-**	(30)	(351)	-	-	Allowance for impairment losses
Kredit yang diberikan						
Pihak berelasi	**620,604**	432,080	710,248	466,150	278,132	- related parties
Pihak ketiga	**128,170,538**	135,223,972	115,589,821	107,873,542	95,689,939	- third parties
Cadangan kerugian penurunan nilai	**(3,414,109)**	(2,533,144)	(1,913,951)	(1,631,811)	(1,809,372)	Allowance for impairment losses
Pembiayaan dan piutang syariah – setelah dikurangi margin ditangguhkan						Sharia financing and receivables – less unamortized margin
Pihak berelasi	**36,523**	17,935	10,881	-	-	- related parties
Pihak ketiga	**11,883,984**	10,731,758	8,767,233	7,415,908	6,418,869	- third parties
Cadangan kerugian penurunan nilai	**(248,881)**	(237,887)	(216,946)	(159,875)	(129,348)	Allowance for impairment losses
Tagihan akseptasi	**57,970**	114,231	288,944	227,970	163,983	Acceptances receivable
Cadangan kerugian penurunan nilai	**(96)**	(119)	(519)	(2,374)	(1,616)	Allowance for impairment losses

Uraian	2025	2024	2023	2022	2021*	Description
Penyertaan saham	**66,890**	82,834	190,089	142,093	42,124	Investment in shares
Cadangan kerugian penurunan nilai	**-**	-	(1,303)	(1,303)	(1,303)	Allowance for impairment losses
Aset tetap dan aset hak guna						Fixed assets and right-of-use assets
Harga perolehan	**8,892,353**	8,441,740	7,225,400	6,683,040	6,375,513	Cost
Akumulasi penyusutan	**(3,482,895)**	(3,120,678)	(2,429,907)	(2,119,791)	(1,819,155)	Accumulated depreciation
Nilai buku	**5,409,458**	5,321,062	4,795,493	4,563,249	4,556,358	Book value
Aset pajak tangguhan - neto	**49,682**	250,948	69,654	189,749	118,601	Deferred tax assets - net
Bunga yang masih akan diterima	**1,464,467**	1,529,827	1,367,656	1,169,105	1,029,390	Accrued interest income
Goodwill	**47,264**	47,264	-	-	-	Goodwill
Aset lain- lain - neto	**3,166,440**	3,474,461	3,495,837	2,545,516	1,640,994	Other assets - net
TOTAL ASET	**221,347,288**	**219,990,827**	**188,302,923**	**181,241,291**	**158,356,097**	TOTAL ASSETS
LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS						LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY
LIABILITAS						LIABILITIES
Liabilitas segera	**1,804,672**	1,293,147	2,212,830	2,403,981	1,804,558	Obligations due immediately
Simpanan nasabah						Deposits from customers
Pihak berelasi	**5,333,317**	6,308,920	6,401,344	9,884,589	11,003,476	- related parties
Pihak ketiga	**134,771,158**	136,302,931	120,077,043	112,134,754	102,761,034	- third parties
Simpanan nasabah - Syariah						Deposits from customers - Sharia
Pihak berelasi	**132**	482	480	274	183	- related parties
Pihak ketiga	**1,304,601**	1,164,593	947,836	795,705	614,933	- third parties
Simpanan dari bank lain						Deposits from other banks
Pihak berelasi	**108,915**	73,079	86,755	96,339	98,555	- related parties
Pihak ketiga	**5,221,597**	4,076,610	2,454,785	4,365,451	1,782,921	- third parties
Liabilitas derivatif	**40**	7,534	23	2,207	-	Derivatives payable
Liabilitas akseptasi	**8,641,248**	114,231	288,944	227,970	163,983	Acceptances payable
Liabilitas atas Efek – efek yang dijual dengan janji dibeli kembali	**57,970**	10,546,667	4,244,805	3,081,103	-	Marketable securities sold under repurchase agreements
Efek Hutang yang Diterbitkan-neto	**2,345,156**	2,069,970	957,991	1,871,461	2,403,547	Debt securities issued - net
Pinjaman yang Diterima-pihak ketiga	**22,880,765**	21,524,974	20,323,823	17,533,761	12,161,667	Borrowings - third parties
Estimasi Kerugian Komitmen dan Kontinjensi	**20,222**	13,833	13,131	10,747	23,756	Estimated losses on commitments and contingencies
Hutang pajak	**92,441**	172,140	89,592	139,347	129,213	Taxes payable
Bunga yang masih harus dibayar	**340,978**	363,027	285,191	254,160	168,674	Interest payable and revenue sharing
Liabilitas pajak tangguhan – neto	**7,877**	-	-	-	-	
Liabilitas Imbalan kerja	**471,842**	439,169	293,605	291,904	203,356	Defined employee benefits liability
Liabilitas lain–lain	**1,461,001**	1,309,986	1,229,510	1,347,965	1,647,025	Other liabilities

Uraian	2025	2024	2023	2022	2021*	Description
Obligasi Subordinasi	**4,125,912**	4,432,679	3,678,849	3,679,163	2,988,492	Subordinated bonds
TOTAL LIABILITAS	**188,989,844**	**190,213,972**	**163,586,537**	**158,120,881**	**137,955,374**	**TOTAL LIABILITIES**
Dana Syirkah Temporer						**Temporary syirkah fund**
Bukan Bank						Non-bank
Pihak berelasi	**44,542**	25,026	9,316	7,148	58,009	- related parties
Pihak Ketiga	**11,438,089**	10,053,035	9,172,780	8,316,448	7,205,229	- third parties
Bank						Bank
Pihak ketiga	**54,062**	63,837	85,272	50,828	53,452	- third parties
Total Dana Syirkah Temporer	**11,536,693**	**10,141,898**	**9,267,368**	**8,374,424**	**7,316,690**	**Total temporary syirkah fund**
EKUITAS						**EQUITY**
Ekuitas yang dapat diatribusikan kepada entitas induk						Equity attributable to equity holders of the parent entity
Modal saham nilai nominal Rp250 (nilai penuh) per saham Modal dasar: Seri A - 9.600.000.000 saham Seri B - 6.400.000.000 saham						Share capital Rp250 (full amount) par value per share Authorized capital: Class A - 9,600,000,000 shares Class B - 6,400,000,000 shares
Modal ditempatkan dan disetor penuh: Seri A - 7,414,714,661 saham Per 31 Desember 2025 dan 2024 Seri B - 2,424,072,500 saham Per 31 Desember 2025 dan 2024	**2,630,361**	2,630,361	2,630,361	2,630,361	2,459,697	Issued and fully paid capital: Class A - 7,414,714,661 shares As of December 31, 2022 and 2021 Class B - 2,424,072,500 shares As of December 31, 2022 and 2021
Tambahan Modal Disetor	**1,812,876**	1,812,876	1,812,876	1,812,876	1,058,541	Additional paid in capital
Surplus dari revaluasi aset tetap	**2,268,365**	2,237,956	2,164,733	2,169,577	2,201,402	Revaluation surplus of fixed assets
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan	**254,451**	(425,935)	(289,695)	(420,813)	(8,577)	Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of deferred tax
Pengukuran kembali liabilitas imbalan kerja pasti – setelah pajak tangguhan	**(186,203)**	(172,505)	(167,121)	(166,272)	(146,439)	Remeasurement of defined employee benefit liability - net of deferred tax
Saldo Laba						Retained earnings
Telah ditentukan penggunaanya	**4,911,981**	4,900,386	4,782,559	4,785,382	3,813,887	- appropriated
Belum ditentukan penggunaanya	**5,340,835**	5,304,084	4,625,479	3,943,965	3,657,863	- unappropriated
Total Ekuitas yang dapat diatribusikan kepada entitas induk	**17,032,666**	16,287,223	15,559,192	14,759,075	13,036,374	Total equity attributable to equity holders of the parent entity
Kepentingan non-pengendali	**3,788,085**	3,347,734	(110,174)	(13,089)	47,659	Non-controlling interest
TOTAL EKUITAS	**20,820,751**	**19,634,957**	**15,449,018**	**14,745,986**	**13,084,033**	**TOTAL EQUITY**
TOTAL LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS KONSOLIDASIAN	**221,347,288**	**219,990,827**	**188,302,923**	**181,241,291**	**158,356,097**	**TOTAL LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY**

Uraian	2025	2024	2023	2022	2021*	Description
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN/ CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME						
PENDAPATAN BUNGA DAN SYARIAH						**INTEREST AND SHARIA INCOME**
Pendapatan Bunga dan Syariah	**17,055,730**	15,818,754	14,203,734	13,588,549	12.425,703	Interest And Sharia Income
Pendapatan provisi dan komisi pembiayaan syariah	**36,851**	53,731	54,475	47,425	788,740	Sharia financing fee and commission income
BEBAN BUNGA DAN BAGI HASIL SYARIAH	**(9,582,346)**	**(9,245,814)**	**(7,194,587)**	**(5,227,996)**	**(5,313,916)**	**INTEREST EXPENSE AND SHARIA PROFIT SHARING**
PENDAPATAN BUNGA DAN SYARIAH NETO	**7,510,235**	**6,626,671**	**7,063,622**	**8,407,978**	**7,900,527**	**NET INTEREST AND SHARIA INCOME**
PENDAPATAN OPERASIONAL LAINNYA						**OTHER OPERATING INCOME**
Provisi dan komisi selain dari kredit yang diberikan	**1,379,210**	1,348,894	1,196,432	1,051,115	802,774	Non-loan related fees and commissions
Penerimaan kembali kredit yang telah dihapus buku	**217,451**	235,852	335,778	365,404	391,947	Recoveries from loans written-off
Keuntungan transaksi valuta asing – neto	**17,774**	19,240	14,095	23,826	58,686	Gain from foreign exchange transactions - net
Keuntungan dari penjualan surat berharga yang diperdagangkan – neto	**383,131**	196.699	-	49,315	325,132	Gain on sale of marketable securities measured at fair value through - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	**407,813**	146,329	86,529	-	-	Unrealized gain on changes in fair value of marketable securities held-for-trading
Keuntungan dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	**-**	-	40,041	-	-	Gains from changes in the fair value of trading securities - net
Lain-lain	**548,753**	276,316	249,380	150,028	139,708	Others
BEBAN OPERASIONAL LAINNYA						**OTHER OPERATING EXPENSES**
Beban umum dan administrasi	**(3,037,386)**	(2,685,488)	(2,725,498)	(2,744,760)	(2,701,546)	General and administrative expenses
Beban tenaga kerja dan tunjangan	**(3,141,236)**	(2,781,290)	(2,580,668)	(3,242,167)	(2,922,119)	Salaries and employee benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan – neto Kerugian	**(1,376,782)**	(851,517)	(746,262)	(223,976)	(626,103)	Provision for impairment losses on financial and non-financial assets - net
Kerugian yang belum direalisasi dari perubahan nilai w ajar surat berharga yang diperdagangkan - neto	**(15,855)**	(7,285)	-	-	(58,176)	Unrealize gain or losses on fair value canges of maketable securities
Kerugian dari penjualan surat berharga yang diukur pada nilai wajar melalui laba rugi - neto	**-**	-	(23,164)	(92,808)	-	Loss on sale of marketable securities measured at fair value through profit or loss - net
Pembalikan kerugian komitmen dan kontinjensi	**(6,400)**	1,767	631	13,192	6,010	Reversal of losses on commitments and contingencies
Lain-lain	**(903,066)**	(750,711)	(762,191)	(908,289)	(718,225)	Others
LABA OPERASIONAL	**1,983,642**	**1,775,477**	**2,148,725**	**2,848,858**	**2,598,615**	**OPERATING INCOME**
BEBAN NON-OPERASIONAL - NETO	**(24,747)**	**8,570**	**(22,358)**	**(13,240)**	**(11,033)**	**NON-OPERATING EXPENSES - NET**
LABA SEBELUM BEBAN PAJAK	**1,958,895**	**1,784,047**	**2,126,367**	**2,835,618**	**2,587,582**	**INCOME BEFORE TAX EXPENSE**

Uraian	2025	2024	2023	2022	2021*	Description
BEBAN PAJAK - NETO	**(374,769)**	**(328,598)**	**(445,190)**	**(590,336)**	**(568,928)**	TAX EXPENSE - NET
LABA TAHUN BERJALAN	**1,584,126**	**1,455,449**	**1,681,177**	**2,245,282**	**2,018,654**	INCOME FOR THE YEAR
PENDAPATAN KOMPREHENSIF LAIN:						OTHER COMPREHENSIVE INCOME:
Akun yang tidak akan direklasifikasikan ke laba rugi						Items that will not be reclassified to profit and loss
Pengukuran kembali atas program imbalan pasti	**(17,085)**	18,265	(1,047)	(24,657)	(14,041)	Remeasurement of defined benefit plan
Revaluasi aset tetap	**30,410**	60,384	(4,844)	(31,191)	120,438	Fixed assets revaluation
Pajak penghasilan	**3,246**	(4,018)	180	4,824	6,262	Income tax
Akun yang akan direklasifikasikan ke laba rugi						**Items that will be reclassified to profit and loss**
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak penghasilan	**685,823**	(132,495)	131,118	(412,236)	(125,512)	Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of tax
Penghasilan Komprehensif Lain Tahun Berjalan - Setelah Pajak Penghasilan	**702,394**	(57,864)	125,407	(463,260)	(12,853)	Other Comprehensive Income for the Year - After Tax
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN	**2,286,520**	**1,397,322**	**1,806,584**	**1,782,022**	**2,005,801**	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:						INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk	**1,152,816**	1,369,463	1,875,241	2,304,376	2,031,858	Equity holders of the parent entity
Kepentingan non-pengendali	**431,310**	85,723	(97,182)	(59,094)	(13,204)	Non-controlling interest
TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:						TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk	**1,846,169**	1,323,808	1,903,812	1,840,482	2,018,815	Equity holders of the parent entity
Kepentingan non-pengendali	**440,351**	73,514	(97,228)	(58,460)	(13,014)	Non-controlling interest
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)	**109.57**	**130.16**	**169.03**	**219.02**	**206.52**	BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (FULL AMOUNT)
LAPORAN ARUS KAS KONSOLIDASIAN/CONSOLIDATED STATEMENTS OF CASH FLOWS						
ARUS KAS DARI AKTIVITAS OPERASI						CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga, provisi dan komisi	**15,882,961**	14,801,227	12,370,613	13,496,259	12,250,099	Interest and commissions received
Penerimaan pendapatan syariah	**1,274,980**	1,071,258	937,102	(5,142,510)	728,020	Sharia income fees received
Pembayaran bunga	**(9,034,428)**	(8,731,867)	(6,800,492)	(3,125,806)	(5,099,889)	Interest expenses paid
Pembayaran bagi hasil syariah	**(569,968)**	(436,111)	(363,064)	(2,744,760)	(267,066)	Sharia profit sharing paid
Pembayaran beban karyawan	**(3,187,368)**	(2,690,027)	(2,578,967)	1,138,447	(2,938,850)	Employee expenses paid
Pembayaran beban umum dan administrasi	**(1,786,153)**	(2,457,741)	(2,348,388)	365,404	(2,701,546)	General and administrative expenses paid

Uraian	2025	2024	2023	2022	2021*	Description
Penerimaan dari pendapatan operasional lainnya	**2,732,755**	1,965,719	1,163,489	(1,035,802)	1,193,233	Receipts from other operating income
Penerimaan kredit yang telah dihapus buku	**217,451**	235,852	335,778	(563,340)	391,045	Recoveries from loan written - off
Pembayaran beban lainnya	**(881,990)**	(747,783)	(809,060)	-	(360,694)	Other expenses paid
Pembayaran pajak Penghasilan	**(429,421)**	(328,086)	(459,714)	2,387,892	(480,846)	Income tax paid
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi	**4,218,819**	2,520,270	1,447,297	2,387,892	2,663,353	Receipts from cash before changes in operating assets and liabilities
Penurunan (kenaikan) dalam aset operasi:						Decrease in operating assets:
Surat berharga	**(943,887)**	(939,888)	(1,025,437)	(10,926,130)	(5,651,240)	Marketable securities
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	**441,456**	(954,598)	5,468,915	(2,339,883)	6,992,368	Marketable securities purchased under agreement to resell
Wesel ekspor dan tagihan lainnya	**281,010**	335,796	153,852	(355,914)	359,306	Export bills and other receivables
Kredit yang diberikan dan pembiayaan dan piutang syariah	**5,189,692**	(21,327,562)	(9,322,583)	(13,306,536)	(7,580,885)	Loans and financing and receivables
Tagihan Derivatif	**2,591**	(1,302)	16,099	(13,421)	(3,967)	Derivatives receivable
Tagihan Akseptasi	**56,261**	174,713	(60,974)	(63,987)	(109,595)	Acceptances receivable
Aset lain-lain	**275,099**	54,470	(198,551)	(904,446)	(440,086)	Other assets
Kenaikan (penurunan) dalam liabilitas operasi:						Increase (decrease) in operating liabilities:
Liabilitas segera	**511,525**	(919,683)	(191,151)	599,423	(25,592)	Obligations due immediately
Simpanan:						Deposits:
Giro	**(328,354)**	(456,305)	(2,890,653)	(1,121,940)	4,328,524	Current accounts
Tabungan	**272,403**	7,306,767	4,584,519	2,262,626	2,453,277	Savings account
Deposito berjangka	**(916,972)**	10,349,137	3,358,122	8,352,744	8,384,627	Time deposits
Simpanan dari bank lain	**1,180,823**	1,633,303	(1,920,250)	2,580,313	(237,607)	Deposits from other banks
Liabilitas atas Efek-efek yang dijual dengan janji dibeli kembali	**(1,905,419)**	6,301,862	1,163,702	3,081,103	-	Marketables securities sold under repurchase agreement
Liabilitas lain-lain	**169,916**	(93,066)	(39,503)	(177,915)	370,851	Other liabilities
Liabilitas akseptasi	**(56,261)**	(174,713)	60,974	63,987	111,181	Acceptances payable
Liabilitas Derivatif	**(7,494)**	7,511	(2,184)	2,207	(10)	Derivatives payable
Utang pajak	**(6,312)**	89,981	10,165	9,235	(15,311)	Taxes payable
Arus kas neto (digunakan untuk) diperoleh dari aktivitas operasi	**8,434,896**	3,814,610	612,359	(9,870,642)	11,649,347	Net cash provided by and (used in) operating activities
ARUS KAS DARI AKTIVITAS INVESTASI						**CASH FLOWS FROM INVESTING ACTIVITIES**
Penerimaan dividen kas	**438**	543	685	5,960	6,074	Cash dividends received
Penerimaan dari surat berharga yang telah jatuh tempo dan dijual	**13,506,544**	2,823,572	438,147	-	-	Proceeds from matured and sold securities
Penempatan pada surat berharga	**(18,309,205)**	(10,658,694)	(2,511,135)	-	-	Placements in securities
Pembelian aset tetap	**(491,323)**	(420,459)	(489,544)	(513,133)	(418,858)	Acquisitions of fixed assets
Penjualan aset tetap		-	1,293	-	-	Proceeds from sales of fixed assets

Uraian	2025	2024	2023	2022	2021*	Description
Penyertaan Saham	-	-	-	(99,969)	-	Investments Shares
Arus kas neto (digunakan untuk)/diperoleh aktivitas investasi	**(5,293,546)**	(8,255,038)	(536,247)	(607,142)	(412,784)	Net cash used in investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN						**CASH FLOWS FROM FINANCING ACTIVITIES**
Penerimaan dari pinjaman yang diterima	**8,283,125**	17,490,708	8,279,249	12,449,516	2,734,923	Proceeds from borrowings
Pembayaran pinjaman yang diterima	**(6,927,334)**	(16,289,557)	(5,489,187)	(7,077,422)	(1,873,613)	Payment of borrowings
Pembayaran dividen kas	**(896,953)**	(1,000,063)	(1,100,017)	(1,042,780)	(941,965)	Cash dividend paid
Pembayaran liabilitas sewa	**(108,197)**	(20,519)	(78,954)	(41,109)	(41,109)	Payment of lease liability
Penerimaan dari obligasi subordinasi	-	1,441,310	-	1,000,000	1,000,000	Proceeds from subordinated bonds
Pembayaran obligasi subordinasi	**(294,580)**	(693,000)	-	(307,000)	-	Payment for subordinated bonds
Pembayaran efek hutang yang diterbitkan	**300,000**	2,000,000	-	(534,300)	(835,500)	Payment from debt securities issued
Penerimaan penambahan modal	-	(888,000)	(916,500)	923,345	-	Proceeds from additional capital
Biaya emisi obligasi	**(4,351)**	(32,888)	-	(3,635)	(6,079)	Bonds issuance cost
Efek-efek yang dijual dengan janji dibeli kembali	-	-	-	-	-	Marketable securities sold under repurchased agreement
Arus kas neto diperoleh dari aktivitas pendanaan	**351,710**	2,007,991	694,591	5,366,615	36,657	Net cash provided by financing activities
KENAIKAN (PENURUNAN) NETO KAS DAN SETARA KAS	**3,493,060**	**(2,432,437)**	**(1,253,604)**	**(5,058,486)**	**11,273,220**	**NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS**
KAS DAN SETARA KAS PADA AWAL TAHUN	**21,203,673**	**23,493,617**	**24,733,126**	**29,767,787**	**18,435,881**	**CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR**
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS	**(11,611)**	**142,493**	**14,095**	**23,825**	**58,686**	**NET EFFECT OF CHANGES IN EXCHANGE RATE ON CASH AND CASH EQUIVALENTS**
KAS DAN SETARA PADA AKHIR TAHUN	**24,685,122**	**21,203,673**	**23,493,617**	**24,733,126**	**29,767,787**	**CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR**
RASIO KEUANGAN (%) / FINANCIAL RATIO (%)						
PERMODALAN						**CAPITAL**
Kewajiban Penyediaan Modal Minimum (KPMM)	**21.20**	19.70	20.12	19.19	17.78	Minimum Capital Adequacy Requirement (KPMM)
PROFITABILITAS						**PROFITABILITY**
Return on Asset (ROA)	**0.70**	0.86	1.33	1.75	1.73	Return on Asset (ROA)
Return on Equity (ROE)	**7.32**	9.57	14.55	18.63	19.01	Return on Equity (ROE)
Net Interest Margin (NIM)	**3.84**	3.83	5.18	5.86	5.84	Net Interest Margin (NIM)
Rasio Laba (Rugi) Terhadap Pendapatan	**13.95**	18.61	11.30	15.52	14.33	Profit (Loss) To Income Ratio
EFISIENSI						**EFFICIENCY**
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	**92.18**	90.20	85.31	80.35	81.94	Operating Costs to Operating Income (BOPO)

Uraian	2025	2024	2023	2022	2021*	Description
SOLVABILITAS						**SOLVABILITY**
Rasio Liabilitas Terhadap Jumlah Aset	**90.60**	91.19	90.92	91.03	90.87	Ratio of Liabilities to Total Assets
Rasio Liabilitas Terhadap Ekuitas	**964.09**	1,035.03	1,001.17	1,014.67	995.37	Ratio of Liabilities to Equity
ASET PRODUKTIF						**EARNING ASSET**
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	**2.13**	1.72	0.61	0.90	1.02	Problematic Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah Terhadap Total Aset Produktif	**2.11**	1,70	0.86	0.88	1.00	Non Performing Earning Assets Against Total Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	**1.98**	1.42	1.00	1.09	1.47	Allowance for Impairment Losses (CKPN) on Financial Assets against Earning Assets
KUALITAS KREDIT						**LOANS QUALITY**
NPL *Gross*	**2.91**	2.22	1.21	1.16	1.24	NPL Gross
NPL *Nett*	**1.29**	1.00	0.65	0.46	0.41	NPL Nett
LIKUIDITAS						**LIQUIDITY**
Total CASA (dalam juta Rupiah)	**51,381,375**	52,534,197	52,536,319	51,310,576	50,694,241	Total CASA (in million Rupiah)
Loan to Deposit Ratio (LDR)	**88.13**	89.49	87.54	85.03	81.68	Loan to Deposit Ratio (LDR)
KEPATUHAN						**COMPLIANCE**
Persentase Pelanggaran BMPK						Percentage of LLL Violations
Pihak Terkait	-	-	-	-	-	Related parties
Pihak Tidak Terkait	-	-	-	-	-	Unrelated Parties
Persentase Pelampauan BMPK						Percentage of Exceeding the LLL
Pihak Terkait	-	-	-	-	-	Related parties
Pihak Tidak Terkait	-	-	-	-	-	Unrelated Parties
GWM Utama Rupiah	**7.14**	7.09	7.91	8.28	5.55	Main Statutory Reserves in Rupiah
GWM Valuta Asing	**4.29**	4.35	4.35	4.36	4.24	Foreign Currency GWM
Posisi Devisa Neto (PDN) secara keseluruhan	**2.50**	3.20	8.09	1.84	0.89	Overall Net Open Position (NOP)
RASIO LAINNYA						**OTHER RATIOS**
Cost to Income Ratio (CIR)	**70.89**	71.47	69.02	70.04	67.00	Cost to Income Ratio (CIR)

***Direklasifikasi / As reclassified**

Catatan untuk pembaca laporan : Tabel dan grafik pada laporan ini memaparkan data numerik dengan standar Bahasa Inggris, sedangkan pemaparan numerik dalam teks menggunakan standar Bahasa Inggris dan Indonesia sesuai dengan konteksnya.

Notes for report readers : The tables and graphs in this report display numerical data with English standards, while numerical presentations in text use Indonesian and English standards according to the context.

Ikhtisar Operasional

Operational Highlight

Dana Pihak Ketiga

Third Parties Fund

Tabel Kinerja Operasional Dana Pihak Ketiga
Table of Third Parties Fund Operational Performance

(dalam jutaan Rupiah / in IDR millions)

Produk	2025	2024	2023	2022	2021	Product
Tabungan	**17,130,629**	18,419,310	21,259,883	24,762,436	26,008,800	Savings
Giro	**34,250,746**	34,114,887	31,276,436	26,548,140	24,685,441	Current accounts
Deposito	**70,707,026**	73,192,228	73,883,498	70,438,507	62,806,958	Deposits
TOTAL	**122,088,401**	**125,726,425**	**126,419,817**	**121,749,083**	**113,501,199**	TOTAL

Pinjaman

Loans

Tabel Kinerja Operasional Pinjaman
Table of Loan Operational Performance

(dalam jutaan Rupiah / in IDR millions)

Produk	2025	2024	2023	2022	2021	Product
Kredit Konsumer & Ritel	**74,677,933**	73,700,119	69,285,483	65,162,597	61,916,207	Consumer and Retail Loans
- Kredit Konsumer	**54,413,293**	52,944,399	49,535,855	46,770,161	44,841,777	- Consumer Loans
- Kredit Ritel	**20,264,640**	20,755,720	19,749,628	18,392,436	17,074,429	- Retail Loans
Kredit UMKM	**3,794,542**	4,941,650	4,842,026	3,974,490	3,094,780	MSME Loans
Kredit Korporasi & Komersial	**20,397,970**	25,436,643	28,199,557	27,595,721	22,160,123	Corporate and Commercial Loans
- Kredit Korporasi	**11,219,732**	14,900,215	17,473,115	16,353,674	13,300,236	- Corporate Loans
- Kredit Komersial	**9,178,239**	10,536,428	10,726,442	11,242,047	8,859,887	- Commercial Loans
Kredit KPR & KKB	**10,572,593**	10,760,970	10,507,382	9,210,298	7,772,002	Mortgage and Auto Loans
Kredit Term Loan	**2,500,000**	4,644,500	3,307,940	2,050,000	500,000	Term Loans
TOTAL	**111,943,038**	**119,483,882**	**116,142,388**	**107,993,106**	**95,443,112**	Total

Produk Internasional dan Tresuri

International and Treasury Products

Tabel Penempatan Dana pada Bank Lain - Surat Berharga Obligasi Bank investasi
Table of Fund Allocation in Other Banks - Investment Bank Bond Securities

(dalam jutaan Rupiah / in IDR millions)

Obligasi	2025	2024	2023	2022	2021	Bond
Bank Umum dan Bank Daerah	**557,661**	331,579	292,447	363,912	595,768	Commercial Bank and Regional Bank

Tabel Penempatan Dana Pada Bank Lain - Surat Berharga Obligasi non Bank investasi
Table of Fund Allocation on Other Banks - Investment non Bank Bond Securities

(dalam jutaan Rupiah / in IDR millions)

Keterangan	2025	2024	2023	2022	2021	Bond
Korporasi	**1,608,666**	1,945,467	819,709	1,129,819	456,378	Corporate
SUN	**4,557,041**	14,296,208	13,254,108	10,649,138	6,925,869	SUN
ORI	**253,827**	285,538	19,972	156,441	-	ORI
PBS	**2,505,371**	2,604,800	2,809,254	2,463,940	2,432,243	PBS
SPN	**1,694,874**	-	-	-	-	SPN
SR	**29,207**	35,157	140,601	541,357	-	SR
Total IDR	**10,648,988**	**19,167,170**	**17,043,644**	**14,940,695**	**9,814,490**	**Total IDR**
Total USD	**3,035,531**	**2,821,881**	**2,285,307**	**2,228,239**	**1,085,705**	**Total USD**

Tabel Kinerja *Trading Money Market*
Table of Trading Money Market Performance

(dalam jutaan Rupiah / in IDR millions)

Keterangan	2025	2024	2023	2022	2021	Description
Placement	**560,000**	1,010,000	950,000	1,000,000	220,000	Placement
Borrowing	**3,270,000**	1,262,850	400,000	2,050,000	-	Borrowing

Tabel Rekapitulasi Obligasi Portofolio *Trading*
Table of Bond Recapitulation of Trading Portfolio

(dalam jutaan Rupiah / in IDR millions)

Keterangan	2025	2024	2023	2022	2021	Description
Reksadana	**7,115,954**	6,963,491	6,981,701	6,641,487	6,452,100	Reksadana
SUN	**822,818**	401,424	881,085	351,770	167,655	SUN
ORI	**-**	1,959	1,909	9,622	5	ORI
Corp	**-**	30,512	-	-	21,009	Corp
SR	**-**	5	2,029	6,296	2,759	SR
USD	**124,931**	114,591	-	-	-	USD
Total IDR	**7,938,772**	**7,397,391**	**7,866,724**	**7,009,175**	**6,643,528**	**Total IDR**
Total USD	**124,931**	**114,591**	**-**	**-**	**-**	**Total USD**

Tabel Volume Transaksi *Foreign Exchange and Derivatives*
Table of Foreign Exchange and Derivatives Transaction Volume

(dalam jutaan Rupiah / in IDR millions)

Keterangan	2025	2024	2023	2022	2021	Description
Sales	**1,258,028**	2,020,309	-	-	1,583,413*)	Sales
Trading	**21,053,353**	76,060,243	96,500,639	94,828,077	96,004,381	Trading
Banking	**66,311,514**	100,884,979	40,947,653	40,626,274	53,731,925	Banking
Total	**88,622,896**	**178,965,531**	**137,448,292**	**135,454,351**	**151,319,719**	Total

*) berdasarkan transaksi FX Nasabah di seluruh Kantor Cabang Devisa bank **bjb** selama tahun 2021 /
based on the FX transactions of customers across all Foreign Exchange Branch Offices of bank **bjb** throughout the year 2021
) berdasarkan transaksi FX Nasabag di seluruh Kantor Cabang Devisa bank **bjb selama tahun 2020 /
based on the FX transactions of customers across all Foreign Exchange Branch Offices of bank **bjb** throughout the year 2020

Tabel Volume Transaksi *Treasury Sales* untuk Nasabah
Table of Treasury Sales Transaction Volume for Customers

(dalam jutaan Rupiah / in IDR millions)

Keterangan	2025	2024	2023	2022	2021	Description
Foreign Exchange & Derivatives	1,258,028	2,020,309	3,011,790	1,348,678	1,583,414	Foreign Exchange & Derivatives
Surat Berharga	12,836,269	7,469,454	3,973,964	1,110,144	951,247*	Securities
Total	**14,094,297**	**9,489,763**	**6,985,754**	**2,458,822**	**2,534,661**	Total

*) data transaksi sejak Juli 2021 / transaction data since July 2021

Institutional Banking Institutional Banking

Tabel Kinerja Intitutional Banking
Table of Institutional Banking Performance

Produk Product	Nasabah Customer	2025		2024		2023		2022		2021	
		NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)
Giro Current Account	Pemerintah Daerah Regional Government	12,429	5,346,943	12,773	6,201,835	12,745	6,455,190	11,621	9,617,883	7,728	11,436,087
	Pemerintah Pusat Central Government	415	187,933	109	625,840	129	819,528	115	431,131	107	165,008
	BUMN SOE	283	597,039	295	320,802	904	188,286	874	1,819,716	873	1,836,599
	Swasta Private	170,180	10,995,247	165,005	11,163,253	158,930	13,351,104	151,549	12,107,482	151,241	9,776,833
Subtotal		183,328	17,127,163	178,182	17,748,474	172,688	20,814,108	164,159	23,947,572	159,842	25,301,485
Deposito Deposits	Pemerintah Daerah Regional Government	1	14,328	-	-	-	-	1	1,002	-	-
	Pemerintah Pusat Central Government	99	15,034,936	41	18,202,212	71	12,974,028	21	6,757,691	21	6,776,185
	BUMN SOE	114	15,420,304	115	12,484,978	193	16,093,099	350	14,933,270	495	16,085,924
	Swasta Private	2,937	26,332,197	3,158	28,785,873	3,504	33,087,525	3,501	37,924,053	3,610	28,866,366
Subtotal		3,147	36,801,767	3,314	59,473,063	3,768	62.154.653	3,895	59,616,016	4,126	51,728,475
Total Keseluruhan Total		**186,477**	**73,928,930**	**181,496**	**77,221,537**	**176,456**	**82.968.761**	**168,054**	**83,592,588**	**164,075**	**77,029,960**

Informasi Saham
Stock Information

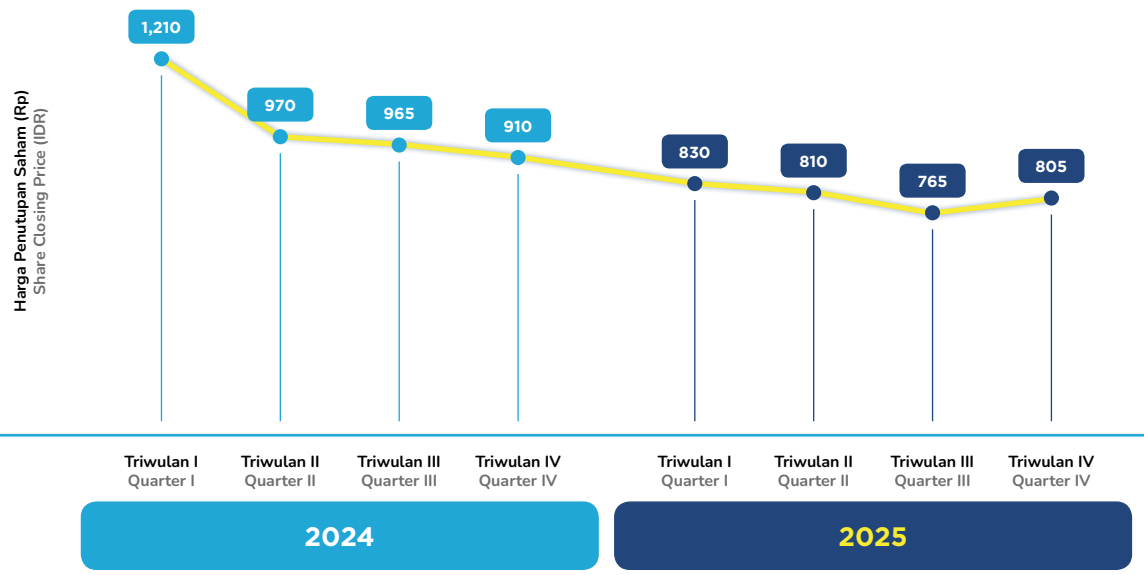
bank **bjb** telah mencatatkan sahamnya di Bursa Efek Indonesia sejak tahun 2010.

bank **bjb** has been publicly listed on the Indonesia Stock Exchange since 2010.

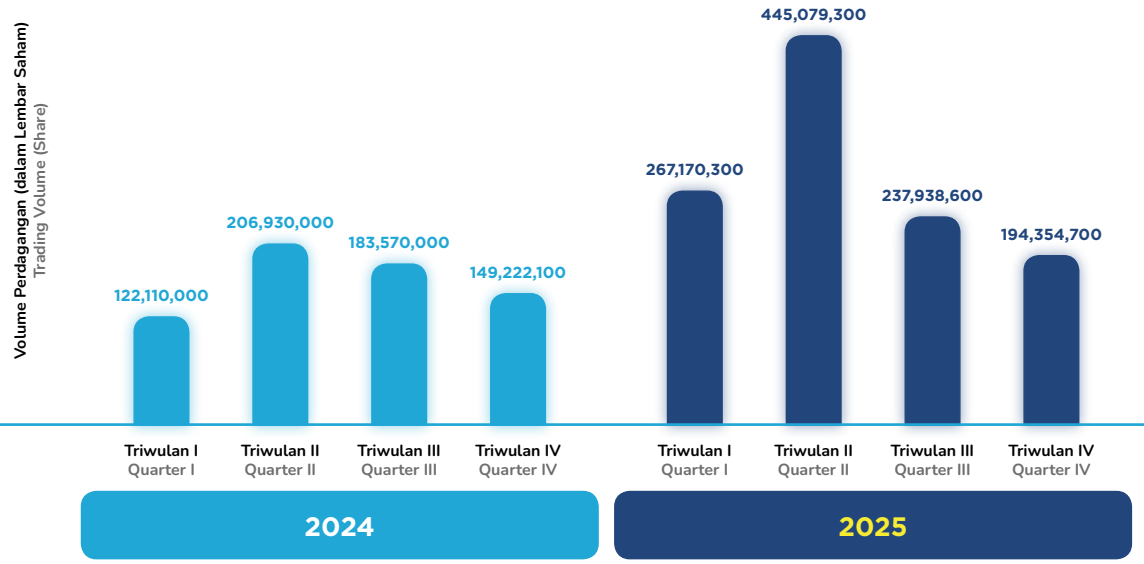
Tabel Informasi Saham bank bjb 2024 – 2025
Table of bank **bjb** stock information 2024 – 2025

Tahun Year	Harga per saham (Rp) Price per share (IDR)				Jumlah Saham Beredar (dalam Lembar Saham) Number of Outstanding Share (in shares)	Volume Perdagangan (dalam Lembar Saham) Trading Volume (in shares)	Kapitalisasi Pasar (Rp Juta) Market Capitalization (IDR Million)
	Pembukaan (Rp) Opening (IDR)	Tertinggi (Rp) Highest (IDR)	Terendah (Rp) Lowest (IDR)	Penutupan (Rp) Closing (IDR)			
2024							
Triwulan I Quarter I	1,150	1,225	1,155	1,210	10,521,443,686	122,110,000	12,730,946
Triwulan II Quarter II	1,210	1,220	940	970	10,521,443,686	206,930,000	10,205,800
Triwulan III Quarter III	975	1,025	965	965	10,521,443,686	183,570,000	10,153,193
Triwulan IV Quarter IV	965	1,005	905	910	10,521,443,686	149,222,100	9,574,513
2025							
Triwulan I Quarter I	925	950	710	830	10,521,443,686	267.170.300	8.732.798
Triwulan II Quarter II	775	960	775	810	10,521,443,686	445.079.300	8.522.369
Triwulan III Quarter III	805	820	760	765	10,521,443,686	237.938.600	8.048.904
Triwulan IV Quarter IV	765	820	750	805	10,521,443,686	194.354.700	8.469.762

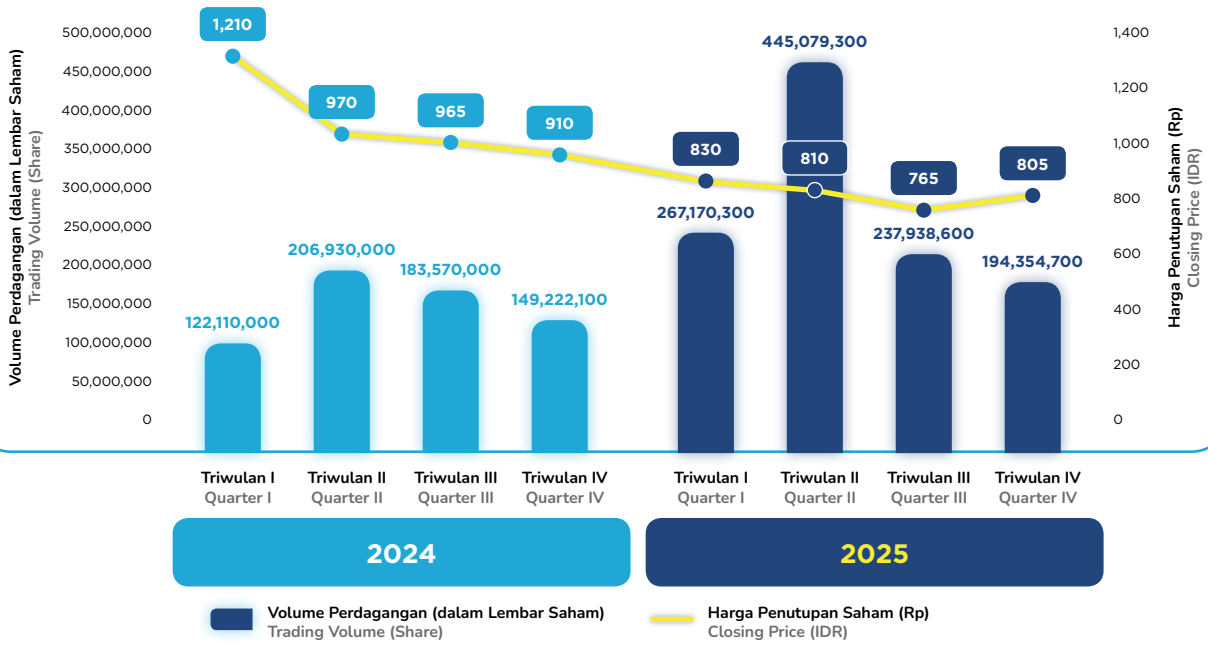
Grafik Harga Penutupan Saham bank **bjb** Tahun 2024-2025
Graph of closing price for bank **bjb** shares for 2024 – 2025



Grafik Volume Perdagangan Saham bank **bjb** Tahun 2024-2025
Chart of bank **bjb** Stock Trading Volume 2024-2025



Grafik Pergerakan Harga dan Volume Saham bank bjb Tahun 2024-2025
Chart of Price Movements and Volume of bank **bjb** Shares in 2024–2025



Aksi Korporasi

Pada tahun 2025, bank **bjb** tidak melakukan Aksi Korporasi terkait dengan aktivitas yang berpengaruh terhadap jumlah saham beredar, seperti pemecahan saham, penggabungan saham, dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal.

Corporate Action

In 2025, bank **bjb** did not take Corporate actions related to activities that affect the number of outstanding shares, including stock splits, stock mergers, stock dividends, bonus shares, and changes in the nominal value of shares, Issuance of convertible securities, as well as capital increases and capital reductions.

Aksi Penghentian Sementara Perdagangan Saham (*Suspension*) dan/atau Penghapusan Pencatatan Saham (*Delisting*)

Sampai dengan 31 Desember 2025, bank **bjb** tidak pernah dikenakan sanksi penghentian sementara perdagangan saham (*suspension*) dan/atau penghapusan pencatatan saham (*delisting*).

The Action of Provisional Suspension of Share Trading (Suspension) and/or Delisting of Share

Until December 31, 2025, bank **bjb** has never been subject to sanctions for temporary suspension of stock trading and/or delisting of shares.

Informasi Obligasi, Sukuk dan/atau Obligasi Konversi
Information on Bonds, Sukuk and/or Conversion Bonds

Informasi Obligasi — Bond Information

Tabel Obligasi bank bjb
Table of bank **bjb** Bond

No.	Uraian Description	Tanggal Terbit Issue Date	Tanggal Efektif Effective Date	Tenor Tenors	Mata Uang Currency	Jumlah Obligasi(juta) Number of Bonds (Million)
1.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri C Continuous Bonds I bank **bjb** Phase III Year 2019 Series C	18 Oktober 2019 October 18, 2019	21 Oktober 2019 October 21, 2019	7 Tahun 7 Years	Rp IDR	74,000
2.	Obligasi Berkelanjutan II bank **bjb** Tahap I Tahun 2020 Seri A Continuous Bonds II bank **bjb** Phase I Year 2020 Series A	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	5 Tahun 5 Years	Rp IDR	132,000
3.	Obligasi Berkelanjutan II bank **bjb** Tahap I Tahun 2020 Seri B Continuous Bonds II bank **bjb** Phase I Year 2020 Series B	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	7 Tahun 7 Years	Rp IDR	369,000
4.	Obligasi Berkelanjutan II bank **bjb** Tahap II Tahun 2020 Seri A Continuous Bonds II bank **bjb** Phase II Year 2020 Series A	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	5 Tahun 5 Years	Rp IDR	162,580
5.	Obligasi Berkelanjutan II bank **bjb** Tahap II Tahun 2020 Seri B Continuous Bonds II bank **bjb** Phase II Year 2020 Series B	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	7 Tahun 7 Years	Rp IDR	337,420
6.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri A Continuous Subordinated Bonds III bank **bjb** Phase I Year 2021 Series A	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	5 Tahun 5 Years	Rp IDR	379,000
7.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri B Continuous Subordinated Bonds III bank **bjb** Phase I Year 2021 Series B	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	7 Tahun 7 Years	Rp IDR	621,000
8.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri A Sustainable Subordinated Bonds III bank **bjb** Phase II Year 2022 Series A	09 Juni 2022 June 09, 2022	09 Juni 2022 June 09, 2022	5 Tahun 5 Years	Rp IDR	399,910
9.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri B Sustainable Subordinated Bonds III bank **bjb** Phase II Year 2022 Series B	09 Juni 2022 June 09, 2022	09 Juni 2022 June 09, 2022	7 Tahun 7 Years	Rp IDR	600,090
10.	Obligasi Keberlanjutan Berkelanjutan I bank **bjb** Tahap I Tahun 2024 Seri A Sustainability Bonds Oversubscribed I bank **bjb** Phase I of 2024 Serial A	10 Desember 2024 December 10, 2024	10 Desember 2024 December 10, 2024	3 Tahun 3 Years	Rp IDR	200,000
11.	Obligasi Keberlanjutan Berkelanjutan I bank **bjb** Tahap I Tahun 2024 Seri B Sustainability Bonds Oversubscribed I bank **bjb** Phase I of 2024 Serial B	10 Desember 2024 December 10, 2024	10 Desember 2024 December 10, 2024	5 Tahun 5 Years	Rp IDR	800,000
12.	Surat Berharga Perpetual Berkelanjutan I bank **bjb** Tahap I Tahun 2024 Sustainable Perpetual Securities I bank **bjb** Phase I of 2024	10 Desember 2024 December 10, 2024	10 Desember 2024 December 10, 2024	Tanpa Jangka Waktu No Term	Rp IDR	1,000,000

	Harga Penawaran Bid Price	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rates	Status Pembayaran Payment Status	Peringkat Rating		Wali Amanat Trustee
					2025	2024	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2026 October 18, 2026	8.75%	Aktif Active	idAA	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2025 March 3, 2025	8.60% (*fixed*)	Lunas Paid off	idA+	idA+	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2027 March 3, 2027	9.35% (*fixed*)	Aktif Active	idA+	idA+	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2025 November 17, 2025	8.50% (*fixed*)	Lunas Paid off	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2027 November 17, 2027	9.00% (*fixed*)	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2026 July 15, 2026	7.85%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2028 July 15, 2028	8.6%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	09 Juni 2027 June 09, 2027	7.85%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	09 Juni 2029 June 09, 2029	8.6%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	10 Desember 2027 December 10, 2027	7%	Aktif Active	idAA	idAA	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	10 Desember 2029 December 10, 2029	7.3%	Aktif Active	idAA	idAA	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Tanpa Jangka Waktu No Term	9.5%	Aktif Active	idA	idA	PT Bank Tabungan Negara (Persero) Tbk

Informasi Sukuk

Sampai dengan 31 Desember 2025, bank **bjb** tidak menerbitkan sukuk, sehingga dengan demikian bank **bjb** tidak memiliki informasi mengenai sukuk.

Sukuk Information

Until December 31, 2025, bank **bjb** does not issue sukuk, so bank **bjb** does not have information about sukuk.

Informasi Sumber Pendanaan Lainnya
Other Funding Sources Information

Tabel *Medium Term Notes* (MTN) dan *Negotiable Certificates of Deposit* bank bjb
Table of Medium Term Notes (MTN) and Negotiable Certificates of Deposit bank **bjb**

No.	Uraian Description	Tanggal Terbit Issue Date	Tanggal Efektif Effective Date	Tenor Tenors
1.	Term Loan Bank Danamon	28 September 2022 September 28, 2022	28 September 2022 September 28, 2022	3 Tahun 3 Years
2.	Term Loan Bank Danamon	18 Oktober 2022 October 18, 2022	18 Oktober 2022 October 18, 2022	3 Tahun 3 Years
3.	NCD III bank **bjb** Tahun 2024 NCD III bank **bjb** Year 2024	28 Juni 2024 June 28, 2024	28 Juni 2024 June 28, 2024	1 Tahun 1 Years
4.	NCD IV bank **bjb** Tahun 2024 NCD IV bank **bjb** Year 2024	7 Oktober 2024 October 7, 2024	7 Oktober 2024 October 7, 2024	1 Tahun 1 Years
5.	NCD bank **bjb** Tahun 2024 NCD bank **bjb** Year 2024	6 November 2024 November 6, 2024	6 November 2024 November 6, 2024	1 Tahun 1 Years
6.	NCD II bank **bjb** Tahun 2024 NCD II bank **bjb** Year 2024	30 Desember 2024 December 30, 2024	30 Desember 2024 December 30, 2024	1 Tahun 1 Years
7.	NCD III bank **bjb** Tahun 2025 NCD III bank **bjb** Year 2025	26 Juni 2025 June 26, 2025	26 Juni 2025 June 26, 2025	1 Tahun 1 Years
8.	NCD IV bank **bjb** Tahun 2025 NCD IV bank **bjb** Year 2025	07 Oktober 2025 October 07, 2025	07 Oktober 2025 October 07, 2025	1 Tahun 1 Years
9.	NCD bank **bjb** Tahun 2025 NCD bank **bjb** Year 2025	06 November 2025 November 06, 2025	06 November 2025 November 06, 2025	1 Tahun 1 Years
10.	NCD II bank **bjb** Tahun 2025 NCD II bank **bjb** Year 2025	30 Desember 2025 December 30, 2025	30 Desember 2025 December 30, 2025	1 Tahun 1 Years

Laporan Analis Perusahaan
Corporate Analyst Report

No.	Analis Analyst	Sekuritas Securities	Rekomendasi Recommendation	*Target Price* (Rp)	Tanggal Laporan Reporting Date
1.	Team Coverage	PT Ina Sekuritas Indonesia	Neutral	995	1 Oktober 2025 October 1, 2025

Informasi Obligasi Konversi

Sampai dengan 31 Desember 2025, bank **bjb** tidak menerbitkan menerbitkan obligasi konversi, sehingga dengan demikian bank **bjb** tidak memiliki informasi mengenai obligasi konversi.

Informasi Obligasi Konversi

Sampai dengan 31 Desember 2025, bank **bjb** tidak menerbitkan menerbitkan obligasi konversi, sehingga dengan demikian bank **bjb** tidak memiliki informasi mengenai obligasi konversi.

	Mata Uang Currency	Jumlah (juta) Total (Million)	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rates	Status Pembayaran Payment Status
	Rp IDR	1,500,000	26 September 2025 September 26, 2025	6.30%	Lunas Paid Off
	Rp IDR	1,500,000	17 Oktober 2025 October 17, 2025	6.70%	Lunas Paid Off
	Rp IDR	9,039,556,991	28 Juni 2025 June 28, 2025	1.49%	Lunas Paid Off
	Rp IDR	13,046,783,076	7 Oktober 2025 October 7, 2025	1.49%	Lunas Paid Off
	Rp IDR	18,945,525,008	6 November 2025 November 6, 2025	1.49%	Lunas Paid Off
	Rp IDR	11,532,413,341	30 Desember 2025 December 30, 2025	1.49%	Lunas Paid Off
	Rp IDR	8,303,326,726	26 Juni 2026 June 26, 2026	1.49%	Aktif Active
	Rp IDR	11,875,961,058	07 Oktober 2026 October 07, 2026	1.49%	Aktif Active
	Rp IDR	17,370,272,442	06 November 2026 November 06, 2026	1.49%	Aktif Active
	Rp IDR	10,590,991,844	30 Desember 2026 December 30, 2026	1.49%	Aktif Active

Peristiwa Penting di Tahun 2025
Significant Events in 2025



23 Februari / February 2025

bank **bjb** Jalin Kerja Sama Strategis dengan Universitas Negeri Sebelas Maret dalam Bidang Pendidikan, Penelitian, dan Pengabdian Masyarakat.

bank **bjb** Establishes Strategic Partnership with Sebelas Maret University in the Fields of Education, Research, and Community Service.



24 Februari / February 2025

bank **bjb** Bersama Kementerian UMKM Republik Indonesia serta Lembaga Jasa Keuangan (LJK) lainnya Dukung Penuh Penyaluran KUR 2025 untuk Akselerasi Sektor UMKM.

bank **bjb**, Together with the Ministry of MSMEs of the Republic of Indonesia and Other Financial Services Institutions (FSIs), Fully Supports the Distribution of 2025 KUR to Accelerate the MSME Sector.



26 Februari / February 2025

bank **bjb** Perkuat Sinergi dengan Kementerian Pertahanan Melalui Penandatangan Nota Kesepahaman Mengenai Jasa Produk Keuangan.

bank **bjb** Strengthens Synergy with the Ministry of Defense through the Signing of a Memorandum of Understanding on Financial Product Services.



26 Maret / March 2025

bank **bjb** dan BPSDM Provinsi Jawa Barat Perkuat Sinergi untuk Tingkatkan Sumber Daya Manusia.

bank **bjb** and the Human Resources Development Agency (BPSDM) of West Java Province Strengthen Synergy to Enhance Human Capital.

27 Maret / March 2025

bank **bjb** Tandatangani MoU dengan PT Sarinah Untuk Dukung UMKM dan Transaksi Digital.

bank **bjb** Signs an MoU with PT Sarinah to Support MSMEs and Digital Transactions.



16 April / April 2025

RUPST 2024 bank **bjb**.

bank **bjb** 2024 Annual General Meeting of Shareholders (AGMS).



29 April / April 2025

Earning Call bank **bjb** Triwulan 1 2025.

bank **bjb** First Quarter 2025 Earnings Call.



20 Mei / May 2025

HUT bank **bjb** ke 64 Tahun.

64th Anniversary of bank **bjb**.





3 Juni / June 2025

bank **bjb** Bersama Kementerian Perumahan dan Kawasan Permukiman (PKP) Siap Dukung Program 3 (tiga) Juta Rumah, Wujudkan Hunian Layak Bagi Rakyat.

bank **bjb**, Together with the Ministry of Housing and Settlement Areas (PKP), Ready to Support the 3 Million Housing Program to Provide Decent Housing for the People.



5 Juni / June 2025

bank **bjb** Tandatangani MoU dengan Pemprov Jabar dan BP Tapera Terkait Dukungan Pembiayaan Perumahan Bagi Pegawai Pemerintah Provinsi Jawa Barat.

bank **bjb** Signs an MoU with the West Java Provincial Government and BP Tapera to Support Housing Financing for West Java Provincial Government Employees.



30 Juni / June 2025

Pembaharuan DIGI bank **bjb** dengan Fitur Semakin Komplit Bikin #BankingJadiEasy.

DIGI bank **bjb** Upgrade with More Comprehensive Features Makes #BankingJadiEasy.



13 Juli / July 2025

bank **bjb** Bantu Masyarakat Berpenghasilan Rendah (MBR) Wujudkan Rumah Pertama.

bank **bjb** Assists Low-Income Communities (MBR) in Realizing Their First Home.

15 Juli / July 2025

bank **bjb** dan PIP Perkuat Sinergi untuk Dorong UMKM Tumbuh Berkelanjutan.

bank **bjb** and PIP Strengthen Synergy to Promote Sustainable MSME Growth.



29 Juli / July 2025

bank **bjb** Dukung Ekspor 54 Ton Kopi Subang ke Tiongkok, Dorong Pertumbuhan Ekonomi Daerah.

bank **bjb** Supports the Export of 54 Tons of Subang Coffee to China, Driving Regional Economic Growth.



14 Agustus / August 2025

Sinergi, bank **bjb** dan MNC Finance Dorong Pertumbuhan Kredit Kendaraan Bermotor.

Synergy Between bank **bjb** and MNC Finance to Boost Motor Vehicle Loan Growth.



14 Agustus / August 2025

Sinergi bank **bjb** dan Korem 064 Maulana Yusuf Perkuat Sinergi untuk Wujudkan Akses Layanan Keuangan yang Lebih Inklusif.

bank **bjb** and Korem 064 Maulana Yusuf Strengthen Synergy to Realize More Inclusive Access to Financial Services.





26 Agustus / August 2025

Kerjasama bank **bjb** dan Bank Victoria Perkuat Dukungan pada Proyek Kimia Strategis Rp600 Miliar.

Collaboration Between bank **bjb** and Bank Victoria Strengthens Support for a Strategic Chemical Project Worth IDR 600 Billion.



4 Septermber / September 2025

Harpelnas 2025 bank **bjb** Hadirkan Layanan Istimewa untuk Nasabah.

National Customer Day 2025 – bank **bjb** Presents Special Services for Customers.



5 Oktober / October 2025

Sinergi bank **bjb** dan Persatuan Wredatama Republik Indonesia (PWRI).

Synergy Between bank **bjb** and the Association of Retired Civil Servants of the Republic of Indonesia (PWRI).



7 Oktober / October 2025

bank **bjb** Perkuat Dukungan untuk Pendidikan Berkualitas melalui Kerja Sama Strategis dengan IPDN.

bank **bjb** Strengthens Support for Quality Education through Strategic Cooperation with IPDN.

8 Oktober / October 2025

bank **bjb** dan PT Pos Indonesia Jalin Sinergi Strategis Perkuat Layanan Keuangan dan Logistik.

bank **bjb** and PT Pos Indonesia Establish Strategic Synergy to Strengthen Financial and Logistics Services.



16 Oktober / October 2025

bank **bjb** dan TNI AD Tandatangani Perjanjian Kerjasama, Dorong Akses Keuangan dan Kesejahteraan Prajurit.

bank **bjb** and the Indonesian Army (TNI AD) Sign a Cooperation Agreement to Expand Financial Access and Improve Soldiers' Welfare.



17 Oktober / October 2025

bank **bjb** Perkuat Sinergi dengan Pemerintah Kabupaten Kuningan Lewat Pinjaman Daerah.

bank **bjb** Strengthens Synergy with the Kuningan Regency Government through Regional Loans.



21 Oktober / October 2025

bank **bjb** Perkuat Dukungan untuk UMKM dan Perumahan Lewat Akad Massal KUR Nasional.

bank **bjb** Strengthens Support for MSMEs and Housing through the National KUR Mass Signing Ceremony.





24-25 Oktober / October 2025

bank **bjb** Perkuat Komitmen Dukung Inklusi Keuangan Nasional Lewat Bulan Inklusi Keuangan 2025 di Bandung dan Surabaya.

bank **bjb** Reinforces Its Commitment to Supporting National Financial Inclusion through the 2025 Financial Inclusion Month in Bandung and Surabaya.



29 Oktober / October 2025

Earning Call bank **bjb** Triwulan 3 2025.

bank **bjb** Third Quarter 2025 Earnings Call.



29 Oktober / October 2025

Public Expose bank **bjb** 2025.

bank **bjb** Public Expose 2025.



4 November / November 2025

bank **bjb** Perkuat Sinergi Pendidikan Tinggi dengan Universitas Negeri Malang.

bank **bjb** Strengthens Higher Education Synergy with Malang State University.

11 November / November 2025

bank **bjb** Bersama Kemendikdasmen Perkuat Layanan Keuangan untuk Guru, Dorong Transformasi Pendidikan Indonesia.

bank **bjb** Together with the Ministry of Primary and Secondary Education Strengthens Financial Services for Teachers to Support the Transformation of Education in Indonesia.



11 November / November 2025

bank **bjb** Perkuat Komitmen Lingkungan Lewat Penanaman 10.000 Mangrove di Pesisir Subang.

bank **bjb** Strengthens Environmental Commitment through the Planting of 10,000 Mangroves Along the Subang Coast.



21 November / November 2025

bank **bjb** Tandatangani Perjanjian Kerjasama dengan Universitas Terbuka.

bank **bjb** Signs a Cooperation Agreement with Universitas Terbuka.



4 Desember / December 2025

bank **bjb** dan GoTo Financial Jalin Kerja Sama Perkuat Layanan Bagi Nasabah.

bank **bjb** and GoTo Financial Establish Cooperation to Strengthen Customer Services.





5 Desember / December 2025

bank **bjb** dan Pemerintah Provinsi Kepulauan Riau Resmikan Kerja Sama Strategis Perkuat Layanan Publik Digital.

bank **bjb** and the Riau Islands Provincial Government Launch Strategic Cooperation to Strengthen Digital Public Services.



9 Desember / December 2025

RUPS Luar Biasa bank **bjb** 2025.

bank **bjb** Extraordinary General Meeting of Shareholders (EGMS) 2025.



17 Desember / December 2025

bank **bjb** Dukung Penguatan Layanan Keuangan Kemenko Kumham Imipas melalui Kerjasama.

bank **bjb** Supports the Strengthening of Financial Services for the Coordinating Ministry for Law, Human Rights, Immigration, and Corrections through Strategic Cooperation.

19 Desember / December 2025

bank **bjb** dan Duluin, Hadirkan Solusi Keuangan Digital yang Inklusif dan Berkelanjutan.

bank **bjb** and Duluin Present Inclusive and Sustainable Digital Financial Solutions.



23 Desember / December 2025

bank **bjb** Perluas Sinergi Strategis dengan Indomaret untuk Perkuat Layanan Produk Perbankan.

bank **bjb** Expands Strategic Synergy with Indomaret to Strengthen Banking Product Services.



30 Desember / December 2025

bank **bjb** dan TNI AL Lanjutkan Kolaborasi Untuk Penguatan Layanan Keuangan.

bank **bjb** and the Indonesian Navy (TNI AL) Continue Collaboration to Strengthen Financial Services.





Laporan Direksi dan Dewan Komisaris

Report of Board of Directors and Board of Commissioners

02



Laporan Direksi
Board of Directors' Report



Pemegang saham dan para Pemangku Kepentingan lainnya yang kami hormati,

Puji syukur kita panjatkan kehadirat Tuhan Yang Maha Esa, atas limpahan rahmatNya, bank bjb sepanjang tahun 2025 telah menunjukkan ketahanan di tengah dinamika ekonomi global dan domestik yang masih penuh tantangan.

Esteemed Shareholders and Other Stakeholders,

We would like to express our gratitude to God Almighty for His abundant grace. In 2025, bank **bjb** proves its resilience amidst the challenges of the global and domestic economy.

Ayi Subarna*
Direktur Operasional dan Teknologi Informasi
Director of Operations and Information Technology

bank **bjb** terus memperkuat fondasi bisnis melalui akselerasi inovasi digital dan kolaborasi ekosistem. Dalam upaya memperkuat daya saing, bank **bjb** juga mengakselerasi sinergi dalam Kelompok Usaha Bank (KUB) serta memperluas kolaborasi strategis dengan berbagai mitra.

Pada kesempatan ini, perkenankan kami melaporkan pengelolaan dan kinerja bank **bjb** selama tahun buku 2025. Dalam laporan ini izinkan kami menyampaikan hasil kinerja bank **bjb**, analisis prospek perusahaan, perkembangan penerapan tata kelola perusahaan, penilaian kinerja Komite di bawah Direksi serta perubahan komposisi Direksi.

Tentang Perseroan

Kegiatan usaha bank **bjb** telah ditetapkan dalam Anggaran Dasar, maksud dan tujuan usaha bank **bjb** adalah melaksanakan kegiatan usaha Bank Umum Konvensional yang mencakup kegiatan usaha Perseroan secara konvensional. Sesuai dengan visi dan misi, bank **bjb** terus kontribusi dengan memberikan layanan keuangan dengan berbagai produk dan layanan seperti, produk simpanan, produk pinjaman, serta berbagai layanan yang dijelaskan sebagai berikut:

1. Produk Consumer & Retail Banking yang meliputi, **bjb** Tandamata, **bjb** Tandamata MyFirst, **bjb** Tandamata Purnabakti, **bjb** Tandamata Berjangka, **bjb** Tandamata My Goals, **bjb** Tandamata Bisnis, **bjb** Tandamata Gold, **bjb** Tandamata Dollar, **bjb** Tandamata SiMuda, **bjb** SiMuda Investasiku, **bjb** Tabungan SimPel, **bjb** TabunganKu, **bjb** Simpeda, Tabungan **bjb** BiSA!, **bjb** SIAP, **bjb** Deposito Berjangka, **bjb** Deposito Suka-suka, **bjb** Deposito Valas, **bjb** Deposito Berjangka Valas, **bjb** Deposito Online, **bjb** Giro, **bjb** Giro Valas, **bjb** Kredit Guna Bhakti, **bjb** Kredit Guna Bhakti Ekstra, **bjb** Kredit Guna Bhakti Tunjangan Profesi Guru, **bjb** Kredit Guna Bhakti Pinjaman ASN (KGB PISAN), **bjb** Kredit Pra Purna Bhakti (KPPB), **bjb** Kredit Pra Purna Bhakti Plus, **bjb** Kredit Pra Purna Bhakti Manfaat Ganda, **bjb** Kredit Pra Purna Bhakti Grace Period, **bjb** Kredit Purna Bhakti (KPB), **bjb** Back to Back Loan, **bjb** KPR, **bjb** KPR Gaul, **bjb** KPR Lelang, **bjb** KPR Flexi, **bjb** KPR Sejahtera FLPP, **bjb** KPR TAPERA, **bjb** MLT BPJS Ketenagakerjaan, **bjb** KKB, **bjb** Obligasi Ritel, Reksa Dana dan *Bancassurance*.
2. Produk MSMEs, Commercial & Corporate Banking yang meliputi, **bjb** Mesra, **bjb** Kredit Usaha Rakyat (KUR), **bjb** Kredit Mikro Utama (KMU), **bjb** Kredit Investasi, **bjb** Kredit Modal Kerja (KMK), **bjb** kredit Modal Kerja Kontrak (KMKK), **bjb** kredit Modal Kerja Kepada Pengembang, **bjb** Kredit Modal Kerja Resi Gudang, **bjb** Kredit Skema Subsidi Resi Gudang (SSRG), **bjb** Kredit Usaha Kecil Menengah (KUKM), **bjb** Kredit Kepada Koperasi, **bjb** Receivable Financing, **bjb** Kredit Cash Collateral, Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT), **bjb** Kredit Jangka Pendek, **bjb**

bank **bjb** continuously strengthen its business foundations through accelerated digital innovation and ecosystem collaboration. To strengthen its competitiveness, bank bjb is also accelerating synergies within its Bank Business Group (BBG) and expanding strategic collaborations with various partners.

On this occasion, allow us to report on bank **bjb**'s management and performance during the 2025 fiscal year. In this report, we would like to deliver the results of bank **bjb**'s performance, analysis of the company's prospects, developments in the implementation of corporate governance, performance assessment of the Committees under the Board of Directors, and changes to the composition of the Board of Directors.

About The Company

bank **bjb**'s business activities have been stipulated in the Articles of Association. The purpose and objective of bank **bjb**'s business is to engage in the business activities of a Conventional Commercial Bank, which includes the Company's conventional business activities. In accordance with its vision and mission, bank **bjb** continuously contributes by providing financial services with various products and services such as savings products, loan products, and various services, described as follows:

1. Consumer & Retail Banking Products, consisting **bjb** Tandamata, **bjb** Tandamata MyFirst, **bjb** Tandamata Retirement, **bjb** Tandamata Futures, **bjb** Tandamata My Goals, **bjb** Tandamata Business, **bjb** Tandamata Gold, **bjb** Tandamata Dollar, **bjb** Tandamata SiMuda, **bjb** SiMuda Investasiku, **bjb** SimPel Savings, **bjb** TabunganKu, **bjb** Simpeda, Tabungan **bjb** BiSA!, **bjb** SIAP, **bjb** Time Deposit, **bjb** Deposito Suka-suka, **bjb** Forex Deposit, **bjb** Forex Time Deposit, **bjb** Online Deposit, **bjb** Current Account, **bjb** Forex Current Account, **bjb** Guna Bhakti Credit, **bjb** Guna Bhakti Ekstra Credit, **bjb** Guna Bhakti Teacher Profession Allowance Credit, **bjb** Guna Bhakti ASN Lending Credit (KGB PISAN), **bjb** Pra Purna Bhakti Credit (KPPB), **bjb** Pra Purna Bhakti Plus Credit, **bjb** Pra Purna Bhakti Multiple Benefit Credit, **bjb** Pra Purna Bhakti Grace Period Credit, **bjb** Purna Bhakti Credit (KPB), **bjb** Back to Back Loan, **bjb** KPR, **bjb** KPR Gaul, **bjb** KPR Lelang, **bjb** KPR Flexi, **bjb** KPR Sejahtera FLPP, **bjb** KPR TAPERA, **bjb** MLT BPJS Employment, **bjb** KKB, **bjb** Retail Bonds, Mutual Funds, and Bancassurance.
2. MSMEs, Commercial & Corporate Banking Products, comprising of **bjb** Mesra, **bjb** People's Business Credit (KUR), **bjb** Primary Micro Credit (KMU), **bjb** Investment Credit, **bjb** Working Capital Credit (KMK), **bjb** Contract Capital Working Credit (KMKK), **bjb** Developer Capital Working Credit, **bjb** Warehouse Receipt Working Capital Credit, **bjb** Warehouse Receipt Subsidy Scheme Credit (SSRG), **bjb** Medium and Small Enterprises Credit (KUKM), **bjb** Cooperatives Credit, **bjb** Receivable Financing, **bjb** Cash Collateral Credit, Integrated Economic Community

Kredit Kepada Bank Perekonomian Rakyat (BPR), **bjb** Kredit Modal Kerja Kepada Lembaga Pembiayaan, **bjb** Pinjaman Daerah, dan **bjb** Distributor Financing.

3. Produk dan layanan Treasury yang meliputi, **bjb** Foreign Exchange, dan Custody & Wali Amanat.
4. Produk dan layanan International & Transaction Banking yang meliputi, Transfer Valas, **bjb** Quickcash, **bjb** Remittance, *Trade Finance and Services*, **bjb** Supply Chain Financing, Surat Kredit Berdokumen Dalam Negeri (SKBDN), Pembelian Tagihan SKBDN (Diskonto), **bjb** Forex dan Derivatif Line, *Open Account Financing* (OAF), *Counterparty Bank Trade Financing* (CBTF), *Forfaiting* dan Layanan Pembayaran Tagihan Perusahaan Air Minum (**bjb** Waterbill Payment).
5. Layanan Digital Banking yang meliputi, DIGI bank **bjb**, *Automated Teller Machine* (ATM) bank **bjb**, *Cash Recycle Machine* (CRM) bank **bjb**, Kartu ATM/Debit bank **bjb**, SMS Banking – DIGI SMS, **bjb** Credit Card, dan **bjb** *Internet Banking Corporate* (**bjb** IBC).
6. Layanan lainnya yang meliputi, **bjb** Prioritas, *Safe Deposit Box* (SDB), **bjb** e-Samsat, **bjb** T-Samsat, Kiriman Uang, Inkaso, **bjb** Cash Management Service, Laku Pandai **bjb** BiSA, **bjb** Digital Sistem Edukasi dan Transaksi (DiSentra), Dukungan Keuangan Bank, **bjb** Garansi Bank, *Weekend Banking*, Modul Penerimaan Negara, Mobil Edukasi - KCP Mobile, **bjb** Call 14049, dan **bjb** Care.

Per Desember 2025, jaringan kerja bank **bjb** berada di hampir seluruh wilayah di Indonesia antara lain Pulau Jawa, Sumatera, Kalimantan, Sulawesi dan Bali. bank **bjb** memiliki 1 (satu) Kantor Pusat dan 870 jaringan kantor yang terdiri dari Kantor Wilayah, Kantor Cabang, Kantor Cabang Pembantu, dan jaringan kantor lainnya seperti layanan **bjb** Prioritas, *weekend banking* dan sentra UMKM. Masing-masing Kantor Wilayah memiliki jaringan kerja dan mitra usaha sesuai yang dibutuhkan dalam menjalankan kegiatan usaha. Sampai dengan 31 Desember 2025, wilayah operasional bank **bjb** masih fokus di dalam negeri, belum memiliki Kantor Cabang Luar Negeri.

Dalam rangka menjalankan kegiatan usahanya, struktur organisasi Perseroan dikembangkan untuk memenuhi kebutuhan fungsi yang bertambah sejalan dengan perkembangan teknologi dan perkembangan usaha Perseroan. Pelaksanaan jalannya kepengurusan bank **bjb** terlihat pada struktur organisasi bank **bjb** yang terbagi menjadi 5 (lima) Direktorat di bawah Direktur Utama yaitu Direktorat Korporasi & UMKM, Direktorat Konsumer & Ritel, Direktorat Operasional & Teknologi Informasi, Direktorat Keuangan dan Direktorat Kepatuhan. Tiap-tiap Direktorat terbagi menjadi beberapa Divisi yang mendukung pelaksanaan tugas Direktur terkait. Direktur Utama membawahi seluruh Direktorat, Satuan Kerja Audit Internal dan Divisi Corporate Secretary. Direktorat Korporasi & UMKM didukung oleh SEVP Korporasi & Komersial yang membawahi Divisi Korporasi dan Divisi Komersial, Divisi

Empowerment (PESAT), **bjb** Short-Term Credit, **bjb** People's Economic Bank Credit (BPR), **bjb** Financing Institution Capital Working Credit, **bjb** Regional Credit, and **bjb** Distributor Financing.

3. Treasury products and services, including **bjb** Foreign Exchange, dan Custody & Trustee.
4. International & Transaction Banking products and services, involving Foreign Exchange Transfer, **bjb** Quickcash, **bjb** Remittance, Trade Finance and Services, **bjb** Supply Chain Financing, Domestic Letter of Credit (SKBDN), SKBDN Receivables Purchasing (Discount), **bjb** Forex dan Derivative Line, Open Account Financing (OAF), Counterparty Bank Trade Financing (CBTF), Forfaiting, and **bjb** Water bill Payment.
5. Digital Banking services, consisting DIGI bank **bjb**, Automated Teller Machine (ATM) bank **bjb**, Cash Recycle Machine (CRM) bank **bjb**, ATM/Debit Card bank **bjb**, SMS Banking – DIGI SMS, **bjb** Credit Card, and **bjb** Internet Banking Corporate (**bjb** IBC).
6. Other services including **bjb** Prioritas, Safe Deposit Box (SDB), **bjb** e-Samsat, **bjb** T-Samsat, Cash Transfer, Collection, **bjb** Cash Management Service, Laku Pandai **bjb** BiSA, **bjb** Digital Education and Transaction System (DiSentra), Financial Support Bank, **bjb** Bank Guarantee, Weekend Banking, State Revenue Module, Education Car - KCP Mobile, **bjb** Call 14049, and **bjb** Care.

As of December 2025, bank **bjb** network covered almost all regions in Indonesia, including Java, Sumatra, Kalimantan, Sulawesi, and Bali. In addition, bank **bjb** had 1 (one) Head Office and 870 office networks, comprising Regional Offices, Branch Offices, Sub-Branch Offices, and other office networks such as **bjb** Prioritas services, weekend banking, and MSME centers. Each Regional Office had a network and business partners, required to perform business activities. Up to December 31, 2025, bank **bjb**'s operations were focused domestically, and it had no Overseas Branch Offices.

To perform its business activities, the Company's organizational structure was developed to meet the increasing functional needs in line with technological developments and the Company's business development. The implementation of bank **bjb**'s management is seen in the bank **bjb**'s organizational structure, which was divided into 5 (five) Directorates under the President Director, such as the Corporate & MSME Directorate, the Consumer & Retail Directorate, the Operational & Information Technology Directorate, the Finance Directorate, and the Compliance Directorate. Each Directorate was divided into several Divisions that support the implementation of the duties of the relevant Director. The President Director supervised Directorates, the Internal Audit Business Unit, and the Corporate Secretary Division. The Corporate & MSME Directorate was then supported by the SEVP Corporate & Commercial, which

International Transaction Banking, Divisi Kredit UMKM dan Divisi Manajemen Konglomerasi Keuangan. Direktorat Konsumer & Ritel didukung oleh Divisi Kredit Konsumer, Divisi Kredit Ritel, Divisi KPR & KKB, Divisi Dana & Jasa Konsumer, Divisi Digital Banking, Divisi Institutional & Wholesale Banking dan Unit Dana Pensiun Lembaga Keuangan. Direktorat Operasional & Teknologi Informasi didukung oleh Divisi Operasi, Divisi Umum, Divisi Jaringan & Layanan, Divisi Information Technology dan Divisi IT Security. Direktorat Keuangan didukung oleh SEVP Credit Risk yang membawahi Divisi Credit Portfolio Risk dan Divisi Penyelamatan & Penyelesaian Kredit serta didukung oleh Divisi Pengendalian Keuangan, Divisi Perencanaan Strategis, Divisi Change Management Office dan Divisi Treasury. Direktorat Kepatuhan didukung oleh SEVP Enterprise Risk yang membawahi Divisi Manajemen Risiko Kredit Pasar & Terintegrasi dan Divisi Manajemen Risiko Operasional serta didukung oleh Divisi Kepatuhan & APU PPT, Divisi Kebijakan & Prosedur, Divisi Hukum, Divisi Human Capital dan **bjb** University.

supervised the Corporate Division and the Commercial Division, the International Transaction Banking Division, the MSME Credit Division, and the Financial Conglomerate Management Division. The Consumer & Retail Directorate is supported by the Consumer Credit Division, Retail Credit Division, Mortgage & Vehicle Loan Division, Consumer Fund & Services Division, Digital Banking Division, Institutional & Wholesale Banking Division, and the Financial Institution Pension Fund Unit. The Operations & Information Technology Directorate was supported by the Operations Division, General Division, Network & Services Division, Information Technology Division, and IT Security Division. The Finance Directorate was supported by the SEVP Credit Risk, supervising the Credit Portfolio Risk Division and the Credit Rescue & Settlement Division, and reinforced by the Financial Control Division, Strategic Planning Division, Change Management Office Division, and Treasury Division. Furthermore, the Compliance Directorate was maintained by the SEVP Enterprise Risk, supervising the Market & Integrated Credit Risk Management Division and the Operational Risk Management Division, and supported by the Compliance & AML CFT Division, Policy & Procedure Division, Legal Division, Human Capital Division, and **bjb** University.

Dalam menjalankan kegiatan operasionalnya, bank **bjb** memiliki sebanyak 6.801 orang pegawai. Rincian tingkat pendidikan pegawai tersebut yaitu, 9 (sembilan) orang pegawai berjenjang pendidikan Doktor, 768 orang pegawai berjenjang pendidikan Pasca Sarjana, 5.481 orang pegawai berjenjang pendidikan Sarjana dan 543 orang pegawai berjenjang pendidikan Diploma.

Meanwhile, to exercise its operational activities, bank **bjb** had 6,801 employees. The educational level of these employees was 9 (nine) employees holding doctoral degrees, 768 employees having postgraduate degrees, 5,481 employees holding bachelor's degrees, and 543 employees having diploma degrees.

Analisis Atas Kinerja Perseroan

Dengan berbagai sumber daya yang dimiliki Perseroan, Direksi telah melakukan pengelolaan secara efektif terhadap sumber daya tersebut. Perseroan telah menghasilkan kinerja yang baik di tahun 2025 di tengah kondisi perekonomian yang masih belum sepenuhnya pulih. Direksi senantiasa mempertimbangkan kondisi perekonomian baik global, nasional maupun industri perbankan dalam mengembangkan strategi bisnis, sehingga mampu mengatasi kendala-kendala khususnya yang terkait dengan dampak kondisi perekonomian terhadap bisnis Perseroan.

Analysis of The Company's Performance

Having the Company's various resources, the Board of Directors effectively managed them. The Company delivered firm performance in 2025 amidst an economic situation that had not fully recovered. The Board of Directors consistently considered global, national, and banking economic conditions in developing business strategies, so it overcame constraints, particularly those related to the impact of economic conditions on the Company's business.

Kondisi Perekonomian yang Secara Langsung Berdampak Terhadap Kinerja Perseroan

Ketidakpastian ekonomi global meningkat tajam seiring perubahan besar dalam kebijakan perdagangan internasional. Amerika Serikat (AS) memberlakukan tarif impor tinggi terhadap sebagian besar mitra dagangnya, termasuk Tiongkok, yang memicu gelombang proteksionisme dan mendorong negara lain melakukan penyesuaian kebijakan. IMF memproyeksikan

Economic Conditions Directly Affecting The Company's Performance

Global economic uncertainty heated up sharply due to major shifts in international trade policy. The United States of America (USA) imposed high import tariffs on most of its trading partners, including China, triggering a wave of protectionism and prompting other countries to adjust their policies. The IMF projected global economic growth to slow

pertumbuhan ekonomi global melambat dari kisaran 3,9% pada 2025 dan 3,1% pada 2026, di bawah rata-rata pra-pandemi, dengan negara berkembang tetap menjadi penopang utama di tengah lemahnya pemulihan negara maju. Kondisi ini menciptakan tekanan eksternal yang signifikan bagi Indonesia melalui jalur nilai tukar, arus modal, dan permintaan ekspor, meskipun likuiditas global relatif membaik seiring pelonggaran kebijakan moneter di sejumlah negara maju.

from 3.9% in 2025 to 3.1% in 2026, below the pre-pandemic average, where developing countries remained the mainstay amidst a weak recovery in developed countries. This situation created significant external pressures for Indonesia through exchange rate channels, capital flows, and export demand, despite relatively improved global liquidity due to monetary policy easing in several developed countries.

Meskipun perekonomian global masih melambat, ekonomi Indonesia tumbuh sebesar 5,39% (yoy) pada Triwulan-IV 2025, mencatatkan pertumbuhan kuartalan tertinggi sejak periode pasca pandemi COVID-19 serta mendorong pertumbuhan tahunan sebesar 5,11% (yoy) sepanjang 2025. Dari sisi pengeluaran, pertumbuhan ekonomi 2025 terutama ditopang oleh konsumsi rumah tangga yang tumbuh 5,11% (yoy) pada Triwulan IV dan 4,98% sepanjang tahun 2025, didukung daya beli yang kuat, mobilitas meningkat, inflasi terkendali, serta berbagai stimulus pemerintah seperti bansos, Bantuan Langsung Tunai Subsidi (BLTS), dan diskon transportasi yang mendorong aktivitas konsumsi, termasuk sektor restoran, hotel, transportasi, dan komunikasi. Konsumsi pemerintah tumbuh 4,55% (yoy) pada triwulan IV dan 2,5% sepanjang tahun, dengan belanja negara sebesar Rp805,4 triliun untuk program prioritas dan Rp110,7 triliun untuk stimulus, memberikan efek pengganda bagi konsumsi, dunia usaha, dan produktivitas jangka panjang.

Despite the continued slowdown in the global economy, Indonesia's economy grew by 5.39% (yoy) in Q4 2025, marking the highest quarterly growth since the post-COVID-19 pandemic period and bringing full-year growth to 5.11% (yoy) for 2025. From the expenditure side, economic growth in 2025 was primarily supported by household consumption, which grew by 5.11% (yoy) in Q4 and 4.98% for the full year, driven by strong purchasing power, increased mobility, controlled inflation, and various government stimulus measures such as social assistance, Direct Cash Transfer Subsidies (BLTS), and transportation discounts that boosted consumption activities, including in the restaurant, hotel, transportation, and communication sectors. Government consumption grew by 4.55% (yoy) in Q4 and 2.5% for the full year, with state spending amounting to IDR805.4 trillion for priority programs and IDR110.7 trillion for stimulus, generating multiplier effects on consumption, business activity, and long-term productivity.

Di sisi lain, sektor perbankan mampu menunjukan resiliensi yang kuat dengan permodalan yang terjaga pada level tinggi dan kinerja intermediasi yang tetap stabil meskipun dalam situasi global yang penuh dengan tantangan. Meskipun suku bunga acuan global pada November 2025 mengalami penurunan, perlu diperhatikan juga faktor risiko seperti tekanan inflasi yang relatif persisten di Jepang mendorong Bank of Japan menaikkan suku bunga kebijakan ke level tertinggi dalam tiga dekade terakhir, perbedaan kebijakan turut memengaruhi dinamika pasar keuangan global ke depan. Sejumlah indikator utama perbankan seperti pertumbuhan kredit dan DPK bank umum mencatatkan pertumbuhan yang positif.

Conversely, the banking sector highlighted strong resilience, maintaining high levels of capital and stable intermediation performance, despite the challenging global environment. Although the global benchmark interest rate was expected to decline in November 2025, risk factors, such as persistent inflationary pressures in Japan, which prompted the Bank of Japan to raise its policy rate to its highest level in three decades, had to be reconsidered. Policy differences also influenced future global financial market dynamics. Several key banking indicators, such as loan growth and deposits at commercial banks, recorded positive growth.

Pertumbuhan kredit pada November 2025 tumbuh sebesar 7,74% (yoy) menjadi sebesar Rp8.314,48 triliun, yang didorong oleh pertumbuhan pada sektor pengangkutan dan pergudangan sebesar 18,33%, pengadaan listrik, gas, dan air sebesar 21,83%, industri pertambangan sebesar 11,0%, serta konstruksi sebesar 8,14%. Berdasarkan kelompok penggunaan, pertumbuhan kredit modal kerja, kredit investasi, dan kredit konsumsi, masing-masing sebesar 2,04% (yoy), 17,98% (yoy), dan 6,67% (yoy). Pembiayaan perbankan syariah tumbuh sebesar 7,67% (yoy), sementara kredit UMKM terkontraksi 0,64% (yoy). Di sisi lain, pada November 2025, Dana Pihak Ketiga (DPK) tercatat mengalami pertumbuhan tinggi mencapai 12,03% (yoy) yang meningkat dari tahun sebelumnya, yaitu 11,48% (yoy). Pertumbuhan DPK ini menjadi salah satu faktor pendorong terjaganya likuiditas perbankan. Kualitas kredit

The 2025 loan growth was projected to grow by 7.74% (yoy) to IDR8,314.48 trillion, driven by growth in the transportation and warehousing sector (18.33%), electricity, gas, and water supply (21.83%), mining (11.0%), and construction (8.14%). Based on usage groups, working capital credit, investment credit, and consumer loan grew by 2.04% (yoy), 17.98% (yoy), and 6.67% (yoy), respectively. Sharia banking financing grew by 7.67% (yoy), while MSME loans contracted by 0.64% (yoy). Meanwhile, in November 2025, Third Party Funds (TPF) recorded high growth, reaching 12.03% (yoy), an increase from the previous year's 11.48% (yoy). The third-party funds (TPF) growth was one of the driving factors in maintaining banking liquidity. Commercial bank loan quality had also improved, with the Gross Non-Performing Loan (NPL) ratio maintained at a low 2.04% in November 2025. From the

Bank Umum juga membaik dengan rasio NPL Gross November 2025 yang terjaga rendah sebesar 2,04%. Dari sisi perbankan syariah, kinerja industri perbankan syariah juga mencatatkan yang baik. Hal ini tercermin dari aset perbankan syariah yang mengalami pertumbuhan positif pada Oktober 2025 sebesar 11,34% (yoy). Selain itu, penyaluran pembiayaan juga tumbuh 7,78% (yoy) sejalan dengan pertumbuhan industri perbankan nasional dan diikuti DPK yang tumbuh sekitar 14,26% (yoy).

Sharia banking perspective, the industry also performed well. A better performance was reflected in the positive growth of Sharia banking assets in October 2025, reaching 11.34% (yoy). Furthermore, financing disbursement also grew 7.78% (yoy), in line with the growth of the national banking industry, followed by third-party funds (TPF) growth, around 14.26% (yoy).

Berdasarkan analisis perekonomian dan industri serta memperhatikan tantangan yang ada, maka bank **bjb** menetapkan target pasar berupa peningkatan DPK dan Kredit. Target DPK dan Penyaluran Kredit di tahun 2025 masing-masing sebesar Rp125,32 triliun dan Rp115,92 triliun. Peningkatan DPK dan Kredit dilakukan antara lain dengan terus mengembangkan produk-produk inovatif agar dapat memenuhi kebutuhan nasabah dan menangkap peluang dari tren bisnis yang berkembang serta konsisten dalam melakukan digital transformation sehingga bisnis proses dapat menjadi lebih efektif dan efisien.

Based on economic and industry analysis and considering existing challenges, bank **bjb** set market targets for increasing third-party funds (TPF) and loans. The 2025 target for third-party funds (TPF) and loans distribution was IDR125.32 trillion and IDR115.92 trillion, respectively. The increase in third-party funds (TPF) and loans achieved through the continuous development of innovative products to meet customer needs, seize opportunities from emerging business trends, as well as consistent digital transformation, and enable more effective and efficient business processes.

Untuk mencapai target pasar tersebut, telah ditetapkan suku bunga dasar kredit tahun 2025 adalah sebagai berikut:

To achieve the said market target, the 2025 prime lending rate had been stipulated, as follows:

Tabel Suku Bunga Dasar Kredit (*Prime Lending Rate*) bank bjb
Table of bank **bjb**'s Prime Lending Rate

(efektif % per tahun / effective % per year)

Periode Data 31 Desember 2025 Data Period: December 31, 2025	Kredit Non-UMKM Non-MSME Loan		Kredit UMKM MSME Loan			KPR/KPA Mortgage	Non-KPR/ Non-KPA Non-Mortgage
	Korporasi Corporate	Ritel Retail	Menengah Medium	Kecil Small	Mikro Micro		
Harga Pokok Dasar Kredit (HPDK) (%) Cost of Funds (HPDK) (%)	**5.56%**	**5.56%**	**5.56%**	**5.56%**	**5.56%**	5.56%	5.56%
Biaya *Overhead* (%) Overhead Cost (%)	**0.13%**	**2.12%**	**2.00%**	**2.91%**	**4.10%**	2.94%	3.39%
Marjin Keuntungan (%) Profit Margin (%)	**1.42%**	**1.64%**	**2.23%**	**1.93%**	**2.76%**	1.42%	1.20%
Suku Bunga Dasar Kredit (SBDK) (%) (HPDK + *Overhead* + Margin) Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	**7.11%**	**9.32%**	**9.79%**	**10.40%**	**12.42%**	9.92%	10.15%

Selain itu, bank **bjb** juga telah menetapkan suku bunga untuk tabungan deposito dan giro yang bersaing dan kompetitif disajikan sebagai berikut:

Moreover, bank **bjb** had also determined the interest rate for competitive deposit savings and current accounts, presented in the following table:

Tabel Suku Bunga Tabungan
Table of Savings Interest Rates

Jenis Tabungan dan *Tiering*	Suku Bunga Interest Rates	Type of Savings and Tiering
bjb Tandamata	**0.00%-1.60%**	**bjb Tandamata**
Saldo < Rp10 juta	**0.00%**	Balance < IDR10 million
Rp10 juta ≤ Saldo < Rp50 juta	**0.10%**	IDR10 million ≤ Balance < IDR50 million
Rp50 juta ≤ Saldo < Rp500 juta	**0.25%**	IDR50 million ≤ Balance < IDR500 million
Rp500 juta ≤ Saldo < Rp1 miliar	**0.60%**	IDR500 million ≤ Balance < IDR1 billion
Saldo ≥ Rp50 juta	**1.60%**	Balance ≥ IDR50 million
bjb Tandamata Purnabakti	**0.00%-2.00%**	**bjb Tandamata Purnabakti**
Saldo < Rp500 ribu	**0.00%**	Balance < IDR500 thousand
Rp500 ribu ≤ Saldo < Rp5 juta	**1.00%**	IDR500 thousand ≤ Balance < IDR5 million
Rp5 juta ≤ Saldo < Rp50 juta	**1.50%**	IDR5 million ≤ Balance < IDR50 million
Saldo ≥ Rp50 juta	**2.00%**	Balance ≥ IDR50 million
Simpeda	**0.00%-1.50%**	**Simpeda**
Saldo < Rp500 ribu	**0.00%**	Balance < IDR500 thousand
Rp500 ribu ≤ Saldo < Rp5 juta	**0.50%**	IDR500 thousand ≤ Balance < IDR5 million
Rp5 juta ≤ saldo < Rp50 juta	**1.00%**	IDR5 million ≤ Balance < IDR50 million
saldo ≥ Rp50 juta	**1.50%**	Balance ≥ IDR50 million
bjb Tandamata Gold	**0.00%-3.00%**	**bjb Tandamata Gold**
Saldo < Rp50 juta	**0.00%**	Balance < IDR50 million
Rp50 juta ≤ Saldo < Rp500 juta	**1.00%**	IDR50 million ≤ Balance < IDR500 million
Rp500 juta ≤ Saldo < Rp2 miliar	**2.00%**	IDR500 million ≤ Balance < IDR2 billion
Saldo ≥ Rp2 miliar	**3.00%**	Balance ≥ IDR2 billion
bjb Tandamata Bisnis	**0.00%-3.50%**	bjb Tandamata Bisnis
Saldo < Rp10 juta	**0.00%**	Balance < IDR10 million
Rp10 juta ≤ Saldo < Rp100 juta	**1.00%**	IDR10 million ≤ Balance < IDR100 million
Rp100 juta ≤ Saldo < Rp1 miliar	**1.50%**	IDR100 million ≤ Balance < IDR1 billion
Rp1 miliar ≤ Saldo < Rp5 miliar	**2.50%**	IDR1 billion ≤ Balance < IDR5 billion
saldo ≥ Rp5 miliar	**3.50%**	Balance ≥ IDR5 billion
bjb Tandamata Berjangka	**3,5%**	bjb Tandamata Berjangka
bjb Tandamata *My First*	**0.00%-1.00%**	bjb Tandamata My First
Saldo < Rp500 ribu	**0.00%**	Balance < IDR500 thousand
Rp500 ribu ≤ Saldo < Rp1 juta	**0.25%**	IDR500 thousand ≤ Balance < IDR1 million
saldo ≥ Rp1 juta	**1.00%**	Balance ≥ IDR1 million

Keterangan: Suku bunga tabungan dihitung berdasarkan saldo harian, untuk **bjb** Tandamata Bisnis dihitung berdasarkan saldo harian (tiering progresif). / Savings interest rates are calculated based on daily balances; for bjb Tandamata Bisnis, interest is calculated based on daily balances using a progressive tiering method

Tabel Suku Bunga bjb Deposito
Table of **bjb** Deposit Interest Rate

bjb Deposito Berjangka					
Tiering	Jangka Waktu 01 Bulan 1-Month Period	Jangka Waktu 03 Bulan 3-Month Period	Jangka Waktu 06 Bulan 6-Month Period	Jangka Waktu 12 Bulan 12-Month Period	Jangka Waktu 24 Bulan 24-Month Period
< Rp100 juta < Rp100 million	2.50%	2.60%	2.70%	2.75%	2.90%
≥ Rp100 juta - < Rp500 juta ≥ Rp100 million- < Rp500 million	2.50%	2.60%	2.70%	2.75%	2.90%
Rp500 juta - < Rp2 miliar Rp500 million - < Rp2 billion	2.50%	2.60%	2.70%	2.90%	2.90%
≥ Rp2 miliar ≥ Rp2 billion	2.50%	2.60%	2.70%	2.90%	2.90%

Tabel Suku Bunga Deposito Suka-suka
Table of Deposit Suka-suka Interest Rate

Deposito Suka-suka				
Tiering	Jangka Waktu 01 Bulan 1-Month Period	Jangka Waktu 03 Bulan 3-Month Period	Jangka Waktu 06 Bulan 6-Month Period	Jangka Waktu 12 Bulan 12-Month Period
Minimal Rp10 juta Minimum IDR10 million	3.25%	3.50%	3.50%	3.50%

Tabel Suku Bunga Deposito Valas
Table of Foreign Currency Deposit Interest Rates

Deposito Suka-suka				
Tiering	Jangka Waktu 01 Bulan 1-Month Period	Jangka Waktu 03 Bulan 3-Month Period	Jangka Waktu 06 Bulan 6-Month Period	Jangka Waktu 12 Bulan 12-Month Period
USD				
1,000	0.25 %	0.25 %	0.25 %	0.25 %
SGD, EUR, JPY				
Setara USD 100,000 Equivalent to USD 100,000				
EUR	0.0%	0.0%	0.0%	0.0%
JPY	0.0%	0.0%	0.0%	0.0%
SGD	0.1%	0.1%	0.1%	0.1%

Tabel Suku Bunga Giro
Table of Current Account Interest Rate

Jenis Tabungan dan *Tiering*	Suku Bunga Interest Rate	Types of Current Account and Tiering
bjb Giro Perorangan		**bjb Individual Current Account**
bjb Giro Umum		**bjb General Current Account**
Saldo < Rp5 juta	0.00%	Balance < IDR5 million
Rp5 juta ≤ Saldo < Rp50 juta	0.50%	IDR5 million ≤ Balance < IDR50 million
Rp50 juta ≤ Saldo < Rp500 juta	1.00%	IDR50 million ≤ Balance < IDR500 million
Rp500 juta ≤ Saldo < Rp1 miliar	1.25%	IDR500 million ≤ Balance < IDR1 billion
Saldo ≥ Rp1 miliar	1.50%	Balance ≥ IDR1 billion
bjb Giro Kasda		**bjb Giro Kasda**
Saldo < Rp5 juta	0.00%	Balance < IDR5 million
Saldo ≥ Rp50 juta	3.00%	Balance ≥ IDR50 million
bjb Giro Bank Lain		**bjb Giro Bank Lain**
Saldo < Rp10 juta	0.00%	Balance < IDR10 million
Rp10 juta ≤ Saldo < Rp50 juta	0.25%	IDR10 million ≤ Balance < IDR50 million
Saldo ≥ Rp50 juta	0.50%	Balance ≥ IDR50 million
bjb GIRO VALAS		**bjb Foreign Currency Current Account**
bjb Giro Valas USD		**bjb USD Currency Current Account**
Saldo < USD1 ribu	0.00%	Balance < USD1 thousand
USD1 ribu ≤ Saldo < USD100 ribu	0.10%	USD1 thousand ≤ Balance < USD100 thousand
Saldo ≥ USD 100 ribu	0.25%	Balance ≥ USD100 thousand
bjb Giro Valas Valas		**bjb Foreign Currency Current Account**
SGD	0.15%	SGD
CNY	0.10%	CNY
EUR	0.10%	EUR
JPY	0.00%	JPY
AUD	0.00%	AUD

Strategi dan Kebijakan Strategis yang Diterapkan oleh Perseroan

Kebijakan strategis jangka pendek tahun 2025 bank **bjb** disusun dengan mengacu pada Rencana Bisnis Bank (*business plan*) sebagai pedoman dalam penetapan target kinerja dan prioritas operasional. Kebijakan tersebut mencerminkan langkah-langkah strategis yang terfokus pada pencapaian sasaran jangka pendek yang diuraikan sebagai berikut:

1. Peningkatan Pertumbuhan Kredit Berkualitas dan Berkelanjutan yang Berfokus Pada Target Market serta Optimalisasi Portofolio Aset Melalui Digitalisasi Bisnis Proses.

Strategies and Strategic Policies Applied by The Company

bank **bjb**'s 2025 short-term strategic policy was formulated with reference to the Bank's Business Plan as a guideline for setting performance targets and operational priorities. This policy reflects strategic steps focused on achieving short-term goals, as outlined below:

1. Increasing Quality and Sustainable Credit Growth Focused on Target Markets and Optimizing Asset Portfolios Through Digitalized Business Processes.

2. Menjaga Pengelolaan Likuiditas yang Efektif, Efisien dan Berkelanjutan serta Peningkatan Share of Wallet Nasabah Guna Mendukung Penyaluran Dana Secara Optimal.
3. Meningkatkan Kontribusi *Fee Based Income* Dengan Penguatan Produk-Produk Transaksional dan Bisnis Berbasis Digital Ekosistem.
4. Akselerasi *Digital Platform* Untuk Mendorong Terwujudnya *Digital Banking* yang Inovatif Melalui Penguatan Infrastruktur Teknologi Informasi Handal dan Aman.
5. Memperkuat Struktur Modal dan Pengelolaan *Human Capital* yang Solid untuk Mendukung Pertumbuhan Bisnis.
6. Transformasi Keuangan yang Inklusif Dalam Rangka Optimalisasi dan Memperkuat Ekosistem Keuangan Berkelanjutan.
7. Pengelolaan Manajemen Risiko yang Efektif, Didukung Dengan Tata Kelola yang Kuat dan Compliance Sebagai Pilar Dalam Mencapai Kinerja Bank yang Tangguh dan Berkelanjutan.

Peranan Direksi dalam Perumusan Strategi dan Kebijakan Strategis

Menghadapi berbagai tantangan di tengah kondisi bisnis yang semakin kompleks, Direksi terus berperan aktif dalam menavigasi, memitigasi, dan beradaptasi secara cepat dan tepat dalam merumuskan strategi serta menentukan kebijakan strategis untuk mengoptimalkan kinerja bank **bjb**. Direksi secara aktif melakukan analisis komprehensif terhadap kondisi internal Perseroan, dinamika industri perbankan, serta perkembangan ekonomi makro baik global maupun nasional sebagai dasar dalam penyusunan strategi yang adaptif dan responsif.

Proses perumusan strategi dilakukan secara terstruktur melalui penyusunan Arahan Strategis Direksi Tahunan (ASDT) yang diturunkan ke dalam Rencana Bisnis Bank (RBB), yang diselaraskan dengan visi dan misi bank **bjb**. Direksi memastikan bahwa setiap kebijakan strategis yang ditetapkan tidak hanya berorientasi pada pertumbuhan kinerja keuangan, tetapi juga memperhatikan prinsip kehati-hatian (*prudential banking*), manajemen risiko yang efektif, serta aspek keberlanjutan (*sustainability*). Selain itu, Direksi menetapkan berbagai kebijakan strategis yang mencakup pengembangan produk dan layanan, akselerasi transformasi digital, peningkatan kualitas sumber daya manusia, serta optimalisasi sinergi dalam Kelompok Usaha Bank (KUB).

Proses yang Dilakukan Direksi untuk Memastikan Implementasi Strategi

Direksi memastikan bahwa setiap strategi yang telah dirumuskan dapat diimplementasikan secara efektif. Direksi memastikan adanya penyelarasan strategi di seluruh unit kerja melalui komunikasi yang intensif dan berjenjang. Setiap kebijakan dan inisiatif strategis disosialisasikan secara komprehensif agar

2. Maintaining Effective, Efficient, and Sustainable Liquidity Management and Increasing Customer Wallet Share to Support Optimal Fund Distribution.
3. Increasing Fee-Based Income Contribution by Strengthening Transactional Products and Digital Ecosystem-Based Businesses.
4. Accelerating Digital Platforms to Encourage Innovative Digital Banking Through Strengthening Reliable and Secure Information Technology Infrastructure.
5. Strengthening Capital Structure and Solid Human Capital Management to Support Business Growth.
6. Inclusive Financial Transformation to Optimize and Strengthen the Sustainable Financial Ecosystem.
7. Effective Risk Management, Supported by Strong Governance and Compliance, as Pillars in Achieving Resilient and Sustainable Bank Performance

Directors' Role in Formulating Strategy and Strategic Policy

Dealing with various challenges amidst increasingly complex business conditions, the Board of Directors continuously played an active role in navigating, mitigating, and adapting quickly and precisely in formulating strategies and determining strategic policies to optimize bank **bjb**'s performance. The Board of Directors also actively conducted comprehensive analyses of the Company's internal conditions, the dynamics of the banking industry, and macroeconomic developments both globally and nationally as a basis for developing adaptive and responsive strategies.

The strategy formulation process was conducted structurally through the preparation of the Annual Board of Directors' Strategic Direction (ASDT), which was translated into the Bank Business Plan (RBB) and aligned with bank **bjb**'s vision and mission. The Board of Directors ensured that every strategic policy established was not only oriented towards financial performance growth, but also considered the principles of prudential banking, effective risk management, and sustainability aspects. In addition, the Board of Directors established various strategic policies that include product and service development, accelerating digital transformation, improving human resource quality, and optimizing synergies within the Bank Business Group (BBG).

Process Performed by The Board of Directors to Ensure Strategy Implementation

The Board of Directors confirmed that every formulated strategy could be implemented effectively. The Board of Directors also ensured strategic alignment across business units through intensive, hierarchical communication. Each strategic policy and initiative was comprehensively socialized to ensure its

dipahami dan dijalankan secara konsisten oleh seluruh jajaran manajemen dan karyawan. Dalam hal ini, Direksi juga mendorong budaya kinerja yang berorientasi pada hasil (*performance-driven culture*) guna memperkuat eksekusi strategi.

Dalam tahap implementasi, Direksi melakukan pengawasan aktif melalui mekanisme *monitoring* dan evaluasi berkala, baik melalui rapat manajemen, laporan kinerja rutin, maupun pengukuran kinerja berbasis KPI. Direksi juga memastikan bahwa implementasi strategi didukung oleh sistem manajemen risiko dan pengendalian internal yang memadai. Setiap inisiatif strategis dievaluasi dari aspek risiko, kepatuhan, dan prinsip kehati-hatian (*prudential banking*), sehingga pelaksanaannya tetap berada dalam koridor *Corporate Governance*. Direksi juga secara aktif melakukan koordinasi dengan Dewan Komisaris dalam rangka memperoleh arahan dan pengawasan strategis, serta memastikan bahwa implementasi strategi berjalan sesuai dengan Rencana Bisnis Bank.

Analisis Kinerja Perseroan

Kinerja Operasional dan Keuangan

Berdasarkan strategi yang telah diterapkan, pada tahun 2025 kinerja bank **bjb** menunjukkan ketahanan di tengah dinamika ekonomi global dan domestik yang masih penuh tantangan. Secara konsolidasi, total aset bank **bjb** pada akhir 2025 tercatat sebesar Rp221,35 triliun. Penyaluran kredit termasuk pembiayaan mencapai Rp140,7 triliun, dengan kontribusi perusahaan anak sebesar Rp28,8 triliun dan *bank only* sebesar Rp111,9 triliun.

Pada *bank only*, segmen kredit konsumer tetap menjadi kontributor utama dengan *outstanding* mencapai Rp74,8 triliun. Kualitas aset pada segmen ini terjaga sangat baik dengan tingkat NPL rendah dan margin yang sehat. Potensi pertumbuhan juga tetap terbuka seiring peningkatan jumlah pegawai P3K di Jawa Barat dan Banten yang mencapai sekitar 504 ribu orang pada Juni 2025, sehingga memperluas basis pasar *payroll* bank **bjb**.

Transformasi digital juga terus dipercepat melalui pengembangan *platform* KGB Pisan. Sejak memperoleh izin pengembangan layanan dari Otoritas Jasa Keuangan pada November 2025, *platform* ini mendukung pengajuan kredit baru secara *end-to-end* digital bagi nasabah *payroll* bank **bjb**. Proses kredit yang sepenuhnya digital turut meningkatkan produktivitas dan skalabilitas bisnis konsumer.

Selain itu bank **bjb** juga tetap melakukan ekspansi secara terukur pada segmen korporasi dan komersial yang difokuskan pada proyek berbasis ekosistem daerah sehingga diharapkan dapat mendorong pertumbuhan ekonomi di daerah. Adapun laba bersih yang dapat diatribusikan kepada induk mencapai

comprehensiveness and consistently implemented by all levels of management and employees. In this regard, the Board of Directors also promoted a results-oriented performance culture to strengthen strategy execution.

During the implementation phase, the Board of Directors conducted active supervision through periodic monitoring and evaluation mechanisms, including management meetings, routine performance reports, and KPI-based performance measurements. The Board of Directors also ensured that strategy implementation was supported by an adequate risk management and internal control system. Each strategic initiative was then evaluated from a risk, compliance, and prudential banking perspective, ensuring that its implementation remained within the framework of Corporate Governance. The Board of Directors also actively coordinated with the Board of Commissioners to obtain strategic direction and supervision, and confirmed that strategy implementation was in accordance with the Bank's Business Plan.

Analysis of The Company's Performance

Operational and Finance Performance

Based on the implemented strategy, bank **bjb**'s 2025 performance demonstrated resilience amidst the challenges of the global and domestic economy. On a consolidated basis, bank **bjb**'s total assets at the end of 2025 were recorded at IDR221.35 trillion. Credit distribution, including financing, reached IDR140.7 trillion, with contributions from subsidiaries as of IDR28.8 trillion and bank-only at IDR111.9 trillion.

In terms of the bank-only segment, the consumer credit segment remained a major contributor, with outstanding loans reaching IDR74.8 trillion. Asset quality in this segment was well maintained, with low non-performing loans (NPLs) and sound margins. Growth potential also remained strong, as the number of first aid workers in West Java and Banten increased to approximately 504,000 by June 2025, expanding bank **bjb**'s payroll market base.

Digital transformation continued to accelerate through the development of the KGB Pisan platform. Since obtaining a service development permit from the Financial Services Authority in November 2025, this platform supported new, end-to-end digital loan applications for bank **bjb**'s payroll customers. The fully digital credit process also increased the productivity and scalability of consumer businesses.

Furthermore, bank **bjb** continued to conduct measured expansion in the corporate and commercial segments, focusing on regional ecosystem-based projects, which were expected to drive regional economic growth. Net profit attributable to the holding company reached IDR1.15 trillion. The momentum

Rp1,15 triliun. Momentum perbaikan kinerja Triwulan IV juga berlanjut pada awal 2026 dan menjadi indikasi positif bagi pemulihan pertumbuhan laba ke depan. Selain itu, bank **bjb** juga terus memperkuat sinergi bisnis dalam Kelompok Usaha Bank (KUB), kinerja anak perusahaan memberikan kontribusi aset sebesar Rp42,8 triliun atau sekitar 18% dari total aset konsolidasi Grup **bjb**.

Human Capital

Pada tahun 2025, bank **bjb** telah menyelenggarakan pengembangan kompetensi yang dilaksanakan melalui **bjb** University. Sejalan dengan strategi utama Divisi Human Capital tahun 2025, pengelolaan pengembangan kompetensi diarahkan untuk mendorong *high productivity workforce* yang adaptif, berdaya saing, serta selaras dengan kebutuhan bisnis. Pelaksanaan pengembangan kompetensi pada tahun 2025 dilakukan melalui berbagai metode pembelajaran yang adaptif, baik secara tatap muka maupun digital, dengan mengoptimalkan pendekatan *blended learning*. Pendekatan ini dirancang untuk meningkatkan *employee experience* sekaligus memastikan pengembangan kompetensi teknis, profesional, manajerial, dan kepemimpinan berjalan secara berkelanjutan, terencana, dan berdampak langsung pada kinerja individu maupun organisasi.

Sebagai bagian dari komitmen jangka panjang dalam pengembangan talenta unggul, bank **bjb** juga melanjutkan program pengembangan berkelanjutan, termasuk pemberian beasiswa kepada pegawai yang memenuhi kualifikasi. Program ini tidak hanya bertujuan untuk meningkatkan kualitas sumber daya manusia Perseroan, tetapi juga sebagai upaya memperkuat *employee engagement* dan retensi talenta strategis. Selain itu, dalam rangka mendukung penguatan tata kelola perusahaan dan manajemen risiko, bank **bjb** secara konsisten melaksanakan Program Sertifikasi Manajemen Risiko serta program *refreshment* kompetensi secara berjenjang dan berkesinambungan. Selain itu, Perseroan juga memfasilitasi sertifikasi lain yang relevan dengan kebutuhan jabatan dan profesi pegawai guna memastikan kesiapan kompetensi sesuai standar industri dan regulator.

Teknologi Informasi

Sejalan dengan pengembangan bisnis Perseroan, bank **bjb** juga telah melakukan pengembangan pada teknologi informasi (TI). Pengembangan dan inovasi teknologi informasi merupakan salah satu pilar strategis dalam mendukung pertumbuhan bisnis, peningkatan kualitas layanan, serta percepatan transformasi digital di bank **bjb**. Sepanjang tahun 2025, bank **bjb** secara berkelanjutan melakukan berbagai pengembangan dan inovasi teknologi informasi, baik pada sisi aplikasi bisnis, sistem pelaporan dan *monitoring*, maupun layanan digital yang berorientasi kepada nasabah dan pemangku kepentingan. Inisiatif ini dirancang untuk memperkuat efektivitas operasional,

of improved performance in the fourth quarter continued into early 2026 and was a positive indication for a recovery in future profit growth. Furthermore, bank **bjb** continuously affirmed its business synergies within the Bank Business Group (KUB), with subsidiaries contributing IDR42.8 trillion in assets, or approximately 18% of bank **bjb** Group's total consolidated assets.

Human Capital

In 2025, bank **bjb** launched competency development through **bjb** University. In line with the Human Capital Division's 2025 key strategy, competency development management was aimed at fostering a highly productive, adaptive, and competitive workforce, and aligned with business needs. The 2025 competency development was implemented through various adaptive learning methods, both face-to-face and digital, optimizing a blended learning approach. This approach was designed to enhance the employee experience while ensuring that technical, professional, managerial, and leadership competency development was sustainable and planned, and had a direct impact on individual and organizational performance.

Having long-term commitment to developing superior talent, bank **bjb** also continued its ongoing development program, including providing scholarships to qualified employees. This program not only aimed to improve the quality of the Company's human resources but also strengthened employee engagement and retention of strategic talent. Furthermore, to support the strengthening of corporate governance and risk management, bank **bjb** consistently implemented the Risk Management Certification Program and competency refreshment programs on a tiered and ongoing basis. In addition, the Company also facilitated other certifications that were relevant to the needs of employee positions and professions to ensure competency readiness according to industry and regulatory standards.

Information Technology

In line with the Company's business development, bank **bjb** also developed information technology (IT). Information technology development and innovation were strategic pillars in supporting business growth, improving service quality, and accelerating digital transformation at bank **bjb**. Throughout 2025, bank **bjb** continuously performed various information technology developments and innovations, including business applications, reporting and monitoring systems, and digital services oriented towards customers and stakeholders. These initiatives were designed to strengthen operational effectiveness, improve data accuracy and reliability, and

meningkatkan akurasi dan keandalan data, serta mendukung penerapan tata kelola dan manajemen risiko teknologi informasi secara menyeluruh. Langkah-langkah ini dirancang untuk memperkuat daya saing bank **bjb** dalam menghadapi tantangan di era digital, sekaligus memberikan nilai tambah bagi nasabah dan mitra bisnis. Melalui berbagai inovasi di tahun 2025, bank **bjb** menunjukkan komitmen berkelanjutan dalam memanfaatkan teknologi informasi sebagai *enabler* pertumbuhan bisnis, peningkatan kualitas layanan, serta penguatan kepatuhan dan tata kelola. Ke depan, bank **bjb** akan terus berinovasi guna mendukung visi bank **bjb** sebagai bank yang adaptif, kompetitif, dan berorientasi digital.

Perbandingan Antara Hasil yang Dicapai dengan yang Ditargetkan

Secara umum, realisasi kinerja keuangan bank **bjb** pada tahun 2025 menunjukkan hasil yang tetap solid, meskipun tidak seluruh indikator mencapai target yang ditetapkan. Dari sisi posisi keuangan, realisasi aset dan ekuitas berhasil melampaui target masing-masing sebesar 101,46% dan 102,70%, mencerminkan fundamental bank **bjb** yang tetap kuat. Sementara itu, dana pihak ketiga dan kredit yang diberikan belum sepenuhnya mencapai target dengan capaian 97,42% dan 96,57%, namun capaian tersebut tetap menunjukkan pertumbuhan yang sehat dan terkendali. Khusus untuk kredit, realisasi yang sedikit di bawah target juga mencerminkan penerapan prinsip kehati-hatian dalam penyaluran kredit di tengah dinamika risiko.

Pada sisi pendapatan, realisasi pendapatan bunga dan syariah yang mendekati target mencapai 98,01% menunjukkan bahwa kemampuan bank **bjb** dalam menjaga pendapatan inti tetap terpelihara. Di saat yang sama, laba tahun berjalan justru melampaui target dengan capaian 102,15%, yang menegaskan efektivitas bank **bjb** dalam menjaga profitabilitas melalui pengelolaan pendapatan dan biaya yang baik. Secara keseluruhan, capaian tahun 2025 menunjukkan bahwa meskipun terdapat beberapa indikator yang belum sepenuhnya memenuhi target, kinerja bank **bjb** tetap terjaga dengan baik dan ditopang oleh fundamental yang kuat, profitabilitas yang sehat, serta pengelolaan risiko yang hati-hati.

Kendala-Kendala yang Dihadapi Perusahaan dan Langkah-Langkah Penyelesaiannya

Dalam menjalankan kegiatan operasionalnya, bank **bjb** juga mengalami berbagai kendala. Kendala tersebut antara lain, rasio permodalan bank **bjb** yang lebih rendah dibandingkan satu *peer* di industri perbankan nasional yang menyebabkan ruang ekspansi bisnis bank **bjb** relatif terbatas. Untuk mengatasi kendala tersebut, Perseroan memiliki strategi untuk menjaga kecukupan permodalan dengan optimalisasi pengelolaan *Debt Instrument* dalam rangka memperkuat

support the implementation of comprehensive information technology governance and risk management. These steps were designed to strengthen bank **bjb**'s competitiveness in facing the challenges of the digital era, while providing added value to customers and business partners. Through various innovations in 2025, bank **bjb** demonstrated its ongoing commitment to utilizing information technology as an enabler of business growth, improving service quality, and strengthening compliance and governance. Going forward, bank **bjb** would innovate to support bank **bjb**'s vision as an adaptive, competitive, and digitally oriented bank.

Comparison Between The Achieved Results with The Established Target

Overall, bank **bjb**'s 2025 financial performance remained solid, although not all indicators achieved the established targets. In terms of financial position, asset and equity realization exceeded targets by 101.46% and 102.70%, respectively, reflecting bank **bjb**'s continuously firm fundamentals. Meanwhile, third-party funds and loans fell short of their targets at 97.42% and 96.57%, respectively. However, these achievements demonstrated sound and controlled growth. Specifically for loans, the slightly below-target realization also reflected the application of prudent principles in lending amidst dynamic risks.

In terms of the revenue, interest and sharia income realization approached the target of 98.01%, demonstrating bank **bjb**'s ability to maintain core income. At the same time, current-year profit exceeded the target by 102.15%, confirming bank **bjb**'s effectiveness in maintaining profitability through sound revenue and cost management. Overall, the 2025 achievements showed that although several indicators had not fully met the targets, bank **bjb**'s performance remained well-maintained and was supported by strong fundamentals, sound profitability, and prudent risk management.

Constraints Dealt with The Company and Resolving Measures

To perform its operational activities, bank **bjb** also dealt with various challenges. These challenges included a lower capital ratio compared to its peers in the national banking industry, which limited its business expansion opportunities. To address these challenges, the Company had a strategy to maintain adequate capital by optimizing debt instrument management to strengthen the Company's capital structure, supporting the role of risk management in maintaining an adequate capital

struktur permodalan Perseroan, mendukung peran manajemen risiko dalam mengelola struktur permodalan bank yang memadai dalam menutupi risiko kemungkinan akan timbul serta menjaga pertumbuhan laba Perseroan untuk mendukung penguatan modal secara organik.

Konsentrasi *customer* yang sangat tergantung dari Aparatur Sipil Negara juga menjadi kendala Perseroan. Untuk menghadapi kendala tersebut, bank **bjb** memiliki strategi untuk mendorong pertumbuhan Dana Pihak Ketiga (DPK) terutama dana murah melalui optimalisasi seluruh segmen bisnis terkait yang bertujuan untuk mendorong pertumbuhan bisnis bank **bjb** secara menyeluruh dan meningkatkan *market share* produk dana sehingga dapat menjadikan bank **bjb** sebagai bank transaksional pilihan utama nasabah. bank **bjb** juga melakukan ekspansi terhadap nasabah institusi baru sebagai upaya perluasan dan penguatan bisnis untuk mendukung kemajuan perekonomian daerah melalui transaksi pengelolaan keuangan serta kerja sama layanan perbankan.

Kendala lainnya yaitu, kontribusi pendapatan yang bersumber dari pendapatan non bunga/*fee based income* belum optimal. Untuk menghadapi kendala tersebut, bank **bjb** memiliki strategi untuk meningkatkan kontribusi *fee based income* dengan penguatan produk-produk transaksional dan bisnis berbasis digital ekosistem.

Hal-Hal Penting yang Diperkirakan Terjadi pada Masa Mendatang dan Prospek Usaha

Menurut International Monetary Fund (IMF) dalam *World Economic Outlook* (WEO) Oktober 2025, pertumbuhan ekonomi global diperkirakan melambat dan mencapai sekitar 3,1% pada tahun 2026. Perlambatan tersebut dipengaruhi oleh meningkatnya ketidakpastian kebijakan perdagangan global yang berdampak pada melemahnya kepercayaan pelaku usaha dan investor, serta mendorong fragmentasi ekonomi global. Kondisi ini tercermin dari meningkatnya kecenderungan proteksionisme dan penyesuaian rantai pasok global yang mengurangi efisiensi produksi dan menekan kinerja perdagangan internasional. Selain itu, dampak lanjutan kebijakan tarif Amerika Serikat terhadap mitra dagangnya masih berlanjut dan turut meningkatkan biaya produksi, menekan volume perdagangan global, serta menahan arus investasi lintas negara.

Meskipun lanskap global menunjukkan perlambatan, perekonomian Indonesia pada tahun 2026 diproyeksikan tetap solid, meskipun dibayangi ketidakpastian eksternal yang tinggi. Kementerian Keuangan memperkirakan pertumbuhan ekonomi Indonesia mencapai sebesar 5,4%, didukung oleh terjaganya permintaan domestik, keberlanjutan agenda reformasi struktural, serta efektivitas bauran kebijakan fiskal dalam

structure to cover potential risks, and maintaining profit growth to support organic capital strengthening.

The Company's customer concentration, which was heavily dependent on the Civil Service Apparatus, also posed a challenge. To overcome these challenges, bank **bjb** had a strategy to encourage the growth of Third-Party Funds (TPF), particularly low-cost funds, by optimizing all related business segments. This strategy aimed to drive overall business growth and increase market share for financial products, making bank **bjb** as the transactional bank of choice for customers. bank **bjb** was also expanding its reach to new institutional customers as part of its business expansion and strengthening efforts to support regional economic progress through financial management transactions and banking service collaborations.

Another challenge was the suboptimal contribution of non-interest/fee-based income. To resolve this challenge, bank **bjb** had a strategy to increase fee-based income by strengthening transactional products and a digital ecosystem-based business.

Significant Things Expected to Occur in The Future and Business Prospects

According to the International Monetary Fund (IMF) in its October 2025 World Economic Outlook (WEO), global economic growth was projected to slow to around 3.1% in 2026. This slowdown was influenced by increasing uncertainty in global trade policies, which had weakened business and investor confidence and driven global economic fragmentation. The retard condition was reflected in the increasing tendency towards protectionism and adjustments to global supply chains, which reduced production efficiency and depressed international trade performance. Furthermore, the continued impact of the United States' tariff policies on its trading partners continuously increased production costs, suppressed global trade volume, and restrained cross-border investment flows.

Despite a slowing global landscape, Indonesia's economy was projected to remain solid in 2026, despite significant external uncertainty. The Ministry of Finance estimated Indonesia's economic growth would reach 5.4%, supported by sustained domestic demand, the sustainability of the structural reform agenda, and the effectiveness of the fiscal policy mix in maintaining the momentum of economic recovery.

menjaga momentum pemulihan ekonomi. Sejalan dengan itu, Bank Indonesia memproyeksikan pertumbuhan ekonomi berada pada kisaran 4,9%-5,7%, mencerminkan ketahanan konsumsi rumah tangga, meningkatnya kontribusi investasi, serta dukungan kebijakan moneter dan makroprudensial yang akomodatif dan terkoordinasi dengan kebijakan fiskal. Bloomberg memperkirakan pertumbuhan ekonomi Indonesia sebesar 5,0%, dengan mempertimbangkan moderasi kinerja ekspor seiring pelemahan permintaan global, namun tetap ditopang oleh kuatnya pasar domestik dan stabilitas makroekonomi yang terjaga.

Consistently, Bank Indonesia projected economic growth in the range of 4.9%-5.7%, reflecting resilient household consumption, increasing investment contributions, and support from accommodative monetary and macroprudential policies coordinated with fiscal policy. Further, Bloomberg estimated Indonesia's economic growth at 5.0%, considering moderate export performance due to weakening global demand, but still supported by a strong domestic market and maintained macroeconomic stability.

Industri perbankan Indonesia pada 2026 diproyeksikan tetap tumbuh positif, meski harus menghadapi dinamika global dan nasional yang penuh ketidakpastian. Sejumlah faktor pendukung prospek pertumbuhan, antara lain inflasi yang terjaga di kisaran target 2,5% ±1% pada tahun 2026, ruang pelonggaran kebijakan moneter Bank Indonesia (BI), serta stimulus fiskal pemerintah yang difokuskan pada UMKM, energi terbarukan, perumahan, dan infrastruktur. Program populis seperti Makan Bergizi Gratis (MBG) dan pembangunan 770 ribu unit rumah melalui FLPP dan Tapera dipastikan akan meningkatkan permintaan kredit ritel maupun konstruksi.

The Indonesian banking industry was projected to maintain positive growth in 2026, despite facing uncertain global and national dynamics. Several factors supported the growth outlook, including inflation maintained within the target range of 2.5% ± 1% in 2026, a space for monetary policy easing by Bank Indonesia (BI), and government fiscal stimulus focused on MSMEs, renewable energy, housing, and infrastructure. Populist programs, such as the Free Nutritious Meals (MBG) and the construction of 770,000 housing units through the FLPP and Tapera (Finance Program for the Poor) programs, were certain to increase demand for retail and construction credit.

Di saat yang sama, dinamika persaingan juga semakin kompleks. Meningkatnya intensitas kompetisi dengan perusahaan *financial technology (fintech)* dan lembaga keuangan non-bank, baik dalam penghimpunan dana maupun penyaluran pembiayaan, mendorong perbankan untuk mempercepat transformasi digital, meningkatkan efisiensi operasional, serta memperkuat proposisi nilai. Artinya, keberlanjutan pertumbuhan tidak hanya ditentukan oleh faktor makroekonomi, tetapi juga oleh kemampuan adaptasi model bisnis terhadap perubahan lanskap industri keuangan.

At the same time, competitive dynamics were also increasingly complex. Increasing competition with financial technology (fintech) companies and non-bank financial institutions, both in fundraising and financing distribution, encouraged banks to accelerate digital transformation, improve operational efficiency, and strengthen their value propositions. In short, sustainable growth was determined not only by macroeconomic factors but also by the ability of business models to adapt to the changing financial industry landscape.

Namun demikian, di tengah berbagai tantangan tersebut, peluang pertumbuhan tetap terbuka lebar. Akselerasi digitalisasi sistem pembayaran, penguatan ekosistem *Open Banking* dan integrasi QRIS lintas negara, serta pengembangan pembiayaan berkelanjutan *(green financing)* sejalan dengan implementasi *Green Taxonomy* 2.0 dan kebijakan pajak karbon menjadi katalis positif bagi ekspansi yang lebih inklusif dan berkelanjutan. Oleh karena itu, melalui penerapan strategi yang tepat—meliputi optimalisasi CASA untuk menekan CoF, peningkatan efisiensi operasional, penguatan manajemen risiko, serta ekspansi pembiayaan ke sektor hijau dan UMKM—industri perbankan nasional memiliki ruang untuk mencatatkan pertumbuhan yang moderat hingga agresif secara berkelanjutan pada tahun 2026.

However, amid these challenges, growth opportunities remained wide open. The acceleration of payment system digitalization, strengthening the Open Banking ecosystem and cross-border QRIS integration, as well as the development of sustainable financing (green financing) in line with the implementation of Green Taxonomy 2.0 and the carbon tax policy, were positive catalysts for more inclusive and sustainable expansion. Therefore, through the implementation of appropriate strategies—including optimizing CASA to reduce Cost of Funds (CoF), increasing operational efficiency, strengthening risk management, and expanding financing to the green sector and MSMEs—the national banking industry had a space to record moderate to aggressive growth on a sustainable basis by 2026.

Dengan mempertimbangkan berbagai proyeksi pertumbuhan ekonomi dan sektor keuangan tersebut, bank **bjb** optimistis memiliki prospek usaha yang baik serta ruang ekspansi yang berkelanjutan pada tahun mendatang. Ketahanan ekonomi domestik, dukungan kebijakan fiskal dan moneter yang

Considering these various economic and financial sector growth projections, bank **bjb** was optimistic about its good business prospects and room for sustainable expansion in the coming year. Domestic economic resilience, accommodative fiscal and monetary policy support, and the increasing need for

akomodatif, serta meningkatnya kebutuhan pembiayaan pada sektor-sektor prioritas menjadi landasan kuat bagi bank **bjb** untuk memperkuat fungsi intermediasi dan meningkatkan daya saing. Sejalan dengan hal tersebut, peluang yang dapat dimanfaatkan oleh bank **bjb** antara lain sebagai berikut:

1. Sinergi dengan pemerintah daerah menjadi peluang untuk *cross selling* kredit produktif, *treasury*, dan layanan digital publik berbasis integrasi ekosistem, serta memperluas *income* melalui *bundling* produk investasi dan asuransi bagi ASN dan Pemda.
2. Fitur dan layanan digital bank **bjb** dapat ditingkatkan, karena wadahnya sudah tersedia dan terdapat peluang besar untuk memperkuat posisi di *digital banking*.
3. Penyesuaian biaya akuisisi (*cost per acquisition)* memungkinkan fleksibilitas dalam strategi *pricing*, baik untuk efisiensi maupun daya saing.
4. Ambisi Pemerintah Provinsi Jawa Barat RPJMD, RKPD Jabar 2026 untuk mempercepat pembangunan ekonomi regional melalui pelaksanaan berbagai proyek (misalnya infrastruktur, pendidikan) menciptakan peluang signifikan bagi bank **bjb** untuk menjadi penyedia layanan keuangan utama, sekaligus mendorong sinergi strategis.
5. Preferensi terhadap pembiayaan berkelanjutan (ESG) meningkat, membuka potensi bank **bjb** sebagai katalis pembiayaan hijau dan syariah daerah.
6. Tren digitalisasi pelayanan publik (SP2D, QRIS Daerah, *payroll* ASN) memberi peluang bagi bank **bjb** dalam menjadi *anchor* bank bagi Pemda melalui integrasi sistem pembayaran publik.
7. Peningkatan (Rp200 triliun) likuiditas nasional membuka peluang bagi bank **bjb** dalam memperluas ekspansi kredit produktif, memperkuat posisi likuiditas, dan melakukan *reposisi pricing* berbasis layanan serta efisiensi pendanaan.
8. Pergeseran minat masyarakat ke aset aman seperti emas dan saham, membuka peluang bagi bank **bjb** dalam menawarkan produk investasi ritel, sehingga dana tetap berada di ekosistem bank **bjb**.

Informasi Terkait Kelompok Usaha Bank

Hingga tanggal 31 Desember 2025, tidak terdapat kepemilikan saham yang bersifat signifikan oleh Direksi dan Dewan Komisaris di dalam Kelompok Usaha bank **bjb**, data tersebut sebagaimana telah disampaikan pada bagian Kepemilikan Saham Direksi dan Dewan Komisaris. Kemudian, selama tahun 2025, tidak terdapat perubahan penting pada Bank dan Kelompok Usaha Bank.

financing in priority sectors provided a strong foundation for bank **bjb** to strengthen its intermediation function and enhance its competitiveness. In line with this optimism, opportunities that bank **bjb**'s could capitalize were as follows:

1. Synergy with local governments provided an opportunity for cross-selling productive credit, treasury, and digital public services based on ecosystem integration, as well as expanding revenue through bundling investment and insurance products for civil servants and local governments.
2. bank **bjb**'s digital features and services could be enhanced, as the platform was readily available and there was a significant opportunity to strengthen its position in digital banking.
3. Adjusting cost per acquisition that allowed flexibility in pricing strategies, both for efficiency and competitiveness.
4. The West Java Provincial Government's ambition, the 2026 Regional Medium-Term Development Plan (RPJMD) and the West Java Regional Work Plan (RKPD) to accelerate regional economic development through the implementation of various projects (e.g., infrastructure, education), creates a significant opportunity for bank **bjb** to become a major financial services provider, while simultaneously fostering strategic synergies.
5. Preference for sustainable financing (ESG) was increasing, unlocking bank **bjb**'s potential as a catalyst for regional green and sharia financing.
6. The trend of digitalization of public services (SP2D, QRIS Daerah, ASN payroll) provided an opportunity for bank **bjb** to become an anchor bank for local governments through integration with public payment systems.
7. The increase (IDR200 trillion) in national liquidity opened up opportunities for bank **bjb** to expand productive credit, strengthen its liquidity position, and reposition pricing based on service and funding efficiency.
8. The shift in public interest toward safe assets, such as gold and stocks opens up opportunities for bank **bjb**.

Information Related to The Bank Business Group

As of December 31, 2025, there were no significant shareholdings by the Board of Directors and Board of Commissioners within the bank **bjb** Business Group, as reported in the Share Ownership of the Board of Directors and Board of Commissioners section. Furthermore, during 2025, there were no significant changes within the Bank or the Bank Business Group.

Perkembangan Penerapan Tata Kelola Perusahaan

Sepanjang tahun 2025, bank **bjb** terus memperkuat penerapan *Corporate Governance* sebagai fondasi utama dalam menjaga keberlanjutan usaha dan meningkatkan kepercayaan para pemangku kepentingan. Komitmen ini diwujudkan melalui penguatan struktur, sistem, dan proses tata kelola yang selaras dengan ketentuan regulator serta praktik terbaik di industri perbankan. Tujuan penerapan GCG yaitu menciptakan nilai tambah bagi semua pihak yang berkepentingan, pihak – pihak tersebut adalah pihak internal yang meliputi Dewan Komisaris, Direksi, Karyawan, dan pihak eksternal yang meliputi investor, kreditur, pemerintah, masyarakat dan pihak berkepentingan lainnya. Dalam rangka meningkatkan penerapan tata kelola secara berkelanjutan, Perseroan senantiasa menerapkan keempat pilar GCG yaitu ETAK (Perilaku Beretika, Transparansi, Akuntabilitas dan Keberlanjutan).

Tanggungjawab Perseroan untuk menjalankan bisnisnya secara berkelanjutan tidak akan dapat dijalankan dengan efektif jika tidak didasarkan pada perilaku korporasi yang beretika. bank **bjb** menempatkan perilaku beretika sebagai salah satu pilar utama dalam menjalankan kegiatan usaha dan membangun kepercayaan para pemangku kepentingan. Komitmen terhadap perilaku beretika diwujudkan melalui implementasi Kode Etik (*Code of Conduct*) yang mengatur standar perilaku bagi Direksi, Dewan Komisaris, serta seluruh karyawan. Dalam rangka memperkuat implementasi, bank **bjb** secara rutin melakukan sosialisasi dan internalisasi nilai-nilai etika melalui pelatihan, komunikasi internal, serta berbagai program budaya perusahaan. bank **bjb** juga menerapkan kebijakan yang tegas terkait benturan kepentingan (*conflict of interest*), gratifikasi, serta pencegahan praktik kecurangan (*fraud*). Setiap potensi pelanggaran wajib dilaporkan dan ditangani secara transparan dan akuntabel. Untuk mendukung hal tersebut, Perseroan menyediakan mekanisme pelaporan pelanggaran (*whistleblowing system*) yang aman, independen, dan melindungi kerahasiaan pelapor. Selain itu, pengawasan terhadap penerapan perilaku beretika dilakukan secara berkelanjutan melalui fungsi kepatuhan dan audit internal. Evaluasi berkala atas kepatuhan terhadap Kode Etik menjadi bagian penting dalam memastikan bahwa standar etika tetap dijaga dan ditingkatkan.

Dalam memberikan informasi yang diperlukan oleh investor atau Pemegang Saham (transparansi informasi), bank **bjb** memberikan perlakuan yang sama terhadap seluruh Pemegang Saham, baik pemegang saham Mayoritas maupun Minoritas. bank **bjb** telah memberikan rincian kontak melalui situs *web* Perseroan atau Laporan Tahunan yang mana para pemangku kepentingan dapat menggunakannya untuk meyampaikan keluhan, saran maupun kemungkinan adanya pelanggaran atas hak-hak mereka. Selain melalui laporan tahunan, bank **bjb** juga telah mengungkapkan informasi perusahaan melalui laporan keberlanjutan, laporan triwulanan, laporan keuangan

Development of the Implementation of Good Corporate Governance

Throughout 2025, bank **bjb** strengthened the implementation of Corporate Governance as the primary foundation for maintaining business sustainability and enhancing stakeholder trust. This commitment was realized through strengthening governance structures, systems, and processes in line with regulatory requirements and best practices in the banking industry. The purpose of GCG implementation was to create added value for stakeholders, including internal parties, including the Board of Commissioners, Board of Directors, and employees, as well as external parties, such as investors, creditors, the government, the community, and other stakeholders. To enhance the implementation of sustainable governance, the Company consistently implemented the four pillars of GCG: ETAK (Ethical Behavior, Transparency, Accountability, and Sustainability).

The Company's responsibility to run its business sustainably was not effectively implemented without being based on ethical corporate behavior. bank **bjb** placed ethical behavior as a key pillar in conducting its business activities and building stakeholder trust. This commitment to ethical behavior was realized through the implementation of a Code of Conduct that regulated behavioral standards for the Board of Directors, Board of Commissioners, and employees. To strengthen implementation, bank **bjb** regularly socialized and internalized ethical values through training, internal communications, and various corporate culture programs. bank **bjb** also implemented strict policies regarding conflicts of interest, gratuities, and the prevention of fraudulent practices. Any potential violations must be reported and handled transparently and accountably. To support this program, the Company provided a whistleblowing system that is secure, independent, and protects the confidentiality of the whistleblower. Furthermore, supervision of ethical behavior was carried out continuously through the compliance and internal audit functions. Periodic evaluation of compliance with the Code of Ethics was a crucial part of ensuring that ethical standards were maintained and improved.

In providing information required by investors or shareholders (information transparency), bank **bjb** treated all shareholders equally, both majority and minority shareholders. bank **bjb** had provided contact details through the Company's website or Annual Report, which stakeholders could use to convey complaints, suggestions, or report potential violations of their rights. In addition to its annual report, bank **bjb** also disclosed company information through sustainability reports, quarterly reports, and financial reports, which could be viewed on the bank **bjb** website. The public could access all financial and non-financial reports submitted by bank **bjb** transparently

yang dapat dilihat pada *website* bank **bjb**. Masyarakat dapat mengakses seluruh laporan keuangan dan non keuangan yang telah disampaikan bank **bjb** secara transparan melalui berbagai sarana yang tersedia tepat waktu, lengkap dan akurat.

through various available channels, ensuring timely, complete, and accurate reporting.

Dalam upaya memberikan informasi yang transparan kepada publik berkaitan dengan perkembangan dan pelaksanaan pengelolaan usaha Perseroan serta demi menjalankan program komunikasi pemasaran, sejak tahun 2013 bank **bjb** telah menggunakan beragam perangkat untuk menyampaikan informasi penting yang perlu diketahui para pemangku kepentingan. bank **bjb** telah menyediakan akses informasi bagi Pemegang Saham dan pemangku kepentingan untuk mendapatkan informasi lebih lanjut melalui Divisi Corporate Secretary dan Investor Relation Group.

To provide transparent information to the public regarding the Company's business development and management, as well as its marketing communications program, since 2013, bank **bjb** has utilized various tools to convey important information that stakeholders require to know. bank **bjb** has provided access to information for shareholders and stakeholders through the Corporate Secretary Division and the Investor Relations Group.

Selain itu, informasi mengenai perkembangan saham dan permodalan bank **bjb** juga dapat diakses melalui *website* Bursa Efek Indonesia (www.idx.co.id). Salah satu bentuk penyebarluasan informasi bank **bjb** kepada publik yaitu dengan melakukan siaran pers. Perseroan juga secara rutin menerbitkan buletin yang memuat informasi bagi pegawai yang diterbitkan melalui aplikasi kepegawaian HCS (*Human Capital Solutions*) dan Majalah **bjb** Prioritas.

In addition, information regarding bank **bjb**'s stock and capitalization developments could be accessed through the Indonesia Stock Exchange website (www.idx.co.id). Specifically, bank **bjb** disseminated information to the public through press releases. The company also regularly published bulletins containing information for employees, published through the HCS (Human Capital Solutions) employee application and **bjb** Prioritas Magazine.

bank **bjb** menempatkan akuntabilitas sebagai salah satu prinsip utama dalam penerapan *Corporate Governance*. Prinsip ini diwujudkan melalui kejelasan fungsi, pelaksanaan, dan pertanggungjawaban setiap organ perusahaan, sehingga pengelolaan Perseroan dapat berjalan secara efektif, transparan, dan dapat dipertanggungjawabkan kepada seluruh pemangku kepentingan. Perseroan telah menyampaikan pencapaian target dan kinerja Direksi dan Dewan Komisaris. Penilaian kinerja Direksi dilakukan secara kolektif kolegial dan individu melalui metode *self assessment*, berdasarkan parameter-parameter sesuai dengan ketentuan yang berlaku. Kinerja Direksi secara kolegial berdasarkan pencapaian target Perseroan sesuai rencana Korporasi dan Rencana Bisnis. Sedangkan kriteria atas penilaian kinerja Direksi secara individu antara lain pencapaian target dan anggaran yang telah ditetapkan pada awal tahun anggaran, pengetahuan dan pemahaman anggota Direksi atas nilai-nilai, misi, rencana strategis serta rencana usaha Bank, partisipasi Direksi dalam rapat dan lainnya.

bank **bjb** placed accountability as one of the key principles in the implementation of Corporate Governance. This principle was realized through clarity of function, implementation, and accountability of each company organ, so that the Company's management could be effective, transparent, and accountable to stakeholders. The Company had reported on the achievement of targets and the performance of the Board of Directors and the Board of Commissioners. The Board of Directors' performance was assessed collectively, collegially, and individually through self-assessment, based on parameters in accordance with applicable regulations. The Board of Directors' performance was collegially assessed based on the achievement of the Company's targets in accordance with the Corporate Plan and Business Plan. The criteria for individual Directors' performance assessments included achievement of targets and budgets established at the beginning of the fiscal year, knowledge and understanding of the Board of Directors' values, mission, strategic plan, and business plan, participation in meetings, and other criteria.

Atas pelaksanaan tugas kepengurusan Perseroan oleh Direksi, RUPS dan Dewan Komisaris memutuskan bahwa Direksi telah melaksanakan tugasnya dengan baik. Hasil penilaian kinerja Direksi secara kolektif kolegial pada tahun 2025 dinilai baik dengan pencapaian nilai sebesar 100%. Sedangkan Penilaian kinerja Dewan Komisaris dibantu oleh Komite Nominasi dan Remunerasi yang kemudian disampaikan pada RUPS melalui Laporan tugas pengawasan Dewan Komisaris dalam Laporan Tahunan Perseroan. Dewan Komisaris telah menyusun dan melaksanakan program kerja Dewan Komisaris tahun 2025 dengan memperhatikan tugas, wewenang dan kewajiban

Regarding the overall performance of the Board of Directors, the GMS and the Board of Commissioners concluded that the Board of Directors had performed its duties effectively. The 2025 collective and collegial performance assessment of the Board of Directors was deemed satisfactory, with a score of 100%. The performance assessment of the Board of Commissioners was assisted by the Nomination and Remuneration Committee, which was then submitted to the GMS through the Board of Commissioners' supervisory duties report in the Company's Annual Report. The Board of Commissioners had prepared and implemented the Board of Commissioners' 2025 work program,

Dewan Komisaris dalam hal pengawasan Perseroan sesuai dengan peraturan dan perundang-undangan yang berlaku. Atas pelaksanaan tugas pengawasan Perseroan oleh Dewan Komisaris, RUPS menyatakan bahwa Dewan Komisaris telah melaksanakan tugasnya dengan baik. Hasil penilaian kinerja Dewan Komisaris secara kolektif kolegial pada tahun 2024 dinilai baik dengan pencapaian nilai sebesar 100%.

considering the Board's duties, authorities, and obligations regarding Company supervision in accordance with applicable laws and regulations. Regarding the Board of Commissioners' performance of the Company's supervisory duties, the GMS declared that the Board of Commissioners had performed its duties satisfactorily. The 2024 collective collegial performance assessment of the Board of Commissioners was deemed satisfactory, achieving a score of 100%.

bank **bjb** juga telah menegaskan bahwa manajemen bertanggung jawab untuk membentuk dan memelihara Pengendalian Internal atas Pelaporan Keuangan (ICoFR) yang memadai sesuai dengan Peraturan OJK Nomor 15 Tahun 2024. Pengendalian ini dirancang untuk memberikan keyakinan yang memadai mengenai keandalan pelaporan keuangan dan penyusunan laporan keuangan sesuai dengan standar akuntansi yang berlaku. Manajemen berkomitmen untuk terus memperkuat kerangka pengendalian internal guna memastikan transparansi, akuntabilitas, dan kepercayaan pemangku kepentingan terhadap integritas pelaporan keuangan Bank.

bank **bjb** affirms that management is responsible for establishing and maintaining adequate Internal Control over Financial Reporting (ICoFR) in accordance with OJK Regulation No. 15 of 2024. These conrols are designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements in accordance with applicable accounting standards. Managemnt remains committed to continuously strengthening the internal control framework to ensure transparency, accountability, and stakeholder confidence in the integrity of the Bank's financial reporting.

bank **bjb** juga memiliki komitmen untuk menerapkan tata kelola keberlanjutan. Hal ini diwujudkan dalam penerapan keuangan berkelanjutan. bank **bjb** senantiasa mengevaluasi realisasi atas Rencana Aksi Keuangan Berkelanjutan (RAKB) guna melakukan perbaikan secara berkesinambungan atas penerapan keuangan berkelanjutan. Tanggung jawab pelaksanaan RAKB dipercayakan kepada Direksi yang berperan sebagai pejabat eksekutif di bawah pengawasan Dewan Komisaris. Hasil dari kinerja RAKB selanjutnya akan dikomunikasikan dan dilaporkan kepada Dewan Komisaris, salah satunya melalui laporan keberlanjutan yang diterbitkan setiap tahun. Program prioritas yang telah ditetapkan bank **bjb** dalam RAKB antara lain Peningkatan Pengetahuan, Mengenai Keuangan, Berkelanjutan, Menciptakan Lingkungan Kerja yang Ramah Lingkungan Hidup, Peningkatan Ekonomi, Sosial, dan Perbaikan Lingkungan, Mendukung Peningkatan Literasi & Inklusi Keuangan Nasional, Diversifikasi Produk Keuangan Berkelanjutan.

bank **bjb** was also committed to implementing sustainable governance. The commitment was manifested in the implementation of sustainable finance. bank **bjb** continuously evaluated the implementation of the Sustainable Finance Action Plan (RAKB) to continuously improve its implementation. Responsibility for RAKB implementation was entrusted to the Board of Directors, who acted as executive officers under the supervision of the Board of Commissioners. The results of RAKB performance were then communicated and reported to the Board of Commissioners. One of the reports was through the sustainability report published annually. Priority programs established by bank **bjb** in the RAKB included Increasing Knowledge, Regarding Sustainable Finance, Creating a Green Work Environment, Improving Economic, Social, and Environmental Improvement, Supporting National Financial Literacy and Inclusion, and Diversifying Sustainable Financial Products.

bank **bjb** juga telah melakukan penguatan manajemen risiko sebagai langkah awal dalam memitigasi timbulnya dampak atas risiko iklim. bank **bjb** melaksanakan climate risk stress testing sebagai alat untuk mengukur ketahanan bank dalam menghadapi guncangan iklim. Dalam pelaksanaan *climate risk stress testing*, Perseroan mengacu kepada standar pengaturan yang dikeluarkan oleh *Basel Committee on Banking Supervision* (BCBS). BCBS mengidentifikasi risiko tersebut dengan istilah Risiko Keuangan Terkait Iklim (*Climate-Related Financial Risk*) yang bersumber dari dua kategori risiko, yaitu Risiko Fisik (*Physical Risk*) dan Risiko Transisi (*Transition Risk*). Perseroan merupakan lembaga intermediasi dengan fungsi utama menghimpun dana dari masyarakat untuk kemudian disalurkan dalam bentuk kredit. Namun demikian, dalam kegiatan usahanya Perseroan menghadapi berbagai risiko keuangan terkait iklim antara lain risiko fisik dan risiko transisi yang dapat mempengaruhi risiko keuangan bank, di antaranya risiko kredit, risiko pasar, dan risiko operasional.

bank **bjb** also strengthened risk management as a first step in mitigating the impact of climate risk. bank **bjb** conducted climate risk stress testing as a tool to measure the bank's resilience to climate shocks. In conducting climate risk stress testing, the Company referred to regulatory standards issued by the Basel Committee on Banking Supervision (BCBS). BCBS identified these risks as Climate-Related Financial Risk, which originated from two risk categories: Physical Risk and Transition Risk. The Company was an intermediary institution with the primary function of collecting funds from the public and channeling them in the form of credit. However, in its business activities, the Company dealt with various climate-related financial risks, including physical risks and transition risks that could impact the bank's financial risks, including credit risk, market risk, and operational risk.

Dalam rangka evaluasi penerapan *Good Corporate Governance* (GCG), Perseroan melaksanakan GCG *Assessment* yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *Self Assessment* sesuai ketentuan Otoritas Jasa Keuangan. Pelaksanaan *Self Assessment* tersebut dilakukan secara periodik setiap semester yaitu pada bulan Juni dan Desember pada tahun berjalan. Hasil *self assessment* pada bulan periode Januari-Juni 2025 dan periode Juli-Desember 2025 berada pada peringkat 2 (dua) yang mencerminkan Manajemen Perseroan telah melakukan penerapan Tata Kelola yang secara umum baik. Dari hasil *assessment* tersebut, Perseroan telah melakukan upaya-upaya perbaikan dengan menindaklanjuti beberapa kelemahan yang direkomendasikan berdasarkan hasil *assessment*.

To evaluate the implementation of Good Corporate Governance (GCG), the Company conducted a periodic and consistent annual GCG Assessment, consisting of a Self-Assessment in accordance with the Financial Services Authority (OJK) regulations. The Self-Assessment was conducted periodically every semester, such as in June and December of the current year. The self-assessment results for the January-June 2025 and July-December 2025 periods were ranked 2 (two), reflecting that the Company's Management had implemented generally good Governance. Based on these assessments, the Company implemented improvement efforts by addressing several weaknesses recommended based on the assessment results.

Penilaian Komite di Bawah Direksi

Dalam melaksanakan tugas kepengurusannya, Direksi dibantu oleh Komite di bawah Direksi sebanyak 6 (enam) Komite, yaitu:

1. Komite Manajemen Risiko
2. Komite Kebijakan Perkreditan
3. Komite Pengarah Teknologi Informasi
4. Komite Manajemen Risiko Terintegrasi
5. Assets and Liability Committee (ALCO)
6. Komite Risiko Permodalan

Prosedur penilaian kinerja Komite di bawah Direksi dilakukan oleh Direksi dengan memberikan evaluasi sesuai kriteria yang telah ditetapkan melalui rapat Direksi secara berkala. Adapun kriteria yang digunakan dalam penilaian Direksi terhadap kinerja Komite di bawah Direksi yaitu berdasarkan pelaksanaan tugas masing-masing Komite di bawah Direksi. Selama tahun 2025, Direksi menilai bahwa komite di bawah Direksi telah menjalankan tugas dan tanggungjawabnya dengan baik.

Assessment of The Committee Under The Board of Directors

To perform its management duties, the Board of Directors is assisted by six committees under the Board of Directors, as follows:

1. Risk Management Committee
2. Credit Policy Committee
3. Information Technology Steering Committee
4. Integrated Risk Management Committee
5. Assets and Liability Committee (ALCO)
6. Capital Risk Committee

The performance assessment procedures for the committees under the Board of Directors are performed by the Board of Directors by providing evaluations based on criteria established through regular Board of Directors meetings. The criteria used in the Board of Directors' assessment of the performance of the committees under the Board of Directors are based on the implementation of each committee's duties. During 2025, the Board of Directors assessed that the committees under the Board of Directors had carried out their duties and responsibilities effectively.

Perubahan Komposisi Anggota Direksi

Selama tahun 2025, telah terjadi perubahan komposisi anggota Direksi. Perubahan komposisi anggota Direksi dilakukan berdasarkan kebutuhan Perseroan. Perubahan komposisi anggota Direksi adalah sebagai berikut:

KOMPOSISI DIREKSI SEBELUM RUPS TAHUNAN TAHUN BUKU 2024

Komposisi Direksi sebelum RUPS Tahunan Tahun Buku 2024 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi sebagai berikut:

Changes to The Composition of Members of The Board of Directors

During 2025, there were changes to the composition of the Board of Directors. These changes were made based on the Company's needs. The changes to the composition of the Board of Directors are as follows:

COMPOSITION OF THE BOARD OF DIRECTORS BEFORE THE ANNUAL GMS FOR THE 2024 FISCAL YEAR

The composition of the Board of Directors before the Annual GMS for the 2024 Fiscal Year was 7 (seven) people, consisting of 1 (one) President Director, 6 (six) Directors, as follows:

Yuddy Renaldi	:	Direktur Utama
Tedi Setiawan	:	Direktur Operasional
Rio Lanasier	:	Direktur Information Technology, Treasury & International Banking
Nancy Adistyasari	:	Direktur Komersial dan UMKM
Cecep Trisna	:	Direktur Kepatuhan
Hana Dartiwan	:	Direktur Keuangan
Yusuf Saadudin	:	Direktur Konsumer dan Ritel

KOMPOSISI DIREKSI SETELAH RUPS TAHUNAN TAHUN BUKU 2024

Pada tanggal 16 April 2025, RUPS Tahunan Tahun Buku 2024 memutuskan:

1. Menerima pengunduran diri Yuddy Renaldi selaku Direktur Utama.
2. Mengukuhkan pemberhentian dengan hormat Nancy Adistyasari selaku Direktur Komersial dan UMKM.
3. Memberhentikan dengan hormat Rio Lanasier selaku Direktur IT & Transaction Banking, Tedi Setiawan selaku Direktur Opersional, dan Cecep Trisna selaku Direktur Kepatuhan.
4. Mengubah tugas dan kewenangan Yusuf Saadudin yang semula menjabat selaku Direktur Konsumer dan Ritel menjadi menjabat selaku Direktur Utama.
5. Mengangkat Nunung Suhartini selaku Direktur Konsumer dan Ritel, Mulyana selaku Direktur Korporasi dan UMKM, Ayi Subarna selaku Direktur Operasional dan Teknologi Informasi dan Joko Hartono Kalisman selaku Direktur Kepatuhan

Sehingga komposisi Direksi setelah RUPS Tahunan Tahun Buku 2024 sebanyak 6 (enam) orang yang terdiri dari 1 (satu) orang Direktur Utama, 5 (lima) orang Direksi sebagai berikut:

Yusuf Saadudin	:	Direktur Utama
Hana Dartiwan	:	Direktur Keuangan
Nunung Suhartini	:	Direktur Konsumer dan Ritel
Mulyana	:	Direktur Korporasi dan UMKM
Ayi Subarna	:	Direktur Operasional dan Teknologi Informasi
Joko Hartono Kalisman	:	Direktur Kepatuhan

KOMPOSISI DIREKSI SETELAH RUPS LUAR BIASA TAHUN 2025

Pada tanggal 9 Desember 2025, RUPS Luar Biasa memutuskan:

1. Membatalkan dengan hormat pengangkatan Joko Hartono Kalisman selaku Direktur Kepatuhan.
2. Memberhentikan dengan hormat Direktur Utama Almarhum Yusuf Saadudin, berlaku efektif sejak tanggal 14 November 2025.
3. Menetapkan Ayi Subarna sebagai Direktur Pengganti Direktur Utama Perseroan.

Yuddy Renaldi	:	President Director
Tedi Setiawan	:	Director of Operations
Rio Lanasier	:	Director of Information Technology, Treasury & International Banking
Nancy Adistyasari	:	Director of Commercial and MSME
Cecep Trisna	:	Director of Compliance
Hana Dartiwan	:	Director of Finance
Yusuf Saadudin	:	Director of Consumer and Retail

COMPOSITION OF THE BOARD OF DIRECTORS AFTER THE ANNUAL GMS FOR THE 2024 FISCAL YEAR

On April 16, 2025, the Annual GMS for the 2024 fiscal year resolved:

1. Accepting the resignation of Yuddy Renaldi as President Director.
2. Confirming the honorable dismissal of Nancy Adistyasari as Director of Commercial and MSMEs.
3. Honorably dismissing Rio Lanasier as Director of IT & Transaction Banking, Tedi Setiawan as Director of Operations, and Cecep Trisna as Director of Compliance.
4. Changing the duties and authorities of Yusuf Saadudin, who previously served as Director of Consumer and Retail, to President Director.
5. Nominating Nunung Suhartini as Director of Consumer and Retail, Mulyana as Director of Corporate and MSMEs, Ayi Subarna as Director of Operations and Information Technology, and Joko Hartono Kalisman as Director of Compliance.

Therefore, the composition of the Board of Directors after the Annual GMS for the 2024 Fiscal Year was 6 (six) members, consisting of 1 (one) President Director and 5 (five) Directors as follows:

Yusuf Saadudin	:	President Director
Hana Dartiwan	:	Director of Finance
Nunung Suhartini	:	Director of Consumer and Retail
Mulyana	:	Director of Corporate and MSME
Ayi Subarna	:	Director of Operations and Information Technology
Joko Hartono Kalisman	:	Director of Compliance

COMPOSITION OF THE BOARD OF DIRECTORS AFTER THE EXTRAORDINARY GMS FOR THE 2025 FISCAL YEAR

On December 9, 2025, the Extraordinary GMS resolved:

1. Honorably revoking the nomination of Joko Hartono Kalisman as Director of Compliance.
2. Honorably dismissing the late President Director, Yusuf Saadudin, effectively as of November 14, 2025.
3. Nominating Ayi Subarna as the Company's acting President Director.

Sehingga komposisi Direksi setelah RUPS Luar Biasa Tahun 2025 sebanyak 4 (empat) orang Direksi sebagai berikut:

Ayi Subarna*	:	Direktur Operasional dan Teknologi Informasi
Hana Dartiwan**	:	Direktur Keuangan
Nunung Suhartini	:	Direktur Konsumer dan Ritel
Mulyana	:	Direktur Korporasi dan UMKM

* Bertindak selaku Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi No. 0656/SK/DIR-CSE/2025 tanggal 15 November 2025.
** Ditetapkan selaku Direktur yang membawahkan Divisi Kepatuhan & APU PPT berdasarkan Surat Keputusan Direksi No. 0123/SK-DIR-CSE/2025 tanggal 21 April 2025.

Therefore, the composition of the Board of Directors after the 2025 Extraordinary GMS was 4 (four) Directors, as follows:

Ayi Subarna*	:	Director of Operations and Information Technology
Hana Dartiwan**	:	Director of Finance
Nunung Suhartini	:	Director of Consumer and Retail
Mulyana	:	Director of Corporate and MSME

* Served as Acting President Director based on Board of Directors Decree No. 0656/SK/DIR-CSE/2025 dated November 15, 2025
** Appointed as the Director in charge of the Compliance & APU PPT Division based on Board of Directors Decree No. 0123/SK-DIR-CSE/2025 dated April 21, 2025

Penutup

Direksi memberikan penghargaan yang setinggi-tingginya atas kepercayaan, komitmen dan kerja sama dari seluruh pemangku kepentingan, khususnya kepada jajaran tim manajemen dan seluruh pegawai yang telah bekerja keras menghadapi perekonomian yang penuh tantangan. Direksi mengucapkan terima kasih atas kerja keras dari tim manajemen dan seluruh pegawai sehingga bank **bjb** mampu memperoleh kinerja yang baik di tahun 2025.

Direksi memberikan penghargaan yang setinggi-tingginya atas arahan yang diberikan oleh Dewan Komisaris yang sangat memberikan kontribusi dalam pencapaian kinerja bank **bjb**. Direksi juga mengucapkan penghargaan yang setinggi-tingginya kepada pemegang saham, nasabah dan mitra kerja bank **bjb**. Atas dukungan yang diberikan selama ini, bank **bjb** mampu bertahan dan bahkan senantiasa menunjukkan pencapaian kinerja yang baik.

bank **bjb** akan terus berupaya untuk memperkuat posisi untuk menjadi bank pilihan utama masyarakat dengan fokus pada inovasi, digitalisasi, serta peningkatan kualitas layanan, dengan tetap mengedepankan prinsip kehati-hatian, sebagai modal penting bagi Perseroan dalam menghadapi tantangan ke depan. Dengan semangat kolaborasi dan inovasi, bank **bjb** optimis dapat terus tumbuh dan memberikan kontribusi nyata bagi perekonomian daerah dan nasional.

Closing

The Board of Directors expressed its highest appreciation for the trust, commitment, and cooperation of all stakeholders, especially the management team and employees who had worked hard in facing the challenging economic conditions. The Board of Directors also thanked the hard work of the management team and employees, which had enabled bank **bjb** to achieve strong performance in 2025.

The Board of Directors addressed its highest appreciation for the direction provided by the Board of Commissioners, which had significantly contributed to bank **bjb**'s performance. The Board of Directors also expressed its highest appreciation to bank **bjb**'s shareholders, customers, and business partners. Thanks to their support, bank **bjb** could survive and consistently demonstrate strong performance.

Going forward, bank **bjb** will continue to strive to strengthen its position as the bank of choice for the public by focusing on innovation, digitalization, and improving service quality, while prioritizing the principle of prudence, as a crucial asset for the Company in facing future challenges. Having a spirit of collaboration and innovation, bank **bjb** is optimistic that it can continue to grow and make a real contribution to the regional and national economy.

Bandung, Maret 2026 / Bandung, March, 2026
Atas Nama Direksi / On behalf of the Board of Directors

Ayi Subarna*
Direktur Operasional dan Teknologi Informasi
Director of Operations and Information Technology

* Bertindak selaku Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi No. 0656/SK/DIR-CSE/2025 tanggal 15 November 2025.
Served as Acting President Director based on Board of Directors Decree No. 0656/SK/DIR-CSE/2025 dated November 15, 2025

Laporan Dewan Komisaris
Board of Commissioner's Report



Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Puji syukur kehadirat Allah SWT, Tuhan Yang Maha Esa karena atas berkat rahmat dan karunia-Nya, di tengah dinamika perekonomian global yang masih mengalami ketidakpastian serta perubahan lanskap bisnis yang semakin cepat, bank bjb mampu menunjukkan ketahanan kinerja yang baik melalui strategi yang adaptif dan pengelolaan risiko yang *prudent*.

Dear Shareholders and Stakeholders,

Praise be to God Almighty, for by His grace and blessings, amidst the dynamics of a global economy still experiencing uncertainty and an increasingly rapid change in the business landscape, bank **bjb** can demonstrate strong performance resilience through adaptive strategies and prudent risk management.

Rudie Kusmayadi*
Komisaris
Commissioner

* Koordinator Dewan Komisaris yang menjalankan fungsi koordinatif selama jabatan Komisaris Utama belum terisi secara definitif berdasarkan keputusan Rapat Dewan Komisaris. / Coordinator of the Board of Commissioners who performs a coordinating function during the period in which the position of President Commissioners has not been definitively filled, based on a resolution of the Board of Commissioners.

Berikut kami sampaikan laporan pengawasan dan pemberian nasihat Dewan Komisaris terhadap jalannya kepengurusan Perseroan untuk tahun buku 2025 yang terdiri dari penilaian atas kinerja Direksi selama tahun 2025, pandangan atas prospek usaha yang di susun oleh Direksi, penerapan tata kelola perusahaan yang baik, penilaian atas Komite di bawah Dewan Komisaris dan perubahan komposisi Dewan Komisaris.

Penilaian Kinerja Direksi

Dewan Komisaris secara konsisten menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi guna memastikan bahwa pengelolaan Perseroan dilakukan secara efektif, selaras dengan prinsip *Corporate Governance*, serta berorientasi pada penciptaan nilai jangka panjang bagi pemegang saham dan pemangku kepentingan lainnya. Sepanjang tahun 2025, Dewan Komisaris secara aktif melakukan pengawasan terhadap pelaksanaan strategi yang telah ditetapkan Direksi. Pengawasan tersebut dilakukan melalui rapat berkala, evaluasi kinerja, serta pembahasan bersama Direksi atas berbagai isu strategis yang dihadapi Perseroan.

Frekuensi dan Cara Pemberian Nasihat Kepada Direksi

Pemberian nasihat dilakukan secara berkala melalui rapat Dewan Komisaris dengan Direksi yang diselenggarakan secara rutin, baik dalam forum rapat gabungan maupun rapat-rapat khusus sesuai kebutuhan. Pelaksanaan rapat tersebut disesuaikan dengan kompleksitas dan dinamika kegiatan usaha Perseroan, serta isu-isu strategis yang memerlukan perhatian dan arahan dari Dewan Komisaris. Selain itu, nasihat juga diberikan melalui rapat komite di bawah Dewan Komisaris, seperti Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, serta Komite Tata Kelola Terintegrasi yang membahas aspek-aspek spesifik secara lebih mendalam. Selama tahun 2025, Rapat Gabungan Dewan Komisaris mengundang Direksi telah dilaksanakan sebanyak 40 (empat puluh) kali.

Di luar forum formal, Dewan Komisaris juga memberikan nasihat secara insidentil melalui komunikasi langsung dengan Direksi, baik dalam bentuk surat resmi, memorandum, maupun diskusi informal. Mekanisme ini memungkinkan Dewan Komisaris untuk merespons secara cepat terhadap perkembangan situasi dan memberikan arahan strategis yang tepat waktu. Nasihat yang diberikan mencakup berbagai aspek, antara lain perumusan dan implementasi strategi, pengelolaan risiko, peningkatan kinerja keuangan dan operasional, penguatan tata kelola, serta kepatuhan terhadap peraturan perundang-undangan. Setiap nasihat disampaikan secara konstruktif, objektif, dan berbasis pada hasil evaluasi serta analisis yang komprehensif.

We would like to submit the Board of Commissioners' supervisory and advisory report on the Company's management for the 2025 fiscal year, which include an assessment of the Board of Directors' 2025 performance, views on business prospects prepared by the Board of Directors, the implementation of good corporate governance, an assessment of the Committees under the Board of Commissioners, and changes to the composition of the Board of Commissioners.

Board of Director Performance Assessment

The Board of Commissioners consistently performs its supervisory and advisory functions to the Board of Directors to ensure that the Company's management is carried out effectively, in line with the principles of Corporate Governance, and oriented towards creating long-term value for shareholders and other stakeholders. Throughout 2025, the Board of Commissioners actively monitored the implementation of strategies established by the Board of Directors. The supervision was conducted through regular meetings, performance evaluations, and discussions with the Board of Directors on various strategic issues dealing with the Company.

Frequency and Methods of Providing Advice to The Board of Directors

Advice is provided periodically through regular meetings between the Board of Commissioners and the Board of Directors, held either in joint meetings or at special meetings as needed. These meetings are tailored to the complexity and dynamics of the Company's business activities, as well as strategic issues requiring the attention and direction of the Board of Commissioners. Advice is also provided through committee meetings under the Board of Commissioners, such as the Audit Committee, the Risk Monitoring Committee, the Remuneration and Nomination Committee, and the Integrated Governance Committee which discuss specific aspects in greater depth. During 2025, 40 Joint Meetings of the Board of Commissioners with the Board of Directors were held.

Outside of formal forums, the Board of Commissioners also provides incidental advice through direct communication with the Board of Directors, either in the form of official letters, memoranda, or informal discussions. This mechanism enables the Board of Commissioners to respond quickly to evolving situations and provide timely strategic direction. The advice provided covers various aspects, including strategy formulation and implementation, risk management, improving financial and operational performance, strengthening governance, and compliance with laws and regulations. Each piece of advice is delivered constructively, objectively, and based on comprehensive evaluation and analysis.

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2025, Dewan Komisaris telah mengeluarkan beberapa keputusan dan persetujuan, antara lain:

1. Memberikan persetujuan terhadap penyediaan dana kepada pihak terkait.
2. Persetujuan Penyesuaian RBB bank **bjb** Tahun 2025 – 2027.
3. Persetujuan Penyesuaian Struktur Organisasi bank **bjb**.
4. Persetujuan terhadap *Recovery Plan* bank **bjb** Tahun 2025.
5. Persetujuan RBB bank **bjb** Tahun 2026 – 2028.
6. Persetujuan Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2026.
7. Persetujuan *Corporate Plan* bank **bjb** Tahun 2026 – 2030.
8. Persetujuan *Corporate Plan* Perusahaan Induk Konglomerasi Keuangan Tahun 2026 – 2030.

Pengawasan Dewan Komisaris dalam Perumusan dan Implementasi Strategi yang Dilakukan oleh Direksi

Dewan Komisaris senantiasa melakukan fungsi pengawasan secara aktif dan berkelanjutan terhadap proses perumusan dan implementasi strategi yang dilakukan oleh Direksi, guna memastikan bahwa arah kebijakan dan langkah strategis Perseroan selaras dengan visi, misi, serta kepentingan jangka panjang perusahaan. Dalam tahap perumusan strategi, Dewan Komisaris memberikan arahan dan masukan strategis terhadap Rencana Bisnis Bank (RBB) yang disusun oleh Direksi. Pengawasan dilakukan melalui pembahasan intensif dalam rapat Dewan Komisaris bersama Direksi, dengan menelaah asumsi makroekonomi, proyeksi kinerja, strategi pertumbuhan, serta kecukupan manajemen risiko yang mendasari rencana tersebut. Dewan Komisaris memastikan bahwa strategi yang dirumuskan telah mempertimbangkan prinsip kehati-hatian (*prudential banking*), aspek keberlanjutan, serta dinamika industri perbankan.

Sedangkan pengawasan terhadap implementasi strategi, Dewan Komisaris melakukan pengawasan melalui mekanisme *monitoring* dan evaluasi berkala atas pelaksanaan strategi. Hal ini dilakukan dengan menelaah laporan kinerja Direksi, membandingkan realisasi dengan target yang telah ditetapkan, serta mengidentifikasi potensi deviasi dan risiko yang muncul. Dewan Komisaris juga memberikan rekomendasi perbaikan dan arahan strategis guna memastikan implementasi berjalan efektif dan tetap berada pada jalur yang telah direncanakan.

Pengawasan turut diperkuat melalui peran komite-komite di bawah Dewan Komisaris, seperti Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, serta Komite Tata Kelola Terintegrasi yang melakukan kajian lebih mendalam terhadap aspek-aspek spesifik dalam implementasi

To perform its duties and responsibilities, the Board of Commissioners continues to strive to promote increasingly effective oversight. During 2025, the Board of Commissioners issued several decisions and approvals, including:

1. Approving the provision of funds to related parties.
2. Approving the Adjustment to the 2025-2027 bank **bjb** Business Plan (RBB).
3. Approving the Adjustment to the bank **bjb** Organizational Structure.
4. Approving the 2025 bank **bjb** Recovery Plan.
5. Approving the 2026-2028 bank **bjb** Business Plan (RBB).
6. Approving the 2026 Sustainable Finance Action Plan (RAKB).
7. Approving the 2026-2030 bank **bjb** Corporate Plan.
8. Approving the 2026-2030 Corporate Plan of the Financial Conglomerate Holding Company.

Supervision by The Board of Commissioners in The Formulation and Implementation of Strategies Undertaken by The Board of Directors

The Board of Commissioners consistently and continuously supervises the strategy formulation and implementation process undertaken by the Board of Directors, ensuring that the Company's policy direction and strategic initiatives align with the Company's vision, mission, and long-term interests. During the strategy formulation phase, the Board of Commissioners provides strategic direction and input to the Bank Business Plan (RBB) prepared by the Board of Directors. Supervision is conducted through intensive discussions in joint Board of Commissioners meetings with the Board of Directors, reviewing macroeconomic assumptions, performance projections, growth strategies, and the adequacy of the risk management underlying the plan. The Board of Commissioners ensures that the formulated strategy takes into account prudential banking principles, sustainability aspects, and banking industry dynamics.

Supervision of strategy implementation is carried out by the Board of Commissioners through periodic monitoring and evaluation mechanisms. The supervision is accomplished by reviewing the Board of Directors' performance reports, comparing actual results with established targets, and identifying potential deviations and emerging risks. The Board of Commissioners also provides recommendations for improvements and strategic direction to ensure implementation is effective and remains on track.

Moreover, supervision is strengthened through the role of committees under the Board of Commissioners, such as the Audit Committee, the Risk Monitoring Committee, the Remuneration and Nomination Committee, and the Integrated Governance Committee which conduct in-depth reviews of

strategi. Hasil pembahasan komite menjadi bahan pertimbangan bagi Dewan Komisaris dalam memberikan nasihat dan rekomendasi kepada Direksi.

Selain itu, Dewan Komisaris menjaga intensitas komunikasi dengan Direksi, baik melalui forum formal maupun komunikasi insidentil, guna merespons secara cepat terhadap perubahan kondisi eksternal maupun internal yang dapat memengaruhi pencapaian strategi. Pendekatan ini memungkinkan adanya penyesuaian strategi secara tepat waktu dan terukur.

Kondisi Perekonomian yang Secara Langsung Berdampak terhadap Kinerja Perseroan

Dinamika geopolitik dan perekonomian global terus memberikan tekanan signifikan terhadap arah kebijakan moneter bank-bank sentral serta stabilitas pasar keuangan dunia. Ketidakpastian global tetap tinggi, dipicu oleh berlanjutnya konflik Rusia-Ukraina, eskalasi ketegangan geopolitik di Timur Tengah, serta fragmentasi perdagangan global akibat kebijakan tarif AS. Kondisi tersebut meningkatkan volatilitas pasar keuangan dan menahan arus perdagangan serta investasi internasional. Seiring dengan meredanya tekanan inflasi global dan melemahnya momentum pertumbuhan ekonomi di sejumlah negara maju, bank-bank sentral mulai memasuki fase pelonggaran kebijakan moneter. Bank Sentral AS (The Fed) menurunkan Federal Funds Rate (FFR) pada September 2025 ke kisaran 3,50%–3,75%, sebagai bagian dari upaya menyeimbangkan perlambatan ekonomi dan pasar tenaga kerja dengan inflasi yang mulai menurun.

Meskipun perekonomian global masih melambat, ekonomi Indonesia tumbuh sebesar 5,39% (yoy) pada Triwulan-IV 2025, mencatatkan pertumbuhan kuartalan tertinggi sejak periode pasca pandemi COVID-19 serta mendorong pertumbuhan tahunan sebesar 5,11% (yoy) sepanjang 2025. Dari sisi lapangan usaha, kinerja ekonomi 2025 tetap solid dengan sektor industri pengolahan tumbuh 5,40% (yoy) pada Triwulan IV 2025 dan 5,30% (yoy) sepanjang tahun 2025, didorong permintaan domestik, pemulihan global, serta kebijakan hilirisasi dan penguatan daya saing industri. Sektor perdagangan juga tumbuh kuat 6,07% (yoy) pada Triwulan IV 2025 dan 5,49% (yoy) sepanjang tahun 2025 seiring peningkatan pasokan, distribusi, dan konsumsi, sementara sektor pertanian tumbuh 5,14% (yoy) pada Triwulan IV 2025 dan 5,33% (yoy) sepanjang tahun 2025, ditopang produksi tanaman pangan dan dukungan kebijakan.

Di sisi lain, sektor transportasi serta akomodasi dan makan minum menunjukkan kinerja tinggi seiring peningkatan mobilitas dan pariwisata, sedangkan sektor informasi dan komunikasi tumbuh 8,09% (yoy) pada Triwulan IV 2025 dan 8,35% (yoy) sepanjang tahun 2025 didorong akselerasi

specific aspects of strategy implementation. The results of these committee discussions serve as considerations for the Board of Commissioners in providing advice and recommendations to the Board of Directors.

The Board of Commissioners maintains frequent communication with the Board of Directors, both through formal forums and incidental communications, to respond quickly to changes in external and internal conditions that could impact the achievement of the strategy. This approach allows for timely and measurable strategy adjustments.

Economic Conditions Directly Affecting The Company's Performance

Global geopolitical and economic dynamics continue to exert significant pressure on the direction of central banks' monetary policies and the stability of global financial markets. Global uncertainty remains high, fueled by the ongoing Russia-Ukraine conflict, escalating geopolitical tensions in the Middle East, and the fragmentation of global trade due to US tariff policies. These conditions increase financial market volatility and restrain international trade and investment flows. As global inflationary pressures subside and economic growth momentum weakens in several developed countries, central banks are beginning to ease monetary policy. The US Federal Reserve (The Fed) lowered the Federal Funds Rate (FFR) in September 2025 to a range of 3.50%–3.75%, as part of an effort to balance the economic and labor market slowdown with declining inflation.

Despite the continued slowdown in the global economy, Indonesia's economy grew by 5.39% (yoy) in Q4 2025, marking the highest quarterly growth since the post-COVID-19 pandemic period and bringing full-year growth to 5.11% (yoy) for 2025. From the production side, economic performance in 2025 remained solid, with the manufacturing sector growing by 5.40% (yoy) in Q4 2025 and 5.30% (yoy) for the full year, supported by domestic demand, global recovery, as well as downstream policies and enhanced industrial competitiveness. The trade sector also recorded strong growth of 6.07% (yoy) in Q4 2025 and 5.49% (yoy) for the full year, in line with increased supply, distribution, and consumption, while the agricultural sector grew by 5.14% (yoy) in Q4 2025 and 5.33% (yoy) for the full year, supported by food crop production and policy support.

On the other hand, the transportation as well as accommodation and food services sectors showed strong performance in line with increased mobility and tourism, while the information and communication sector grew by 8.09% (yoy) in Q4 2025 and 8.35% (yoy) for the full year, driven by accelerated

digitalisasi. Namun demikian, sektor pertambangan masih terkontraksi sebesar 1,31% (yoy) pada Triwulan IV 2025 dan 0,66% (yoy) sepanjang tahun 2025 akibat penurunan kinerja komoditas dan penyesuaian struktur menuju hilirisasi.

Dari sisi perbankan, sektor perbankan mampu menunjukan resiliensi yang kuat dengan permodalan yang terjaga pada level tinggi dan kinerja intermediasi yang tetap stabil meskipun dalam situasi global yang penuh dengan tantangan. Sejumlah indikator utama perbankan seperti pertumbuhan kredit dan DPK bank umum mencatatkan pertumbuhan yang positif. Pertumbuhan kredit pada November 2025 tumbuh sebesar 7,74% (yoy) menjadi sebesar Rp8.314,48 triliun, yang didorong oleh pertumbuhan pada sektor pengangkutan dan pergudangan sebesar 18,33%, pengadaan listrik, gas, dan air sebesar 21,83%, industri pertambangan sebesar 11,0%, serta konstruksi sebesar 8,14%. Pembiayaan perbankan syariah tumbuh sebesar 7,67% (yoy), sementara kredit UMKM terkontraksi 0,64% (yoy). Di sisi lain, pada November 2025, Dana Pihak Ketiga (DPK) tercatat mengalami pertumbuhan tinggi mencapai 12,03% (yoy) yang meningkat dari tahun sebelumnya, yaitu 11,48% (yoy). Kualitas kredit Bank Umum juga membaik dengan rasio NPL Gross November 2025 yang terjaga rendah sebesar 2,04%.

Kinerja Perseroan

Dewan Komisaris menilai bahwa Direksi telah menjalankan tugas dan tanggung jawabnya dengan baik, tercermin dari pencapaian kinerja yang positif serta kemampuan dalam menjaga stabilitas operasional di tengah tantangan eksternal. Upaya Direksi dalam memperkuat sinergi melalui Kelompok Usaha Bank (KUB), meningkatkan kualitas layanan, serta mengembangkan inovasi digital merupakan langkah strategis yang tepat dalam memperkuat daya saing bank **bjb**.

Pada tahun 2025, total *outstanding* kredit bank **bjb** sebesar Rp112,60 triliun. Komposisi portofolio kredit terbesar pada tahun 2025 berasal dari kredit konsumer yang mencapai 48,79% dari total penyaluran kredit bank **bjb**. Secara nominal, penyaluran kredit konsumer meningkat menjadi Rp54,94 triliun atau tumbuh sebesar 3,29% dibandingkan dengan tahun 2024 yang tercatat sebesar Rp53,19 triliun. Total Dana Pihak Ketiga Konsumer tahun 2025 mencapai Rp46,68 triliun, meningkat 1,63% atau Rp747,63 miliar dibandingkan dengan tahun 2024 yang mencapai Rp45,93 triliun.

Selain kinerja operasional, pencapaian yang baik juga terlihat dari sisi keuangan. Pendapatan bunga dan syariah pada tahun 2025 tercatat sebesar Rp17,09 triliun, meningkat 7,69% dibandingkan tahun 2024 sebesar Rp15,87 triliun. Peningkatan pendapatan bunga dan syariah secara tidak langsung meningkatkan laba tahun berjalan Perseroan. Laba tahun berjalan pada tahun 2025 tercatat sebesar Rp1,58

digitalization. However, the mining sector remained in contraction, declining by 1.31% (yoy) in Q4 2025 and 0.66% (yoy) for the full year, due to weaker commodity performance and structural adjustments toward downstreaming.

In terms of the banking perspective, the banking sector demonstrated strong resilience, maintained high levels of capital, and secured stable intermediation performance, despite the challenging global environment. Several key banking indicators, such as credit growth and third-party funds (TPF) at commercial banks, recorded positive growth. Credit growth in November 2025 was projected to reach 7.74% (yoy) to IDR8,314.48 trillion, driven by growth in the transportation and warehousing sector (18.33%), electricity, gas, and water supply (21.83%), mining (11.0%), and construction (8.14%). Sharia banking financing grew by 7.67% (yoy), while MSME loans contracted by 0.64% (yoy). Furthermore, in November 2025, Third Party Funds (TPF) recorded high growth of 12.03% (yoy), an increase from 11.48% (yoy) in the previous year. Commercial Bank credit quality also improved, with the Gross NPL ratio maintained at a low 2.04% in November 2025.

The Company's Performance

The Board of Commissioners assessed that the Board of Directors had carried out its duties and responsibilities effectively, as reflected in its positive performance and ability to maintain operational stability amidst external challenges. The Board of Directors' efforts to strengthen synergies through the Bank Business Group (BBG), improved service quality, and develop digital innovation were strategic steps to strengthen bank **bjb**'s competitiveness.

In 2025, bank **bjb**'s total outstanding credit reached IDR112.60 trillion. Consumer loans comprised the largest portion of the 2025 loan portfolio, accounting for 48.79% of bank **bjb**'s total loan disbursement. Nominally, consumer loans increased to IDR54.94 trillion, representing an increase of 3.29% compared to IDR53.19 trillion in 2024. Total consumer third-party funds achieved IDR46.68 trillion in 2025, representing an increase of 1.63%, or IDR747.63 billion, compared to IDR45.93 trillion in 2024.

In addition to operational performance, strong financial performance was also evident. The 2025 interest and sharia income was recorded at IDR17.09 trillion, an increase of 7.69% compared to IDR15.87 trillion in 2024. The increase in interest and Sharia income indirectly increased the Company's current year profit. The 2025 current year profit was recorded at IDR1.58 trillion, an increase of 8.86% compared to IDR1.46

triliun, meningkat 8,86% dibandingkan tahun 2024 sebesar Rp1,46 triliun. Aset per 2025 tercatat sebesar Rp221,35 triliun, meningkat sekitar 0,63% dibandingkan 2024 sebesar Rp219,96 triliun. Kemudian, total ekuitas pada tahun 2025 tercatat sebesar Rp20,82 triliun, meningkat 6,02% dibandingkan tahun 2024 sebesar Rp19,64 triliun.

Selain kinerja operasional dan keuangan, tingkat kesehatan bank juga menjadi salah satu pertimbangan Dewan Komisaris dalam melakukan penilaian atas kinerja Direksi. Peringkat Komposit Tingkat Kesehatan bank **bjb** posisi 31 Desember 2025 berada pada PK 2 (Sehat). Kondisi bank **bjb** secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya. Hal ini tercermin dari peringkat faktor penilaian antara lain profil risiko, penerapan tata kelola, rentabilitas, dan permodalan yang secara umum baik. Dalam hal terdapat kelemahan, maka secara umum kelemahan tersebut kurang signifikan.

Pandangan Atas Prospek Usaha yang Disusun Direksi

Memasuki tahun 2026, perekonomian global diperkirakan masih dibayangi oleh berbagai ketidakpastian. Dana Moneter Internasional (IMF) memproyeksikan pertumbuhan ekonomi global diperkirakan melambat berada di kisaran sekitar 3,1%. Meningkatnya risiko geopolitik global menambah ketidakpastian prospek ekonomi dunia. Pada saat yang sama, keterbatasan ruang fiskal di sejumlah negara maju, seiring tingginya tingkat utang publik dan kebutuhan konsolidasi fiskal pasca pandemi, membatasi kapasitas kebijakan fiskal untuk memberikan stimulus tambahan bagi perekonomian. Kombinasi berbagai faktor tersebut menyebabkan pemulihan ekonomi global berlangsung secara moderat dan tidak merata antar negara, serta secara keseluruhan menahan prospek pertumbuhan ekonomi global dalam jangka menengah.

Di tengah dinamika global tersebut, perekonomian nasional Indonesia pada tahun 2026 diproyeksikan tetap menunjukkan kinerja yang solid dan stabil. Kementerian Keuangan memperkirakan pertumbuhan ekonomi Indonesia mencapai sebesar 5,4%, didukung oleh terjaganya permintaan domestik, keberlanjutan agenda reformasi struktural, serta efektivitas bauran kebijakan fiskal dalam menjaga momentum pemulihan ekonomi. Sejalan dengan itu, Bank Indonesia memproyeksikan pertumbuhan ekonomi berada pada kisaran 4,9%-5,7%, mencerminkan ketahanan konsumsi rumah tangga, meningkatnya kontribusi investasi, serta dukungan kebijakan moneter dan makroprudensial yang akomodatif dan terkoordinasi dengan kebijakan fiskal.

Industri perbankan Indonesia pada 2026 diproyeksikan tetap tumbuh positif, meski harus menghadapi dinamika global dan

trillion in 2024. The 2025 assets were recorded at IDR221.35 trillion, an increase of approximately 0.63% compared to IDR219.96 trillion in 2024. Furthermore, total equity in 2025 was recorded at IDR20.82 trillion, an increase of 6.02% compared to IDR19.64 trillion in 2024.

In terms of the operational and financial performance, the bank's soundness was also a consideration for the Board of Commissioners in assessing the Board of Directors' performance. bank **bjb**'s Composite Rating as of December 31, 2025, is at CR 2 (Sound). bank **bjb**'s overall soundness was considered sound, and could be deal with significant negative impacts from changing business conditions and other external factors. The soundness was reflected in the generally sound rating of assessment factors, including risk profile, governance implementation, profitability, and capitalization. Weaknesses were generally considered less significant
.

Views on Business Prospects Prepared by The Board of Directors

Entering 2026, the global economy is expected to remain shrouded in uncertainty. The International Monetary Fund (IMF) projects that global economic growth will slow to around 3.1%. Rising global geopolitical risks add to the uncertainty of the global economic outlook. At the same time, limited fiscal space in several developed countries, coupled with high levels of public debt and the need for post-pandemic fiscal consolidation, limits the capacity of fiscal policy to provide additional stimulus to the economy. This combination of factors has caused the global economic recovery to be moderate and uneven across countries, and overall, has restrained the prospects for global economic growth in the medium term.

Amid these global dynamics, Indonesia's national economy was projected to continuously show solid and stable performance in 2026. The Ministry of Finance estimated that Indonesia's economic growth would reach 5.4%, supported by maintained domestic demand, the sustainability of the structural reform agenda, and the effectiveness of the fiscal policy mix in maintaining the momentum of economic recovery. Accordingly, Bank Indonesia projected economic growth in the range of 4.9%-5.7%, reflecting resilient household consumption, increasing investment contributions, and support from accommodative monetary and macroprudential policies coordinated with fiscal policy.

The Indonesian banking industry is projected to maintain positive growth in 2026, despite facing uncertain global and

nasional yang penuh ketidakpastian. Mencermati berbagai tantangan dan peluang yang dihadapi industri perbankan, serta arah kebijakan yang akan ditempuh ke depan, Bank Indonesia memproyeksikan pertumbuhan kredit pada kisaran 8%–12%. Proyeksi ini sejalan dengan perkiraan Otoritas Jasa Keuangan yang memproyeksikan Dana Pihak Ketiga (DPK) berpotensi tumbuh sekitar 7%–9%, didukung oleh stabilitas makroekonomi yang terjaga, inflasi yang terkendali, serta tetap kuatnya kepercayaan masyarakat terhadap sistem keuangan nasional. Dengan demikian, secara fundamental, ruang ekspansi intermediasi perbankan pada tahun mendatang masih relatif terbuka.

national dynamics. Considering the various challenges and opportunities facing the banking industry, as well as the future policy direction, Bank Indonesia projected credit growth in the range of 8%-12%. This projection aligned with the Financial Services Authority, estimating that Third Party Funds (TPF) had the potential to grow by around 7%-9%, supported by maintained macroeconomic stability, controlled inflation, and continued strong public confidence in the national financial system. Therefore, fundamentally, there was still relatively room for expansion in banking intermediation in the coming year.

Meskipun demikian, prospek pertumbuhan tersebut tidak terlepas dari berbagai tantangan struktural yang masih membayangi industri. Tingginya biaya dana (*Cost of Fund*/CoF) akibat dominasi dana mahal, khususnya deposito berjangka, terus menekan ruang ekspansi dan margin intermediasi. Selain itu, risiko kredit pada sektor-sektor yang bersifat siklikal seperti komoditas, konstruksi, dan perdagangan menuntut penerapan manajemen risiko yang lebih pruden dan selektif. Kondisi ini menunjukkan bahwa pertumbuhan yang diharapkan tetap harus diimbangi dengan pengelolaan risiko dan efisiensi yang kuat.

However, this growth outlook was not without various structural challenges that still loomed over the industry. The high cost of funds (CoF) due to the dominance of expensive funds, particularly time deposits, continued to pressure expansion space and intermediation margins. Credit risk in cyclical sectors, such as commodities, construction, and trade, needed more prudent and selective risk management. This situation indicated that expected growth had to be balanced with strong risk management and efficiency.

Setelah mempertimbangkan kondisi perekonomian, Dewan Komisaris berpendapat bahwa prospek usaha yang telah disusun oleh Direksi sudah tepat. Dewan Komisaris berkeyakinan bahwa Perseroan akan dapat memanfaatkan peluang yang ada di antaranya sinergi dengan pemerintah daerah menjadi peluang untuk *cross selling* kredit produktif, *treasury*, dan layanan digital publik berbasis integrasi ekosistem, serta memperluas *income* melalui *bundling* produk investasi dan asuransi bagi ASN dan Pemda. Ambisi Pemerintah Provinsi Jawa Barat RPJMD, RKPD Jabar 2026 untuk mempercepat pembangunan ekonomi regional melalui pelaksanaan berbagai proyek (misalnya infrastruktur, pendidikan) menciptakan peluang signifikan bagi bank **bjb** untuk menjadi penyedia layanan keuangan utama, sekaligus mendorong sinergi strategis. Tren digitalisasi pelayanan publik (SP2D, QRIS Daerah, *payroll* ASN) memberi peluang bagi bank **bjb** dalam menjadi anchor bank bagi Pemda melalui integrasi sistem pembayaran publik. Peningkatan (Rp200 triliun) likuiditas nasional juga membuka peluang bagi bank **bjb** dalam memperluas ekspansi kredit produktif, memperkuat posisi likuiditas, dan melakukan reposisi pricing berbasis layanan serta efisiensi pendanaan. Selain itu, pergeseran minat masyarakat ke aset aman seperti emas dan saham, membuka peluang bagi bank **bjb** dalam menawarkan produk investasi ritel, sehingga dana tetap berada di ekosistem bank **bjb**. Hal-hal tersebut didukung oleh efektifnya strategi usaha yang telah ditetapkan oleh Direksi. Dewan Komisaris akan terus mendorong Direksi untuk memperkuat strategi bisnis yang adaptif, meningkatkan efisiensi operasional, serta

After considering economic conditions, the Board of Commissioners believed that the business prospects outlined by the Board of Directors were appropriate. The Board of Commissioners was confident that the Company could capitalize on existing opportunities, including synergies with local governments, which could be maximized to cross-sell productive credit, treasury, and ecosystem-based public digital services, as well as expand income through bundling investment and insurance products for civil servant apparatus (ASN) and local governments. The West Java Provincial Government's ambition, in the 2026 Regional Medium-Term Development Plan (RPJMD) and West Java Regional Work Plan (RKPD) to accelerate regional economic development through the implementation of various projects (e.g., infrastructure and education), created significant opportunities for bank **bjb** to become a primary financial services provider while simultaneously fostering strategic synergies. The trend in digitalization of public services (SP2D, Regional QRIS, ASN payroll) provided an opportunity for bank **bjb** to become an anchor bank for local governments through public payment system integration. The increase (IDR200 trillion) in national liquidity also opened up opportunities for bank **bjb** to expand productive credit, strengthen its liquidity position, and reposition its pricing based on services and funding efficiency. Furthermore, the shift in public interest toward safe assets such as gold and stocks opens up opportunities for bank **bjb** to offer retail investment products, retaining funds within the bank **bjb** ecosystem. The public interest change was supported by the effectiveness of the business strategy established by the

memanfaatkan peluang pertumbuhan, khususnya melalui pengembangan ekosistem digital dan perluasan basis nasabah.

Board of Directors. The Board of Commissioners continuously encouraged the Board of Directors to strengthen adaptive business strategies, improve operational efficiency, and capitalize on growth opportunities, particularly through the development of a digital ecosystem and expanding its customer base
.

Pandangan Atas Penerapan Tata Kelola Bank

Dewan Komisaris memandang bahwa penerapan *Corporate Governance* di bank **bjb** sepanjang tahun 2025 telah berjalan secara efektif dan menunjukkan perkembangan yang positif. Hal ini tercermin dari semakin kuatnya komitmen seluruh organ perusahaan dalam mengintegrasikan prinsip-prinsip transparansi, akuntabilitas, tanggung jawab, independensi, dan kewajaran ke dalam setiap aspek kegiatan usaha. Dewan Komisaris menilai bahwa Direksi telah melaksanakan pengelolaan Perseroan dengan mengedepankan prinsip kehati-hatian (*prudential banking*), didukung oleh sistem manajemen risiko dan pengendalian internal yang memadai. Penguatan fungsi kepatuhan, audit internal, serta pengawasan yang dilakukan secara berlapis menjadi faktor penting dalam menjaga kualitas implementasi GCG.

Views on Bank Governance Implementation

The Board of Commissioners believed that bank **bjb**'s 2025 Corporate Governance implementation had been effective and shown positive progress. The improvement was reflected in the increasingly strong commitment of company organs to integrating the principles of transparency, accountability, responsibility, independence, and fairness into every aspect of business activities. The Board of Commissioners assessed that the Board of Directors had implemented the Company's management by prioritizing the principle of prudential banking, supported by an adequate risk management system and internal control. Strengthening the compliance function, internal audit, and multi-layered supervision are important factors in maintaining the quality of GCG implementation.

Manajemen Risiko

Perseroan sebagai lembaga intermediasi yang mempunyai peranan penting dalam sistem perekonomian sehingga memerlukan adanya fungsi manajemen risiko atas aktivitas tersebut. Dalam menjalankan aktivitasnya, Perseroan dihadapkan pada risiko-risiko yang melekat antara lain risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko kepatuhan, risiko reputasi dan risiko stratejik yang semakin kompleks sejalan dengan perkembangan dunia usaha perbankan karena inovasi produk, perluasan jaringan, pemutakhiran teknologi maupun pengembangan sumber daya manusia.

Risk Management

An intermediary institution with a vital role in the economic system, the Company requires a risk management function for its activities. In carrying out its activities, the Company faces inherent risks, including credit risk, market risk, liquidity risk, operational risk, legal risk, compliance risk, reputation risk, and strategic risk, which are increasingly complex in line with developments in the banking industry due to product innovation, network expansion, technological upgrades, and human resource development.

Situasi lingkungan eksternal dan internal perbankan tersebut meningkatkan kebutuhan praktik *corporate governance* dan penerapan manajemen risiko yang meliputi pengawasan aktif pengurus Perseroan, kecukupan kebijakan, prosedur, dan penetapan limit. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi dan pengendalian internal yang menyeluruh. Untuk meningkatkan *sustainability* dalam menghadapi gejolak ekonomi serta meningkatkan kinerja dalam rangka melindungi kepentingan *stakeholder*. Perseroan berupaya memperkuat proses manajemen risiko di setiap kegiatan usahanya dengan melakukan penyempurnaan atas kebijakan infrastruktur dan kualitas sumber daya manusia terkait dengan pengelolaan risiko.

This external and internal banking environment increases the need for corporate governance practices and the implementation of risk management, which includes active oversight by the Company's management, the adequacy of policies, procedures, and limit setting. Adequate risk identification, measurement, monitoring, and control processes, as well as comprehensive information systems and internal controls, are essential. To enhance sustainability in the face of economic turmoil and improve performance to protect stakeholder interests, the Company strives to strengthen its risk management processes in its business activities by improving infrastructure policies and the quality of human resources related to risk management.

Penerapan manajemen risiko juga diterapkan dalam Konglomerasi Keuangan. Hal ini dikarenakan hubungan

The implementation of risk management is also implemented within the Financial Conglomerate. This is because the

kepemilikan dan pengendalian antar lembaga jasa keuangan mempengaruhi kelangsungan usaha yang disebabkan adanya risiko yang timbul dari kegiatan usaha perusahaan anak dan perusahaan terelasi yang tergabung dalam suatu konglomerasi keuangan bank **bjb**. Dalam rangka pengukuran risiko secara lebih menyeluruh, konglomerasi keuangan harus menerapkan manajemen risiko secara terintegrasi. Melalui penerapan manajemen risiko secara terintegrasi, konglomerasi keuangan akan mendapat manfaat antara lain pengelolaan risiko yang lebih baik, selain itu, penerapan manajemen risiko terintegrasi bagi konglomerasi keuangan diharapkan dapat mewujudkan stabilitas sistem keuangan yang tumbuh secara berkelanjutan, sehingga mampu meningkatkan daya saing nasional.

ownership and control relationships between financial services institutions affect business continuity due to risks arising from the business activities of subsidiaries and related companies within the bank **bjb** financial conglomerate. To assess risk more comprehensively, financial conglomerates must implement integrated risk management. Through the implementation of integrated risk management, financial conglomerates will benefit from improved risk management. Furthermore, the implementation of integrated risk management for financial conglomerates is expected to achieve financial system stability and sustainable growth, enhancing national competitiveness.

bank **bjb** selaku Entitas Utama wajib menerapkan Manajemen Risiko Terintegrasi secara komprehensif dan efektif, yang disesuaikan dengan karakteristik dan kompleksitas usaha Konglomerasi Keuangan dengan rincian sebagai berikut:

a. Memastikan pelaksanaan manajemen risiko terintegrasi dalam Konglomerasi Keuangan;
b. Memastikan kecukupan kebijakan, prosedur, dan penetapan limit Manajemen Risiko Terintegrasi;
c. Memastikan kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian risiko secara terintegrasi, dan sistem informasi Manajemen Risiko Terintegrasi;
d. Memastikan kecukupan infrastruktur pelaksanaan Manajemen Risiko Terintegrasi.

bank **bjb**, the Lead Entity, must implement comprehensive and effective Integrated Risk Management, tailored to the characteristics and complexity of the Financial Conglomerate's business, as detailed below:

a. Confirming the implementation of integrated risk management within the Financial Conglomerate;
b. Ensuring the adequacy of Integrated Risk Management policies, procedures, and limit setting;
c. Verifying the adequacy of the integrated risk identification, measurement, monitoring, and control processes, as well as the Integrated Risk Management information system;
d. Certifying the adequacy of the Integrated Risk Management implementation infrastructure.

Sebagai implementasi dari Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2014 Tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, bank **bjb** melaksanakan penerapan Manajemen Risiko Terintegrasi mencakup paling sedikit:

a. Pengawasan Direksi dan Dewan Komisaris Entitas Utama;
b. Kecukupan Kebijakan, Prosedur, dan Penetapan Limit Manajemen Risiko Terintegrasi;
c. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, Pengendalian Risiko secara Terintegrasi, dan Sistem Informasi Manajemen Risiko Terintegrasi; serta
d. Sistem Pengendalian Intern yang Menyeluruh Terhadap Penerapan Manajemen Risiko Terintegrasi.

In terms of the implementation of Financial Services Authority Regulation Number 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates, bank **bjb** implements Integrated Risk Management, which includes minimally:

a. Supervision by the Board of Directors and Board of Commissioners of the Lead Entity;
b. Adequacy of Integrated Risk Management Policies, Procedures, and Limit Determination;
c. Adequacy of Integrated Risk Identification, Measurement, Monitoring, and Control Processes, and the Integrated Risk Management Information System; and
d. A Comprehensive Internal Control System for the Implementation of Integrated Risk Management.

Dewan Komisaris melalui Komite Pemantau Risiko menilai bahwa selama tahun 2025 manajemen risiko telah berjalan memadai yang tercermin hasil *review* atas kelengkapan dan keakuratan identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan risiko, serta atas kecukupan skenario mitigasi yang diusulkan oleh unit kerja operasional telah memadai.

The Board of Commissioners, through the Risk Monitoring Committee, assessed that risk management had been running adequately during 2025, as reflected in the results of a review of the completeness and accuracy of risk identification, measurement, monitoring, control, and reporting, as well as the adequacy of the mitigation scenarios proposed by operational business units.

Sistem Pengendalian Internal

Sistem Pengendalian Internal (SPI) merupakan suatu mekanisme proses pengawasan yang ditetapkan oleh

Internal Control System

The Internal Control System (SPI) is a continuous oversight process established by the Company's management, the

manajemen Perseroan secara berkesinambungan yang kualitas desain dan pelaksanaannya dipengaruhi oleh Dewan Komisaris, Direksi serta seluruh pejabat dan pegawai Perseroan. SPI dirancang untuk dapat memberikan yang memadai guna menjaga dan mengamankan harta kekayaan Perseroan, menjamin tersedianya laporan yang akurat, meningkatkan kepatuhan terhadap ketentuan yang berlaku, mengurangi dampak kerugian keuangan, penyimpangan termasuk kecurangan (*fraud*) dan pelanggaran aspek kehati-hatian, serta meningkatkan efektivitas organisasi dan meningkatkan efisiensi biaya.

quality of which is influenced by the Board of Commissioners, the Board of Directors, and all officers and employees of the Company. The SPI is designed to provide adequate safeguards to safeguard and secure the Company's assets, ensure accurate reporting, enhance compliance with applicable regulations, mitigate the impact of financial losses, irregularities, including fraud and prudential violations, and enhance organizational effectiveness and cost efficiency.

Sistem Pengendalian Intern bank **bjb** mengacu pada SEOJK 35/SEOJK.03/2017 tentang Pedoman Sistem Pengendalian Intern Bagi Bank Umum. Pengendalian intern diselenggarakan secara berkesinambungan (*on going basis*) untuk mencapai 3 (tiga) sasaran, yaitu:

1. Mencapai efektivitas dan efisiensi pada setiap aktivitas yang dijalankan oleh Perseroan, mencakup kinerja operasional dan keuangan, serta menjaga dan mengamankan harta kekayaan Perseroan.
2. Menciptakan laporan finansial dan non-finansial bagi pihak internal dan eksternal yang terpercaya, tepat waktu, dan transparan, serta sesuai dengan regulasi dan standar yang berlaku.
3. Menjaga kepatuhan terhadap hukum dan regulasi dalam seluruh aspek aktivitas Perseroan.

bank **bjb**'s Internal Control System adheres to OJK Circular Letter 35/SEOJK.03/2017 concerning Guidelines for Internal Control Systems for Commercial Banks. Internal control is implemented on an ongoing basis to achieve three objectives:

1. Achieving effectiveness and efficiency in all activities carried out by the Company, including operational and financial performance, as well as safeguarding and securing the Company's assets.
2. Producing reliable, timely, and transparent financial and non-financial reports for internal and external parties, in accordance with applicable regulations and standards.
3. Maintaining compliance with laws and regulations in all aspects of the Company's activities.

Sistem Pengendalian Internal (SPI) yang efektif merupakan komponen penting dalam manajemen bank **bjb** dan menjadi dasar bagi kegiatan operasional Perseroan yang sehat dan aman. SPI yang efektif dapat membantu Direksi dan Dewan Komisaris menjaga aset bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan bank terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi risiko terjadinya kerugian, penyimpangan, dan pelanggaran aspek kehati-hatian.

An effective Internal Control System (ISC) is a crucial component of bank **bjb**'s management and serves as the foundation for the Company's sound and safe operations. An effective ISC can assist the Board of Directors and Board of Commissioners in safeguarding the bank's assets, ensuring reliable financial and managerial reporting, enhancing the bank's compliance with laws and regulations, and reducing the risk of losses, irregularities, and violations of prudential principles.

Perseroan melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. Pemantauan terhadap risiko utama Perseroan harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan Perseroan sehari-hari termasuk evaluasi secara berkala, baik oleh satuan-satuan kerja operasional dan non operasional maupun oleh Satuan Kerja Audit Intern (SKAI). Perseroan memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas sistem pengendalian intern tersebut agar efektivitasnya dapat ditingkatkan. Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris.

The Company monitors the overall effectiveness of internal control implementation. Monitoring the Company's key risks must be prioritized and function as part of the Company's daily activities, including regular evaluations by both operational and non-operational work units, as well as by the Internal Audit Unit (SKAI). The Company monitors and evaluates the adequacy of the internal control system in light of changing internal and external conditions and must enhance the capacity of the internal control system to enhance its effectiveness. Weaknesses in internal control, whether they are identified by operational business units (risk-taking units), SKAI, or other parties, must be promptly reported and brought to the attention of authorized officials or the Board of Directors. Material internal control weaknesses are also reported to the Board of Commissioners.

Satuan Kerja Audit Internal (SKAI), Direksi, Dewan Komisaris serta Komite Audit telah melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. SKAI, Direksi, Dewan Komisaris serta Komite Audit memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas sistem pengendalian internal tersebut agar efektivitasnya dapat ditingkatkan. Direksi, Dewan Komisaris, Komite Audit serta SKAI menilai bahwa sistem pengendalian internal telah memadai pada tahun 2025.

The Internal Audit Business Unit (SKAI), the Board of Directors, the Board of Commissioners, and the Audit Committee have monitored the overall effectiveness of internal control implementation. SKAI, the Board of Directors, the Board of Commissioners, and the Audit Committee monitor and evaluate the adequacy of the internal control system in light of changing internal and external conditions and must enhance the capacity of the internal control system to enhance its effectiveness. The Board of Directors, the Board of Commissioners, the Audit Committee, and SKAI assessed that the internal control system was adequate by 2025.

Whistleblowing System

Whistleblowing System (WBS) berperan penting dalam meningkatkan pelaksanaan tata kelola perusahaan yang baik serta serta merupakan bagian dari pemeliharaan budaya dan kepedulian atas *anti fraud* di jajaran organisasi bank **bjb**. Dalam rangka meningkatkan efektivitas penerapan *Good Corporate Governance* melalui peran aktif para pelapor (*whistleblower*) maka Perseroan telah membentuk Sistem Pengaduan Pelanggaran berupa **bjb** WBS (*Whistleblowing System*). Penyampaian laporan kejadian indikasi *fraud* (*whistleblowing*) dapat dilakukan oleh seluruh pihak baik internal maupun eksternal kepada bank **bjb**. Sarana penyampaian laporan pengungkapan kejadian indikasi *fraud* merupakan fasilitas komunikasi yang bersifat independen, bebas dan rahasia, sehingga setiap laporan yang disampaikan akan diterima langsung oleh pengelola *Whistleblowing System*.

Whistleblowing System

The Whistleblowing System (WBS) plays a crucial role in enhancing good corporate governance and is part of maintaining a culture of anti-fraud awareness within bank **bjb**. To enhance the effectiveness of Good Corporate Governance implementation through the active participation of whistleblowers, the Company has established a Whistleblowing System (**bjb**WBS). All parties, both internal and external, can submit reports of suspected fraud to bank **bjb**. The reporting platform for fraud disclosures is an independent, free, and confidential communication facility, ensuring that each report is received directly by the Whistleblowing System administrator.

Whistleblowing System bank **bjb** dikelola oleh Satuan Kerja Audit Internal yang bertanggung jawab secara langsung kepada Direktur Utama serta memiliki hubungan komunikasi kepada Dewan Komisaris. Dewan Komisaris senantiasa melakukan evaluasi atas efektivitas *whistleblowing system* melalui Komite Audit yang secara berkala menelaah program kerja dan pelaksanaan tugas Satuan Kerja Audit Internal. Dewan Komisaris berpendapat bahwa penerapan *Whistleblowing System* telah diterapkan secara baik pada operasional Perseroan.

bank **bjb** Whistleblowing System is managed by the Internal Audit Business Unit, which reports directly to the President Director and maintains a communication link with the Board of Commissioners. The Board of Commissioners continuously evaluates the effectiveness of the whistleblowing system through the Audit Committee, which periodically reviews the work program and implementation of the Internal Audit Unit's duties. The Board of Commissioners believed that the Whistleblowing System had been effectively implemented in the Company's operations.

Efektivitas penerapan *Whistleblowing System* bank **bjb** dikelola oleh Satuan Kerja Audit Internal yang bertanggung jawab secara langsung kepada Direktur Utama serta memiliki hubungan komunikasi kepada Dewan Komisaris. Pelaksanaan sosialisasi **bjb** Wbs menjadi satu bagian tidak terpisahkan saat melaksanakan sosialisasi strategi Anti Fraud yang dilaksanakan oleh SKAI. Pada tahun 2025, Perseroan telah melaksanakan sosialisasi **bjb** Wbs ke Kantor Cabang bank **bjb**.

The effectiveness of bank **bjb** Whistleblowing System implementation is managed by the Internal Audit Business Unit, which reports directly to the President Director and has a communication link with the Board of Commissioners. The implementation of bank **bjb** Wbs socialization is an integral part of the Anti-Fraud strategy socialization implemented by the Internal Audit Business Unit (SKAI). In 2025, the Company implemented bank **bjb** Wbs socialization at bank **bjb** Branch Offices.

Program Anti Korupsi

Perseroan dalam pengelolaan Tata Kelola yang baik berkomitmen melaksanakan implementasi ketentuan SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP), berintegritas, dan terbebas dari penyuapan. Dalam proses

Anti-Corruption Program

To implement its Good Corporate Governance (GCG) management, the Company is committed to implementing the provisions of SNI ISO 37001:2016 on the Anti-Bribery Management System (ABMS), maintaining integrity, and being

pengendalian SMAP, Perseroan melakukan identifikasi faktor internal dan eksternal melalui proses pemetaan isu berdasarkan:

1. Ukuran, struktur dan pendelegasian pengambilan keputusan.
2. Lokasi dan sektor dimana Bank beroperasi atau melakukan antisipasi pengoperasian.
3. Sifat, skala dan kompleksitas dari aktivitas, operasi serta model bisnis.
4. Entitas dimana Bank mempunyai kendali.
5. Entitas yang menerapkan kendali terhadap Bank.
6. Sifat dan jangkauan interaksi dengan pejabat publik.
7. Peraturan perundang-undangan, regulasi, kontrak serta kewajiban dan tugas professional.

Perseroan menetapkan ruang lingkup penerapan SMAP berdasarkan analisis faktor internal dan eksternal, kebutuhan dan harapan pemangku kepentingan serta pertimbangan proses bisnis.

Dalam upaya melakukan pencegahan Korupsi, Kolusi dan Nepotisme (KKN), bank **bjb** telah membentuk program pengendalian gratifikasi yang sebagaimana tertuang dalam Pedoman Pengendalian Gratifikasi Nomor 0148/SK/DIR-KP/2022 yang memberikan arah serta acuan bagi segenap organisasi Bank di dalam menanggulangi praktik saling memberi (penerimaan, penolakan, maupun pemberian) di lingkungan perseroan sehingga pengelolaan gratifikasi pada Bank dapat sesuai dengan prinsip-prinsip tata kelola perusahaan yang baik. Dengan ditetapkannya pedoman ini, Bank diharapkan dapat mendorong terlaksananya etika bisnis yang tinggi serta mencegah timbulnya benturan kepentingan, kecurangan serta perilaku penyimpangan lain di lingkungan Perseroan.

bank **bjb** secara berkesinambungan melakukan *monitoring* dan evaluasi program pengendalian gratifikasi sebagai bentuk komitmen bank **bjb** dengan KPK dalam melaksanakan program pengendalian gratifikasi dan perseroan telah melaksanakan sosialisasi baik secara tatap muka (*offline)* maupun *online* melalui media komunikasi resmi bank **bjb** dan pembelajaran bekerja sama dengan **bjb** *University*.

Dalam mewujudkan komitmen Program Pengendalian Gratifikasi maka *corporate value* bank **bjb** dijabarkan dalam bentuk *code of conduct* (etika usaha dan tata perilaku) untuk menjadi acuan perilaku bagi Dewan Komisaris, Direksi dan seluruh pegawai bank **bjb** dalam mengelola perusahaan guna mencapai visi, misi dan tujuan Bank. Salah satu etika perilaku yang terdapat pada *code of conduct* yaitu standar etika untuk menghindari benturan kepentingan (penanganan benturan kepentingan/ *conflict of interest*) dan penyalahgunaan jabatan serta etika untuk tidak menerima gratifikasi dalam bentuk apapun yang berhubungan dengan jabatan, tugas serta kewenangannya.

free from bribery. In the ABMS control process, the Company identifies internal and external factors through an issue mapping process based on:

1. The size, structure, and delegation of decision-making.
2. The locations and sectors in which the Bank operates or plans to operate.
3. The nature, scale, and complexity of activities, operations, and business models.
4. Entities over which the Bank has control.
5. Entities that exercise control over the Bank.
6. The nature and extent of interactions with public officials.
7. Applicable laws, regulations, contracts, as well as professional obligations and duties.

The Company determines the scope of ABMS implementation based on an analysis of internal and external factors, stakeholder needs and expectations, and business process considerations.

To prevent Corruption, Collusion, and Nepotism (KKN), bank **bjb** has established a gratification control program, as outlined in the Gratification Control Guidelines Number 0148/SK/DIR-KP/2022. This provides direction and guidance for all Bank organizations in addressing the practice of mutual giving (receiving, refusing, or giving) within the company, ensuring that gratification management within the Bank is in accordance with the principles of good corporate governance. Having established these guidelines, the Bank is expected to encourage the implementation of high business ethics and prevent conflicts of interest, fraud, and other deviant behavior within the Company.

bank **bjb** continuously monitors and evaluates the gratification control program as a manifestation of its commitment to the Corruption Eradication Commission (KPK). The company has conducted outreach programs both face-to-face (offline) and online through bank **bjb**'s official communication channels and through learning in collaboration with **bjb** University.

To realize the commitment of the Gratification Control Program, the corporate values of bank **bjb** are outlined in the form of a code of conduct to be a behavioral reference for the Board of Commissioners, Directors, and employees of bank **bjb** in managing the company to achieve the Bank's vision, mission, and objectives. One of the behavioral ethics contained in the code of conduct is the ethical standard to avoid conflicts of interest (conflicts of interest management) and abuse of office, as well as ethics to not accept gratuities in any form related to their position, duties, and authority

Sustainabillity Governance

bank **bjb** terus memperkuat penerapan *sustainability governance* sebagai bagian integral dari strategi bisnis dan tata kelola perusahaan yang berkelanjutan. Komitmen ini diwujudkan melalui integrasi aspek lingkungan, sosial, dan tata kelola (*Environmental, Social, and Governance*/ESG) dalam proses pengambilan keputusan serta operasional Perseroan.

Perseroan memastikan bahwa kebijakan dan strategi keberlanjutan selaras dengan visi dan rencana jangka panjang perusahaan, serta mengacu pada ketentuan regulator dan praktik terbaik di industri perbankan. Dalam hal ini, bank **bjb** telah mengembangkan kerangka kerja keberlanjutan yang mencakup pengelolaan risiko lingkungan dan sosial, pembiayaan berkelanjutan, serta tanggung jawab sosial perusahaan.

Dari sisi tata kelola, pengawasan terhadap implementasi keberlanjutan dilakukan secara berjenjang oleh Direksi dan Dewan Komisaris, termasuk melalui fungsi komite terkait. Mekanisme ini memastikan bahwa setiap inisiatif keberlanjutan dijalankan secara terarah, terukur, dan dapat dipertanggungjawabkan.

bank **bjb** juga mengintegrasikan prinsip keberlanjutan dalam manajemen risiko, khususnya melalui identifikasi dan mitigasi risiko lingkungan dan sosial dalam penyaluran pembiayaan. Selain itu, bank **bjb** mendorong peningkatan portofolio pembiayaan yang mendukung kegiatan ramah lingkungan dan inklusi keuangan, sebagai kontribusi nyata terhadap pembangunan berkelanjutan.

Dalam aspek operasional, bank **bjb** terus meningkatkan efisiensi penggunaan sumber daya, termasuk energi dan kertas, serta mengembangkan inisiatif digitalisasi untuk mengurangi dampak lingkungan. Upaya ini sejalan dengan komitmen Bank dalam mendukung transisi menuju ekonomi rendah karbon. Dari sisi sosial, bank **bjb** aktif menjalankan program tanggung jawab sosial dan lingkungan (TJSL) yang berfokus pada pemberdayaan masyarakat, peningkatan literasi keuangan, serta pengembangan usaha mikro, kecil, dan menengah (UMKM). Program-program tersebut dirancang untuk memberikan dampak positif yang berkelanjutan bagi masyarakat.

Sebagai bagian dari transparansi, bank **bjb** juga menyampaikan laporan keberlanjutan secara berkala yang memuat kinerja ESG, capaian program, serta rencana pengembangan ke depan. Hal ini mencerminkan komitmen Bank dalam menjaga akuntabilitas dan keterbukaan kepada seluruh pemangku kepentingan. Melalui penerapan *sustainability governance* yang terstruktur dan konsisten, bank **bjb** berupaya menciptakan keseimbangan antara pertumbuhan bisnis, tanggung jawab sosial, dan pelestarian lingkungan, sehingga dapat memberikan nilai tambah jangka panjang bagi perusahaan dan masyarakat.

Sustainabillity Governance

bank **bjb** continues to strengthen the implementation of sustainability governance as an integral part of its business strategy and sustainable corporate governance. This commitment is realized through the integration of environmental, social, and governance (ESG) aspects into the Company's decision-making and operational processes.

The Company ensures that its sustainability policies and strategies align with the company's long-term vision and plans, and adhere to regulatory requirements and best practices in the banking industry. To this end, bank **bjb** has developed a sustainability framework encompassing environmental and social risk management, sustainable financing, and corporate social responsibility.

In the context of a governance perspective, supervision of sustainability implementation is carried out at various levels by the Board of Directors and the Board of Commissioners, including through relevant committee functions. This mechanism ensures that each sustainability initiative is implemented in a targeted, measurable, and accountable manner.

bank **bjb** also integrates sustainability principles into risk management, particularly through the identification and mitigation of environmental and social risks in financing disbursements. Furthermore, bank **bjb** encourages an increased financing portfolio that supports environmentally friendly activities and financial inclusion, as a tangible contribution to sustainable development.

In terms of operations, bank **bjb** continues to improve the efficiency of resource use, including energy and paper, and develops digitalization initiatives to reduce environmental impact. These efforts align with the bank's commitment to supporting the transition to a low-carbon economy. From a social perspective, bank **bjb** actively implements social and environmental responsibility (TJSL) programs focused on community empowerment, improving financial literacy, and developing micro, small, and medium enterprises (MSMEs). These programs are designed to have a sustainable and positive impact on society.

Meanwhile, in terms of its transparency program, bank **bjb** also submits regular sustainability reports that outline its ESG performance, program achievements, and future development plans. The report reflects the bank's commitment to maintaining accountability and transparency with all stakeholders. Having implemented the structured and consistent sustainability governance, bank **bjb** strives to create a balance between business growth, social responsibility, and environmental preservation, thereby providing long-term added value for the company and society.

Penilaian Kinerja Komite-Komite di Bawah Dewan Komisaris

Dalam rangka meningkatkan peran Dewan Komisaris dalam menjalankan fungsi pengawasan, Dewan Komisaris telah membentuk 4 (empat) komite yaitu:

1. Komite Audit
2. Komite Nominasi dan Remunerasi
3. Komite Pemantau Risiko
4. Komite Tata Kelola Terintegrasi

Prosedur penilaian kinerja Komite di bawah Dewan Komisaris dilakukan oleh Dewan Komisaris secara periodik yang dilakukan 1 (satu) kali dalam satu tahun berdasarkan kriteria yang telah ditetapkan. Proses penilaian kinerja Komite di bawah Dewan Komisaris dilakukan melalui rapat internal Dewan Komisaris. Adapun kriteria penilaian kinerja Komite di bawah Dewan Komisaris berdasarkan kompetensi, rapat dan pelaksanaan tugas komite selama tahun buku. Sepanjang tahun 2025, Dewan Komisaris menilai bahwa Komite di bawah Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya dengan baik.

Perubahan Komposisi Dewan Komisaris

Selama tahun 2025, telah terjadi perubahan komposisi anggota Dewan Komisaris. Perubahan komposisi anggota Dewan Komisaris dilakukan berdasarkan kebutuhan Perseroan. Perubahan komposisi anggota Dewan Komisaris adalah sebagai berikut:

KOMPOSISI DEWAN KOMISARIS SEBELUM RUPS TAHUNAN TAHUN BUKU 2024

Komposisi Dewan Komisaris sebelum RUPS Tahunan Tahun Buku 2024 sebanyak 4 (empat) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris dan 1 (satu) Komisaris Independen. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Taswin Zakaria	:	Komisaris Utama Independen
Diding Sakri	:	Komisaris Independen
Tomsi Tohir	:	Komisaris
Rudie Kusmayadi	:	Komisaris
Mohammad Taufiq Budi Santoso	:	Komisaris
Hilman Purakusumah	:	Komisaris Independen

Performance Assessment of Committees Under The Board of Commissioners

To enhance the role of the Board of Commissioners in carrying out its supervisory function, the Board of Commissioners has established four committees:

1. Audit Committee
2. Nomination and Remuneration Committee
3. Risk Monitoring Committee
4. Integrated Governance Committee

The performance assessment procedures for the Committees under the Board of Commissioners are conducted by the Board of Commissioners periodically, once a year, based on established criteria. The performance assessment process for the Committees under the Board of Commissioners is conducted through internal Board of Commissioners meetings. The performance assessment criteria for the Committees under the Board of Commissioners are based on competence, meetings, and the implementation of the committee's duties during the fiscal year. In 2025, the Board of Commissioners assessed that the Committees under the Board of Commissioners had performed their duties and responsibilities effectively.

Changes to The Composition of The Board of Commissioners

During 2025, there were changes to the composition of the Board of Commissioners. These changes were made based on the Company's needs. The changes to the composition of the Board of Commissioners are as follows:

COMPOSITION OF THE BOARD OF COMMISSIONERS BEFORE THE ANNUAL GMS FOR THE 2024 FISCAL YEAR

The composition of the Board of Commissioners before the Annual GMS for the 2024 Financial Year was 4 (four) people, consisting of 1 (one) Independent President Commissioner, 2 (two) Commissioners, and 1 (one) Independent Commissioner. The composition and basis for nomination of the Board of Commissioners can be seen in the table below.

Taswin Zakaria	:	Independent President Commissioner
Diding Sakri	:	Independent Commissioner
Tomsi Tohir	:	Commissioner
Rudie Kusmayadi	:	Commissioner
Mohammad Taufiq Budi Santoso	:	Commissioner
Hilman Purakusumah	:	Independent Commissioner

KOMPOSISI DEWAN KOMISARIS SETELAH RUPS TAHUNAN TAHUN BUKU 2024

Pada tanggal 16 April 2025, RUPS Tahunan Tahun Buku 2024 memutuskan:

1. Memberhentikan dengan hormat anggota Taswin Zakaria selaku Komisaris Utama Independen, Diding Sakri selaku Komisaris Independen, Hilman Purakusumah selaku Komisaris Independen, dan M Taufiq Budi Santoso selaku Komisaris.
2. Mengangkat Wowiek Prasantyo selaku Komisaris Utama Independen, Novian Herodwijanto selaku Komisaris Independen, Helmy Yahya selaku Komisaris Independen dan Herman Suryatman selaku Komisaris.

Sehingga komposisi Dewan Komisaris setelah RUPS Tahunan Tahun Buku 2024 sebanyak 6 (enam) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 3 (tiga) Komisaris dan 2 (dua) Komisaris Independen sebagai berikut:

Wowiek Prasantyo	:	Komisaris Utama Independen
Tomsi Tohir	:	Komisaris
Rudie Kusmayadi	:	Komisaris
Novian Herodwijanto	:	Komisaris Independen
Helmy Yahya	:	Komisaris Independen
Herman Suryatman	:	Komisaris

KOMPOSISI DEWAN KOMISARIS SETELAH RUPS LUAR BIASA TAHUN 2025

Pada tanggal 9 Desember 2025, RUPS Luar Biasa memutuskan membatalkan dengan hormat pengangkatan Wowiek Prasantyo selaku Komisaris Utama Independen dan Helmi Yahya selaku Komisaris Independen. Sehingga komposisi Dewan Komisaris setelah RUPS Luar Biasa Tahun 2025 sebanyak 4 (empat) orang yang terdiri dari 3 (tiga) Komisaris dan 1 (satu) Komisaris Independen. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Tomsi Tohir	:	Komisaris
Rudie Kusmayadi	:	Komisaris
Novian Herodwijanto	:	Komisaris Independen
Herman Suryatman	:	Komisaris

COMPOSITION OF THE BOARD OF COMMISSIONERS AFTER ANNUAL GMS OF THE 2024 FISCAL YEAR

On April 16, 2025, the Annual GMS for the 2024 Fiscal Year resolved:

1. Honorably dismissal Taswin Zakaria as Independent President Commissioner, Diding Sakri as Independent Commissioner, Hilman Purakusumah as Independent Commissioner, and M Taufiq Budi Santoso as Commissioner.
2. Nominating Wowiek Prasantyo as Independent President Commissioner, Novian Herodwijanto as Independent Commissioner, Helmy Yahya as Independent Commissioner, and Herman Suryatman as Commissioner.

Therefore, the composition of the Board of Commissioners after the Annual GMS for the 2024 Financial Year is 6 (six) members, consisting of 1 (one) Independent President Commissioner, 3 (three) Commissioners, and 2 (two) Independent Commissioners as follows:

Wowiek Prasantyo	:	Independent President Commissioner
Tomsi Tohir	:	Commissioner
Rudie Kusmayadi	:	Commissioner
Novian Herodwijanto	:	Independent Commissioner
Helmy Yahya	:	Independent Commissioner
Herman Suryatman	:	Commissioner

COMPOSITION OF THE BOARD OF COMMISSIONERS AFTER THE 2025 EXTRAORDINARY GMS

On December 9, 2025, the Extraordinary GMS decided to honorably revoke the nomination of Wowiek Prasantyo as Independent President Commissioner and Helmi Yahya as Independent Commissioner. Therefore, the composition of the Board of Commissioners after the 2025 Extraordinary GMS was 4 (four) people, consisting of 3 (three) Commissioners and 1 (one) Independent Commissioner. The composition and basis for the nomination of the Board of Commissioners can be seen in the table below.

Tomsi Tohir	:	Commissioner
Rudie Kusmayadi	:	Commissioner
Novian Herodwijanto	:	Independent Commissioner
Herman Suryatman	:	Commissioner

Penutup

Akhir kata, Dewan Komisaris menyampaikan apresiasi kepada Direksi dan seluruh insan bank **bjb** atas dedikasi dan kinerja yang telah ditunjukkan sepanjang tahun 2025. Ucapan terima kasih juga disampaikan kepada para pemegang saham, nasabah, regulator, dan seluruh pemangku kepentingan atas kepercayaan dan dukungan yang berkelanjutan. Dengan sinergi yang kuat, bank **bjb** optimis dapat terus tumbuh dan memberikan kontribusi nyata bagi pembangunan ekonomi daerah dan nasional.

Closing

Lastly, the Board of Commissioners would like to express higher appreciation to the Board of Directors and bank **bjb**'s personnel for their dedication and performance demonstrated during 2025. We also thanked to shareholders, customers, and stakeholders for their trust and sustainable support. Having a firm synergy, bank **bjb** is optimistic to continuously grow and provide real contribution for the national and regional economic development ahead.

Bandung, Maret 2026 / Bandung, March, 2026
Atas Nama Dewan Komisaris / On behalf of the Board of Commissioners



Rudie Kusmayadi*
Komisaris
Commissioner

* Koordinator Dewan Komisaris yang menjalankan fungsi koordinatif selama jabatan Komisaris Utama belum terisi secara definitif berdasarkan keputusan Rapat Dewan Komisaris. / Coordinator of the Board of Commissioners who performs a coordinating function during the period in which the position of President Commissioners has not been definitively filled, based on a resolution of the Board of Commissioners.

Direksi / Board of Directors

1. **Ayi Subarna*** : Direktur Operasional dan Teknologi Informasi / Director of Operations and Information Technology
2. **Hana Dartiwan**** : Direktur Keuangan / Director of Finance
3. **Mulyana** : Direktur Korporasi dan UMKM / Director of Corporate and MSMEs
4. **Nunung Suhartini** : Direktur Konsumer dan Ritel / Director of Consumer and Retail

* Bertindak selaku Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi No. 0656/SK/DIR-CSE/2025 tanggal 15 November 2025.
Served as Acting President Director based on Board of Directors Decree No. 0656/SK/DIR-CSE/2025 dated November 15, 2025

** Ditetapkan selaku Direktur yang membawahkan Divisi Kepatuhan & APU PPT berdasarkan Surat Keputusan Direksi No. 0123/SK-DIR-CSE/2025 tanggal 21 April 2025. / Appointed as the Director in charge of the Compliance & APU PPT Division based on Board of Directors Decree No. 0123/SK-DIR-CSE/2025 dated April 21, 2025



Profil Dewan Komisaris / Board of Commisioners Profile

1. **Tomsi Tohir** : Komisaris / Commissioner
2. **Herman Suryatman** : Komisaris / Commissioner
3. **Novian Herodwijanto** : Komisaris Independen / Independent Commissioner
4. **Rudie Kusmayadi*** : Komisaris / Commissioner

* Koordinator Dewan Komisaris yang menjalankan fungsi koordinatif selama jabatan Komisaris Utama belum terisi secara definitif berdasarkan keputusan Rapat Dewan Komisaris. / Coordinator of the Board of Commissioners who performs a coordinating function during the period in which the position of President Commissioners has not been definitively filled, based on a resolution of the Board of Commissioners.



Surat Pernyataan
Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab Atas Laporan Tahunan Tahun 2025 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan perusahaan.

Demikian pernyataan ini dibuat dengan sebenarnya.

Bandung, 30 Maret 2026

DIREKSI
Board of Directors



Ayi Subarna*
Direktur Operasional dan Teknologi Informasi
Director of Operations and Information Technology



Hana Dartiwan**
Direktur Keuangan
Director of Finance



Nunung Suhartini
Direktur Konsumer dan Ritel
Director of Consumer and Retail



Mulyana
Direktur Korporasi dan UMKM
Director of Corporate and MSME

* Bertindak selaku Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi No. 0656/SK/DIR-CSE/2025 tanggal 15 November 2025.
Served as Acting President Director based on Board of Directors Decree No. 0656/SK/DIR-CSE/2025 dated November 15, 2025

** Ditetapkan selaku Direktur yang membawahkan Divisi Kepatuhan & APU PPT berdasarkan Surat Keputusan Direksi No. 0123/SK-DIR-CSE/2025 tanggal 21 April 2025.
Appointed as the Director in charge of the Compliance & APU PPT Division based on Board of Directors Decree No. 0123/SK-DIR-CSE/2025 dated April 21, 2025

Statement Letter
Members of Board of Directors and Members of the Board of Commissioners about Responsibility for Annual Report 2025
PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

We, the undersigned, declare that all information in the Annual Report of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. 2025 has been published in its entirety and we are fully responsible for the correctness of the contents of the company's Annual Report.

This statement was made with actual.

Bandung, March 30, 2026

DEWAN KOMISARIS
Board of Commissioners



Tomsi Tohir
Komisaris
Commissioner



Rudie Kusmayadi*
Komisaris
Commissioner



Novian Herodwijanto
Komisaris Independen
Independent Commissioner



Herman Suryatman
Komisaris
Commissioner

* Koordinator Dewan Komisaris yang menjalankan fungsi koordinatif selama jabatan Komisaris Utama belum terisi secara definitif berdasarkan keputusan Rapat Dewan Komisaris. / Coordinator of the Board of Commissioners who performs a coordinating function during the period in which the position of President Commissioners has not been definitively filled, based on a resolution of the Board of Commissioners.

Profil Perusahaan

Company Profile

03




2
TELLER
2

Identitas Perusahaan
Company Identity

Nama Perseroan
The Company Name

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Tanggal Pendirian
Date of Establishment

20 Mei 1961
May 20, 1961

Nama Panggilan
Call Name

bank bjb

Kode Saham
Stock Code

BJBR

Bidang Usaha
Business Line

Perbankan
Banking

Modal Dasar
Authorized Capital

Rp4.000.000.000.000
IDR4,000,000,000,000

Pencatatan di Bursa Efek Indonesia
Listed in the Indonesia Stock Exchange

8 Juli 2010
July 8, 2010

Modal Ditempatkan dan Disetor Penuh
Issued and Fully Paid-Up Capital

Sebanyak 9.838.787.161 lembar saham dengan nilai nominal sebesar Rp2.459.696.790.250
Amounted to 9,838,787,161 shares with a nominal of IDR2,459,696,790,250

Dasar Hukum Pendirian
Basic Law of Establishment

Akta No. 4 Tahun 1999 yang dibuat dihadapan Ny. Popy Kuntari Sutresna SH. Notaris di Bandung tanggal 8 April 1999 berikut Akta Perbaikan Nomor 8 Tanggal 15 April 1999 yang telah disahkan oleh Menteri Kehakiman RI tanggal 16 April 1999, bentuk hukum Bank Jabar diubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).

Deed No. 4 of 1999 which was made before Mrs. Popy Kuntari Sutresna SH. Notary in Bandung dated April 8, 1999 following Revision Deed No. 8 dated April 15, 1999 which was approved by the Minister of Justice of the Republic of Indonesia dated April 16, 1999, the legal form of Bank Jabar was changed from a Regional Company (PD) to a Limited Liability Company (PT).

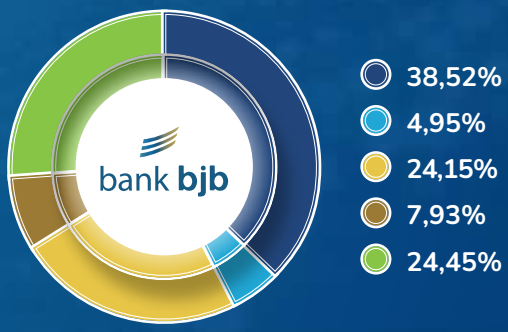
Data Jaringan Kantor
Office Network

- **1** Kantor Pusat / Head Office
- **1** Kantor *Representative* / Representative Office
- **5** Kantor Wilayah / Regional Offices
- **64** Kantor Cabang / Branch Offices
- **769** Kantor Cabang Pembantu / Sub Branch Offices
- **1.621** Terminal Perbankan Elektonik (TPE) / Electronic Banking Terminal:
  - 1.436 ATM bank **bjb** / bank **bjb** ATM
  - 185 *Cash Recycle Machine*
- **6** Sentra UMKM / MSME Center
- **17** Layanan **bjb** Prioritas / Outlet **bjb** Prioritas
- **9** Layanan *Weekend Banking* / Weekend Banking Services



Kepemilikan
Ownership

- Pemda Provinsi Jawa Barat
  West Java Provincial Government
- Pemda Provinsi Banten
  Banten Provincial Government
- Pemda Kota dan Kabupaten Se-Jawa Barat
  City and Regency Goverments in West Java
- Pemda Kota dan Kabupaten Se-Banten
  City and Regency Goverments in Banten
- Publik
  Public



- 38,52%
- 4,95%
- 24,15%
- 7,93%
- 24,45%

Akses Informasi
Information Access

Kantor Pusat / Head Office
Menara bank **bjb**

Jl. Naripan No. 12-14
Bandung 40111
Tel : (+6222)-4234868
Fax : (+6222)-4206099
bjb Call : 14049
Email : bjbcare@bankbjb.co.id
Website : www.bankbjb.co.id

Divisi *Corporate Secretary*
Herfinia
Email : corsecbjb@bankbjb.co.id

Investor Relation
Email : ir@bankbjb.co.id

Media Sosial / Social Media
Facebook : bank bjb
X (Twitter) : @infobankbjb
Instagram : @bankbjb
Tiktok : @infobankbjb
Youtube : bank bjb

Nama dan Alamat Kantor Wilayah, Kantor Cabang, Kantor *Outlet* bjb Prioritas, Sentra UMKM, dan *Weekend Banking*

Name and Address of Regional Offices, Regional Branch Offices, bjb Prioritas Outlets, MSME Centers, and Weekend Banking

KANTOR WILAYAH / REGIONAL OFFICE

Kantor Wilayah I / Regional Office I

Jl. IR. H. Djuanda No. 191, Kel. Dago
Kec. Coblong, Kota Bandung,
Jawa Barat 40135
Telp : (022) 2534820
Fax : (022) 2534825
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kantor Wilayah II / Regional Office II

Gedung T-Tower Jl. Gatot Subroto No. 93
Kel. Pancoran Kec. Pancoran, Kota Jakarta
Selatan, DKI Jakarta 12780
Telp : (021) 2511525
Fax : (021) 2511552
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kantor Wilayah III / Regional Office III

Jl. Sultan Agung No. 3 Blok Pon,
Kec. Sumber, Kab. Cirebon, Jawa Barat 45611
Telp : (0231) 322425
Fax : (0231) 323338
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kantor Wilayah IV / Regional Office IV

Jl. Veteran No. 6, Kel. Cipare, Kec. Serang,
Kota Serang, Banten 42117
Telp : (0254) 8496166/8496085
Fax : (0254) 8496097
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kantor Wilayah V / Regional Office V

Jl. HR Muhammad No. 22 Kel. Putat Gede,
Kec. Sukomanunggal, Kota Surabaya,
Jawa Timur 60226
Telp : (031) 7382001
Fax : (031) 7382002
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH I / REGIONAL BRANCH OFFICE I

Utama Bandung

Jl. Braga No. 12, Kota Bandung,
Jawa Barat 40111
Telp : (022) 4236617
Fax : (022) 4206944
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Buah Batu

Jl. Buahbatu No. 254, Kota Bandung,
Jawa Barat 40196
Telp : (022) 7304586
Fax : (022)7307489
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cianjur

Jl. HOS. Cokroaminoto No. 56A Kab. Cianjur,
Jawa Barat 43215
Telp : (0263) 261474
Fax : (0263) 263837
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cimahi

Jl. Jend. H. Amir Machmud No. 451,
Kota Cimahi, Jawa Barat 40513
Telp : (022) 6632982
Fax : (022) 6652132
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Jatinangor

Jl. Raya Jatinangor No.41 Kab. Sumedang,
Jawa Barat 45363
Telp : (022) 7781619
Fax : (022) 7781613
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Karawang

Jl. Kertabumi No. 2 Kab. Karawang,
Jawa Barat 41311
Telp : (0267) 402070
Fax : (0267) 403704
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Majalaya

Jl. Tengah No. 3-6 Kab. Bandung,
Jawa Barat 40382
Telp : (022) 5953058
Fax : (022) 5955747
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Padalarang

Jl. Raya Purwakarta No. 75
Kab. Bandung Barat, Jawa Barat 40553
Telp : (022) 6805493
Fax : (022) 6805494
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Palabuhan Ratu

Jl. Siliwangi No. 41 Palabuhanratu,
Kab. Sukabumi, Jawa Barat 43364
Telp : (0266) 431188
Fax : (0266) 431459
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH I / REGIONAL BRANCH OFFICE I

Purwakarta
Jl. Jend. Sudirman No. 63-64 Kab. Purwakarta,
Jawa Barat 41114
Telp : (0264) 200977
Fax : (0264) 200793
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Soreang
Jl. Raya Soreang KM 17 Kab. Bandung,
Jawa Barat 40911
Telp : (022) 5891611
Fax : (022) 5891220
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Subang
Jl. Jend. A. Yani No. 2, Karanganyar
Kab. Subang 41212
Telp : (0260) 415142
Fax : (0260) 420923
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Suci
Jl. P. H. H. Mustopa 66 Kota Bandung,
Jawa Barat 40124
Telp : (022) 7231923
Fax : (022) 7231920
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Sukabumi
Jl. Jend. A. Yani No. 35A – 37 Kota Sukabumi,
Jawa Barat 43151
Telp : (0266) 223803, 214611
Fax : (0266) 222854
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Sukajadi
Jl. Sukajadi No. 216 Kota Bandung,
Jawa Barat 40161
Telp : (022) 2041042
Fax : (022) 2042744
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tamansari
Jl. Tamansari No. 18 Kota Bandung,
Jawa Barat 40116
Telp : (022) 4206666, 4260917
Fax : (022) 4200976
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Sumbersari
Jl. Soekarno Hatta No. 53 Kota Bandung,
Jawa Barat 40235
Telp : (022) 6047199
Fax : (022) 6121132
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH II / REGIONAL BRANCH OFFICE II

Hasyim Ashari
Jl. K. H. Hasyim Ashari No. 34
Kota Jakarta Pusat, DKI Jakarta 10110
Telp : (021) 6330676
Fax : (021) 6324430
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Khusus Jakarta
Gedung T-Tower Jl. Gatot Subroto No. 93
Kota Jakarta Selatan, DKI Jakarta 12780
Jl. Jend. Sudirman Kav 21 Kel. Karet
Kec. Setiabudi Kota Jakarta Selatan 10160
Telp : (021) 2511448
Fax : (021) 2511450
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kebayoran Baru
Jl. Melawai Raya No. 189 Kota Jakarta Selatan,
DKI Jakarta 12130
Telp : (021) 7229777
Fax : (021) 7206990
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Gajah Mada
Jl. Gajah Mada No. 86A dan 86B
Kota Jakarta Barat, DKIJakarta 11140
Telp : (021) 6315970
Fax : (021) 6316557
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Rasuna Said
Menara Binakarsa, Jl. H. R. Rasuna Said
Kav. C-18, Kota Jakarta Selatan,
DKI Jakarta 12940
Telp : (021) 5227812
Fax : (021) 5228852
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Rawamangun
Jl. Pemuda No. 97
Kota Jakarta Timur 13260
Telp : (021) 47861771
Fax : (021) 47863209
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

S. Parman
Wisma 77 Tower 1 Lt. Dasar
Jl. Letjen S. Parman Kav 77,
Kota Jakarta Barat 11410
Telp : (021) 53662611
Fax : (021) 53662614
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Bekasi
Jl. Ir. H. Djuanda No. 126
Kota Bekasi 17113
Telp : (021) 8802642
Fax : (021) 8814946
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Bogor
Jl. Kapten Muslihat No. 11-13
Kota Bogor 16121
Telp : (0251) 8324132
Fax : (0251) 8313654
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cibinong
Komplek Perkantoran Pemda Kab. Bogor
Jl. Tegar Beriman, Cibinong,
Kab. Bogor, 16914
Telp : (021) 87902788
Fax : (021) 87902789
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cikarang
Jl. H. Usmar Ismail Kav. 02 Movieland
Kawasan Jababeka Cikarang Utara
Kab. Bekasi 17530
Telp : (021) 29083401
Fax : (021) 29083405
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Depok
Jl. Margonda Raya No. 29
Kota Depok 16432
Telp : (021) 7777772
Fax : (021) 7777774
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH II / REGIONAL BRANCH OFFICE II

Batam
Komp. Batam Center Square Blok D
No. 01 dan 16 Kota Batam,
Kepulauan Riau 29441
Telp : (0778) 477577
Fax : (0778) 470330
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Pekanbaru
Jl. Jend. Sudirman No.391 C, Kota Pekanbaru,
Riau 28111
Telp : (0761) 849333
Fax : (0761) 849980
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Palembang
Jl. H. M. Rasyid Nawawi B5-B6 No. 514-516,
Kota Palembang, Sumatera Selatan 30129
Telp : (0711) 311867
Fax : (0711) 311852
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Medan
Jl. Iskandar Muda No. 23 D, E, F Medan,
Kota Medan, Sumatera Utara 20154
Telp : (061) 4539828
Fax : (061) 4539840
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH III / REGIONAL BRANCH OFFICE III

Banjar
Jl. Letjen Suwarto No. 4 Kota Banjar,
Jawa Barat 46316
Telp : (0265) 745987
Fax : (0265) 741780
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Ciamis
Jl. Jend. Sudirman No. 71 Kab. Ciamis,
Jawa Barat 46211
Telp : (0265) 772843
Fax : (0265) 773189
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cirebon
Jl. Siliwangi No. 30 Kota Cirebon,
Jawa Barat 45123
Telp : (0231) 202584
Fax : (0231) 201583
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Garut
Jl. Jend. A. Yani No. 38 Kab. Garut,
Jawa Barat 44117
Telp : (0262) 231924
Fax : (0262) 231228
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Indramayu
Jl. Jend. Sudirman No. 106 Kab. Indramayu,
Jawa Barat 45213
Telp : (0234) 272344
Fax : (0234) 271415
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kuningan
Jl. Siliwangi Cigembang Kab. Kuningan,
Jawa Barat 45511
Telp : (0232) 871273
Fax : (0232) 871961
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Majalengka
Jl. K. H. Abdul Halim No.224 Kab. Majalengka,
Jawa Barat 45418
Telp : (0233) 281105
Fax : (0233) 281710
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kabupaten Tasikmalaya
Jl. Raya Timur Cikiray No. 76 Kab. Tasikmalaya,
Jawa Barat 46197
Telp : (0254) 541196
Fax : (0265) 541195
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Sumber
Jl. Sultan Agung No. 3 Kab. Cirebon,
Jawa Barat 45611
Telp : (0231) 322426
Fax : (0231) 322425
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Sumedang
Jl. Prabu Geusan Ulun No. 89 Kab. Sumedang,
Jawa Barat 45312
Telp : (0261) 201395
Fax : (0261) 201514
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tasikmalaya
Jl. Mayor Utarya No. 30 Kota Tasikmalaya,
Jawa Barat 46113
Telp : (0265) 321900
Fax : (0265) 334380
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Pangandaran
Jl. Merdeka Barat No. 396 Ds Karangsari
Kab. Pangandaran, Jawa Barat 40396
Telp : (0265) 631600
Fax : (0265) 631280
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Patrol
Jl. Raya Patrol No. 13 Kab. Indramayu,
Jawa Barat 45257
Telp : (0234) 610708
Fax : (0234) 610708
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH IV / REGIONAL BRANCH OFFICE IV

Kabupaten Tangerang
Komplek Ruko Mutiara Kawidaran No. 1-4
Jl. Raya Serang KM 22.5 Balaraja,
Kab. Tangerang, Banten 15610
Telp : (021) 29670699/29670700
Fax : (021) 29670696/97
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tangerang Selatan
Jl. Let. Sutopo BSD III B-1 Blok E No. 01-B
Serpong Kota Tangerang Selatan,
Banten 15311
Telp : (021) 5373686
Fax : (021) 5373598
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cilegon
Jl. Ahmad Yani No. 132, Kel. Sukmajaya,
Kec. Jombang, Kota Cilegon, Banten 42411
Telp : (0254) 398718
Fax : (0254) 382978
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Labuan
Jl. Jend. Sudirman No. 182 Labuan
Kab. Pandeglang, Banten 42264
Telp : (0253) 801163/803008
Fax : (0253) 801004
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Pandeglang
Jl. Mayor Widagdo No. 6 Kab. Pandeglang,
Banten 42212
Telp : (0253) 201160/201332
Fax : (0253) 201416
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Rangkasbitung
Jl. Patih Derus No. 4 Rangkasbitung
Kab. Lebak, Banten 42311
Telp : (0252) 201243/201684/ 207681
Fax : (0252) 201183
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Khusus Banten
Jl. Veteran No. 6 Kota Serang,
Banten 42117
Telp : (0254) 200190
Fax : (0254) 205640
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tangerang
The Modern Golf Shop Houses 9
Kota Tangerang, Banten 15111
Telp : (021)55749455 / 55749467
Fax : (021) 55749443
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Daan Mogot
Komp. Perumahan Daan Mogot Baru Blok KJE
No. 9 Jl. Tampak Siring Kota Jakarta Barat,
DKI Jakarta 11510
Telp : (021) 29029094/29029095
Fax : (021) 29029092
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Bandar Lampung
Jl. Raden Intan No. 81A,
Kota Bandar Lampung, Lampung 35111
Telp : (0721) 242936
Fax : (0721) 242935
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH V / REGIONAL BRANCH OFFICE V

Denpasar
Ruko Teuku Umar Indah No. 4-5
Kota Denpasar, Bali 80114
Telp : (0361) 238450
Fax : (0361) 225254
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Semarang
Jl. Pandanaran No. 84 Kota Semarang,
Jawa Tengah 50249
Telp : (024) 8419601
Fax : (024) 8419604
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Surakarta
Jl. Slamet Riyadi No. 135-137 Kota Surakarta
Jawa Tengah 57155
Telp : (0271) 646467
Fax : (0271) 646595
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tegal
Jl. Mayjen Sutoyo No.36 Kota Tegal,
Jawa Tengah 52111
Telp : (0283) 341708
Fax : (0283) 341708
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Surabaya
Jl. Raya Darmo No.112 Kota Surabaya,
Jawa Timur 60241
Telp : (031) 99535189/ 99536199
Fax : (031) 99537229
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Banjarmasin
Jl. Ahmad Yani Km. 3 Kota Banjarmasin,
Kalimantan Selatan 70235
Telp : (0511) 3253340
Fax : (0511) 3253362
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Balikpapan
Jl. Jend. Sudirman No. 15 Kota Balikpapan,
Kalimantan Timur 76131
Telp : (0542) 744712
Fax : (0542) 744774
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Makassar
Jl. Jend. Sudirman No. 54B Kota Makassar,
Sulawesi Selatan 90141
Telp : (0411) 8111883
Fax : (0411) 8111885
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR *OUTLET* bjb Prioritas / bjb Prioritas OUTLETS

bjb Prioritas Bandung
Jl. Teuku Umar No. 14 Kota Bandung,
Jawa Barat 40132
Telp : (022) 2503724, 2516212
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Utama Bandung
Jl. Braga No. 12 Kota Bandung,
Jawa Barat 40111
Telp : (022) 4236553
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Tamansari
Jl. Tamansari No. 18 Kota Bandung,
Jawa Barat 40116
Telp : (022) 4230547
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Karawang
Jl. Kertabumi No. 2 Kab. Karawang,
Jawa Barat 41311
Telp : (0267) 402115
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Soreang
Jl. Raya Soreang KM 17 Kab. Bandung ,
Jawa Barat 40911
Telp : (022) 5891611
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Jakarta
Gedung T-Tower Jl. Gatot Subroto No. 93
Kel. Pancoran Kec. Pancoran
Kota Jakarta Selatan 12950
Telp : -
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Bogor
Jl. Kapten Muslihat No. 11-13 Kota Bogor,
Jawa Barat 16121
Telp : (0251) 8352530, 8354980
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Bekasi
Jl. Ir. H. Djuanda No. 126 Kota Bekasi,
Jawa Barat 17113
Telp : (021) 8802642, 8800563, 8801841
ext 220
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Kelapa Gading
Rukan MOI Blok C-8 Jl. Boulevard
Kelapa Gading, Kota Jakarta Utara,
DKI Jakarta 14240
Telp : (021) 45869382
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Cirebon
Jl. Siliwangi No. 30 Kota Cirebon,
Jawa Barat 45123
Telp : (0231) 226994
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Tasikmalaya
Jl. Sutisna Senjaya No. 47 Kel. Empangsari,
Kec. Tawang Kota Tasikmalaya,
Jawa Barat 46112
Telp : (0265) 334216
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Serang
Jl. Veteran No. 6 Kota Serang,
Banten 42117
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Tangerang
Jl. Ruko Global Mansion Blok RB No. 1-2 Priuk
Kota Tangerang, 19110
Telp : (021) 55749455, 55749457,
55749467
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Semarang
Jl. Pandanaran No. 84 Pekunden,
Kota Semarang, Jawa Tengah 50249
Telp : (024) 8419601, 8419602, 8419603
ext 221
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Makassar
Jl. Jend. Sudirman No.54B, Mangkura,
Kec. Makassar, Kota Makassar,
Sulawesi Selatan 90141
Telp : (0411) 8111883, 8111885
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Surabaya
Jl. Mayjen HR. Muhammad No. 22 Putat Gede,
Kec. Sukomanunggal, Surabaya,
Jawa Timur 60189
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Medan
Jl. Iskandar Muda No.23 D, E, F, Merdeka,
Kec. Medan Baru, Kota Medan,
Sumatera Utara 20222
Telp : 0761-849333
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

UNIT SENTRA UMKM / MSME CENTER UNIT

Wilayah Bandung Raya
Jl. Jend. Ahmad Yani No. 414
Kec. Batununggal Kota Bandung
Jawa Barat
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Wilayah Pakuan
Komp. Perkantoran Pemda Kab. Bogor,
Jl. Tegar Beriman, Cibinong, Kab. Bogor,
Jawa Barat
Telp : (021) 87912441
Fax : (021) 87912441
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Wilayah Priangan Timur
Jl. Mayor Utarya No. 30
Kota Tasikmalaya, Jawa Barat
Telp : (0265) 322450
Fax : (0265) 322150
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

UNIT SENTRA UMKM / MSME CENTER UNIT

Wilayah Cirebon
Jl. Siliwangi No. 30, Kota Cirebon, Jawa Barat
Telp : (0231) 202584, 202585
Fax : (0231) 201583, 239974
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Wilayah Banten
Jl. Veteran No. 6, Kota Serang, Banten
Telp : (0254) 214248
Fax : (0254) 214282
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Wilayah Surabaya
Jl. Raya Darmo No. 112, Kel. Darmo, Kec. Wonokromo, Kota Surabaya, Jawa Timur
Telp : 031-99535189/99536199
Fax : 031-99537229
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

WEEKEND BANKING

Weekend Banking KC Buah Batu
Jl. Buahbatu No. 254, Kota Bandung, Jawa Barat
Telp : (022) 7304586, 7309547
Fax : (022) 7307489, 7309546
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Setiabudhi
Jl. Dr. Setiabudi No. 169 E Kota Bandung, Jawa Barat
Telp : (022) 2009813
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP R.E Martadinata
Jl. Laksamana Laut Raden Eddy Martadinata No. 106, Kota Bandung, Jawa Barat
Telp : (022) 4236883
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Asia Afrika
Jl. Asia Afrika No. 117 Kota Bandung, Jawa Barat
Telp : (022) 4235073
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Pemkot Bandung I
Jl. Wastukencana No. 21 Kec. Bandung Wetan Kota Bandung, Jawa Barat
Telp : (022) 4210000
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP H.Z Mustofa
Jl. KHZ Mustofa No. 150, Kota Tasikmalaya, Jawa Barat
Telp : (0265) 320164
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Gunungsari
Jl. Dr. Cipto Mangunkusumo No. 12A, RT 02/06, Kel.Pekiringan, Kec. Kesambi, Kota Cirebon, Jawa Barat
Telp : (0231) 220341
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCK Banten
Jl. Veteran No. 6, Kota Serang, Banten
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KC Soreang
Jl. Raya Soreang Km 17, Kab. Bandung, Jawa Barat
Telp : (022) 5891611
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KC Bogor
Jl. Kapten Muslihat No. 11-13, Kota Bogor, Jawa Barat
Telp : (0251) 8324132
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Brand Perusahaan
Company Brand

Identitas *brand* bank **bjb** dapat dijelaskan sebagai berikut:

The bank **bjb** brand identity can be described as follows:

bank bjb

Logo Perseroan memiliki makna Jangkauan Pelayanan, dalam perspektif sekunder berarti sayap yang terbang untuk kemajuan. Bentuk sayap pada logo bank **bjb** melambangkan lengan yang menjangkau jauh untuk memberikan pelayanan yang terbaik kepada nasabah, *shareholder* dan seluruh masyarakat. Sedangkan penggunaan huruf pada *logotype* merupakan pengembangan bentuk dari huruf Alte Haas Grothesk.

bank **bjb** logo has the meaning of Service Outreach, in a secondary perspective it means wings that fly to progress. The wing shape on the bank **bjb** logo symbolizes the far reaching arm to provide the best service to customers, shareholders and the entire community. While the use of letters on the logotype is the development of the shape of the Alte Haas Grothesk letters.

Pemilihan nama bank **bjb** hadir sebagai akronim dari Bank Jabar Banten menggambarkan sifat kesederhanaan dan sifat modern masyarakat di mana bank **bjb** akan berbakti. Nama ini menggambarkan transformasi bank **bjb** untuk menjadi lebih efektif dan profesional dalam melayani seluruh lapisan masyarakat dari Sabang sampai Merauke.

The selection of the name bank **bjb** was present as an acronym for Bank Jabar Banten describing the simplicity and modern nature of the society in which the bank **bjb** will serve. This name describes the transformation of the bank **bjb** to be more effective and professional in serving all levels of society from Sabang to Merauke.



Brand Personality bank **bjb** menggambarkan sosok institusi finansial perbankan yang cekatan, sigap dan terampil dalam setiap tindakan maupun interaksi, baik dengan *shareholder*, nasabah maupun dengan masyarakat pada umumnya. Selain itu, juga menunjukkan sosok institusi finansial yang membumi, akrab, ingin selalu dekat dengan masyarakat, *shareholder* dan nasabahnya. Sehingga dalam proses operasional hari ke hari, sifat ini menjadi nafas dalam setiap tindakan. Serta, menampilkan sosok sebuah institusi finansial yang mapan, memiliki pondasi yang kuat dan dengan demikian tampak penuh percaya diri dalam menghadapi persaingan, menjadi pemain teratas dalam industri maupun dalam proses pelayanan dengan nasabah.

bank **bjb** Brand Personality describes the figure of a bank financial institution that is dexterous, alert and skilled in every action and interaction, both with shareholders, customers and the community in general. In addition, it also shows the figure of a financial institution that is grounded, familiar, wants to always be close to the community, shareholders and customers. So that in the operational process day to day, this trait becomes a breath in every action. And, displaying the figure of an established financial institution, has a strong foundation and thus appears confident in the face of competition, becomes the top player in the industry and in the process of service with customers.

Riwayat Singkat Perusahaan
Brief History of The Company



PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (selanjutnya disebut "bank **bjb**" atau Perseroan) didirikan berdasarkan Peraturan Pemerintah No. 33 Tahun 1960 tentang penentuan perusahaan milik Belanda di Indonesia yang dikenakan nasionalisasi. Salah satu perusahaan milik Belanda yang berkedudukan di Bandung yaitu N.V Denis (*De Eerste Nederlandsche Indische Shareholding*) terkena ketentuan tersebut dan diarahkan kepada Pemerintah Daerah Provinsi Daerah Tingkat I Jawa Barat. Bank telah mulai beroperasi secara komersial pada tanggal 20 Mei 1961.

Sebagai tindak lanjut dari peraturan Pemerintah No. 33 tahun 1960, Pemerintah daerah Tingkat Provinsi I Jawa Barat mendirikan Bank Karja Pembangunan dengan Akta Notaris Noezar No. 152 tanggal 21 Maret 1961 dan No. 184 tanggal 13 Mei 1961 yang kemudian dikukuhkan dengan surat Keputusan Gubernur Provinsi Jawa Barat No. 7/GKDN/BPD/61 tanggal 20 Mei 1961 dengan nama PT Bank Karja Pembangunan Daerah Djawa Barat. Berdasarkan Peraturan Daerah Provinsi DJawa Barat No. 11/PD/DPRD/72 tanggal 27 Juni 1972, kedudukan hukum PT Bank Karja Pembangunan Daerah Djawa Barat diubah menjadi PD Bank Karja Pembangunan Daerah Djawa Barat. Nama PD Bank Karja Pembangunan Daerah Jawa Barat

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (from now on referred to as "bank **bjb**" or the Company) was established based on Government Regulation No. 33 of 1960 concerning the determination of Dutch-owned companies in Indonesia subject to nationalization. One of the Dutch-owned companies based in Bandung, namely N.V Denis (De Eerste Nederlandsche Indische Shareholding), is affected by this provision and directed to the Regional Government of the Provincial Level Region of West Java. The bank began its commercial operation on May 20, 1961.

As a follow up to Government Regulation No. 33 of 1960, the Regional Government of the Provincial Level I of West Java established the Development Work Bank with Noezar Notarial Deed No. 152 March 21, 1961 and No. 184 dated May 13, 1961 which was then confirmed by the Decree of the Governor of West Java Province No. 7/GKDN/BPD/61 dated May 20, 1961 under the name of PT Bank Karya Pembangunan Daerah Djawa Barat. Based on the Regional Regulation of West Java Province No. 11/PD/DPRD/72 dated June 27, 1972, the legal position of PT Bank Karya Pembangunan Daerah in West Java was changed to PD Bank Karja Pembangunan Jawa Barat. The name PD Karja Pembangunan Jawa Barat is subsequently

selanjutnya diubah menjadi Bank Pembangunan Daerah Jawa Barat (BPD Jabar) sesuai Perda Provinsi Jawa Barat Nomor 1/DP-040/PD/1978 Tanggal 27 Juni 1978. Pada tahun 1992 sesuai dengan Surat Keputusan Bank Indonesia No. 25/84/KEP/DIR tanggal 2 November 1992 status BPD Jabar meningkat menjadi bank umum devisa. Berdasarkan Peraturan Daerah No. 11 Tahun 1995, BPD Jabar memiliki sebutan Bank Jabar dengan logo baru.

changed to West Java BPD according to West Java Provincial Regulation Number 1/DP-040/PD/1978 dated June 27, 1978. In 1992 according to Bank Indonesia Decree No.25/84/KEP/DIR on November 2, 1992 the status of the West Java BPD increased to a foreign exchange commercial bank. Based on Regional Regulation No. 11 of 1995, West Java BPD has the name Bank Jabar with a new logo.

Berdasarkan Peraturan Daerah Provinsi Daerah Tingkat I Jawa Barat No.22 Tahun 1998 tanggal 14 Desember 1998 tentang Perubahan Bentuk Hukum Bank Pembangunan Daerah Jawa Barat dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT). Perda tersebut dituangkan lebih lanjut pada Akta Pendirian Nomor 4 Tanggal 8 April 1999 juncto Akta Perbaikan Nomor 8 Tanggal 15 April 1999. Keduanya dibuat di hadapan Popy Kuntari Sutresna, S.H., Notaris di Bandung yang telah memperoleh pengesahan Menteri Kehakiman RI berdasarkan Surat Keputusan No. C2-7103.HT.01.01.TH.99 tanggal 16 April 1999, didaftarkan dalam Daftar Perusahaan di Kantor Pendaftaran Perusahaan Kab/Kodya Bandung di bawah No. 871/BH.10.11/IV/99 tanggal 24 April 1999, serta telah diumumkan dalam Berita Negara Republik Indonesia No.39 tanggal 14 Mei 1999, Tambahan No. 2811, bentuk hukum Bank Jabar diubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).

Based on the Regional Regulation of the Provincial Level I West Java No.22 of 1998 dated December 14, 1998 concerning the Changing the Legal Form of the West Java Regional Development Bank from a Regional Company (PD) to a Limited Liability Company (PT). The Regional Regulation was further outlined in Deed of Establishment Number 4 dated on April 8, 1999 juncto Deed of Amendment Number 8 dated April 15, 1999. Both of them were made before Popy Kuntari Sutresna, SH, a Notary in Bandung who had been approved by the Minister of Justice of the Republic of Indonesia based on Decree No.C2- 7103.HT.01.01.TH.99 dated April 16, 1999, was registered in the Company Register at the Bandung District/Kodya Company Registration Office under No.871/BH.10.11/IV/99 dated April 24, 1999, and was announced in the News Negara Republik Indonesia No.39 dated May 14, 1999, Supplement No.2811 the legal form of Bank Jabar was changed from a Regional Company (PD) to a Limited Liability Company (PT).

Untuk memenuhi meningkatnya kebutuhan masyarakat akan jasa layanan perbankan yang berlandaskan syariah, sesuai dengan izin Bank Indonesia No. 2/18/DpG/DPIP Tanggal 12 April 2000 maka sejak tanggal 15 April 2000 Bank Jabar menjadi BPD pertama di Indonesia yang menjalankan *dual banking system*, yaitu memberikan layanan perbankan dengan sistem konvensional dan sistem syariah.

To meet the increasing needs of the community for shariabased banking services, in accordance with BI license Number 2/18/DpG/ DPIP on April 12, 2000, since April 15, 2000 Bank Jabar became the first BPD in Indonesia to run a dual banking system, namely providing banking services with conventional and sharia systems.

Berdasarkan Rapat Umum Pemegang Saham (RUPS) tanggal 16 April 2001 menyetujui peningkatan modal dasar Bank Jabar menjadi Rp1 triliun. Selanjutnya, berdasarkan hasil keputusan Rapat Umum Pemegang Saham (RUPS) yang diselenggarakan pada tanggal 14 April 2004 berdasarkan Akta No. 10 Tanggal 14 April 2004, modal dasar Bank Jabar dinaikkan dari Rp1 triliun menjadi Rp2 triliun. Melihat perkembangan prospek usaha yang terus membaik, hasil RUPS tanggal 5 April 2006 menetapkan kenaikan modal dasar Bank Jabar dari Rp2 triliun menjadi Rp4 triliun.

Based on the General Meeting of Shareholders (GMS) on April 16, 2001, the bank approved an increase in authorized capital of Bank Jabar to IDR1 trillion. Furthermore, based on the results of the GMS decision held on April 14, 2004 based on Deed No. 10 dated April 14, 2004, the authorized capital of Bank Jabar was increased from IDR1 trillion to IDR2 trillion. By seeing the development of business prospects which continues to improve, the results of the Annual GMS on April 5, 2006 set an increase in the authorized capital of Bank Jabar from IDR2 trillion to IDR4 trillion.

Pada bulan November 2007, sebagai tindak lanjut SK Gubernur BI No. 9/63/kep.gbi/2007 tentang Perubahan Izin Usaha Atas Nama PT Bank Pembangunan Daerah Jawa Barat Menjadi Izin Usaha Atas Nama PT Bank Pembangunan Daerah Jawa Barat dan Banten, dilaksanakan penggantian *call name* dari "Bank Jabar" menjadi "Bank Jabar Banten".

In November 2007, as a follow-up to the Decree of the Governor of BI No. 9/63/kep.gbi/2007 concerning the change of business license on behalf of PT Bank Pembangunan Daerah Jawa Barat to become a business license on behalf of PT Bank Pembangunan Daerah Jawa Barat dan Banten, the call name was changed from "Bank Jabar" to "Bank Jabar Banten".

Sehubungan dengan kegiatan usaha perbankan syariah, Bank Jabar Banten melakukan pemisahan (*spin off*) unit usaha syariah menjadi bank syariah dengan nama PT Bank Jabar Banten Syariah. Berdasarkan Akta Pendirian Perseroan Terbatas, PT Bank Jabar Banten Syariah No.4 tanggal 15 Januari 2010, dibuat oleh Fathiah Helmi, S.H., Notaris di Jakarta, bank **bjb** memiliki penyertaan sebanyak 1.980.000.000 (satu miliar sembilan ratus delapan puluh juta) saham yang merupakan 99% (sembilan puluh sembilan persen) dari seluruh saham yang telah ditempatkan dan disetor penuh dalam Anak Perusahaan. PT Bank Jabar Banten Syariah memperoleh izin usaha dari Bank Indonesia sesuai dengan Keputusan Gubernur Bank Indonesia No.12/35/KEP.GBI/2010 tanggal 30 April 2010 Tentang Pemberian Izin Usaha PT Bank Jabar Banten Syariah.

Seiring dengan perkembangan jaringan kantor yang lebih luas maka berdasarkan Hasil Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Jawa Barat dan Banten No. 26 tanggal 21 April 2010 dan sesuai Surat Bank Indonesia No. 12/78/APBU/Bd tanggal 30 Juni 2010 perihal Rencana Perubahan Logo Bank serta Surat Keputusan Nomor 1337/SK/DI(R-PPN/2010 tanggal 5 Juli 2010 tentang Perubahan Logo dan Penyebutan Nama Serta Pemberlakuan *Brand Identity Guidelines*, maka pada tanggal 8 Agustus 2010 nama "Bank Jabar Banten" resmi berubah menjadi "bank **bjb**". Pada 8 Juli 2010 bank Bank Jabar Banten mencatatkan saham perdananya (IPO) di Bursa Efek Indonesia dengan kode saham **Bjb**R. Pada Tahun 2021 bank **bjb** memiliki Perusahaan Efek Daerah Pertama. Di Tahun yang sama bank **bjb** menjadi Perusahaan Konglomerasi.

Keterangan Perubahan Nama

Sesuai dengan uraian riwayat singkat, Perseroan pernah melakukan tiga kali perubahan nama yaitu nama PD Bank Karja Pembangunan Daerah Jawa Barat diubah menjadi Bank Pembangunan Daerah Jawa Barat (BPD Jabar) pada Tanggal 27 Juni 1978. Selanjutnya, pada tahun 1995 BPD Jabar memiliki sebutan Bank Jabar. Selanjutnya pada tahun 2007 sebutan perseroan diubah menjadi Bank Jabar Banten yang efektif pada bulan November 2007. Terakhir pada tahun 2010 perubahan penyebutan nama Perseroan menjadi bank **bjb** yang efektif pada tanggal 30 April 2010**.**

In connection with sharia banking business activities, Bank Jabar Banten spin off sharia business units into Islamic banks under the name PT Bank Jabar Banten Syariah. Based on the Deed of Establishment of a Limited Liability Company, PT Bank Jabar Banten Syariah No.4 on January 15, 2010, made by Fathiah Helmi, SH, Notary in Jakarta, bank **bjb** has an investment of 1,980,000,000 (one billion nine hundred eighty million) shares which constitute 99% (ninety nine percent) of all shares that have been placed and fully paid in the Subsidiary. Bank Jabar Banten Syariah obtained a business license from Bank Indonesia in accordance with the Decree of the Governor of Bank Indonesia No.12/35/KEP.GBI/2010 dated April 30, 2010 concerning the Granting of a Business License of PT Bank Jabar Banten Syariah.

Along with the development of a wider office network, based on the Results of the Extraordinary General Meeting of Shareholders, PT Bank Pembangunan Jawa Barat dan Banten Number 26 dated April 21, 2010 and in accordance with Bank Indonesia Letter No. 12/78/APBU/Bd dated June 30, 2010 concerning the Plan for Changing the Bank Logo and Decree Number 1337/SK/DI (R-PPN/2010 dated July 5, 2010 concerning Change of Logo and Mention of Names and Enforcement of Brand Identity Guidelines, then on August 8, 2010 the name "Bank Jabar Banten" officially changed to "bank **bjb**". On July 8, 2010 Bank Jabar Banten bank listed its initial shares (IPO) on the Indonesia Stock Exchange with the stock code **Bjb**R. In 2021 bank **bjb** has the First Regional Securities Company. In the same year bank **bjb** became a conglomerate company.

Description of Name Change

In accordance with the brief history, the Company has changed its name three times, namely the name PD Bank Karja Pembangunan Daerah Jawa Barat was changed to Bank Pembangunan Daerah Jawa Barat (BPD Jabar) on June 27, 1978. Furthermore, pada tahun 1995 BPD Jabar has the name Bank Jabar. Furthermore, on tahun 2007 The company's name was changed to Bank Jabar Banten which was effective in November 2007. Finally, in 2010, the company's name was changed to bank **bjb** which was effective on April 30, 2010.

Visi dan Misi
Vision and Mission

VISI
Vision

Menjadi Bank Utama Pilihan Anda.

Become Your Preferred Bank.



MISI
Mission

1. **Memberikan kontribusi dan berpartisipasi sebagai penggerak dan pendorong laju perekonomian daerah.**
   Contributing and participacing as a mover and driving force for the regional ecnomy
2. **Menjadi partner utama pemerintah daerah dalam pengelolaan keuangan**
   Becoming the main partner of the local goverment in financial management
3. **Memberikan layanan terbaik kepada nasabah**
   Providing the best service to costumers
4. **Memberikan manfaat terbaik dan berkelanjutan kepada stakeholders**
   Providing the best and sustainable benefits to stakeholders
5. **Meningkatkan inklusi keuangan kepada masyarakat melalui digitalisasi perbankan**
   Increasing financial inclusion to the public through banking digitalization

bank bjb



bank bjb

Reviu Visi dan Misi oleh Dewan Komisaris dan Direksi

Vision and Mission Review by Board of Commissioners and Directors

Dewan Komisaris dan Direksi senantiasa melakukan telaah terhadap pencapaian Visi dan Misi Perseroan. Visi dan Misi telah diperbaharui berdasarkan SK Direksi No. 0449/DIR-PST/2020 tanggal 9 Juli 2020 Tentang Visi, Misi dan *Tagline* PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Perubahan Visi dan Misi merupakan hasil telaah atas adanya perubahan kondisi internal dan eksternal yang dilakukan di tahun 2020. Secara periodik pencapaian Visi dan Misi dievaluasi dengan menggunakan mekanisme penyusunan Rencana Bisnis Bank yang memuat pencapaian target, rencana strategis dan target kinerja satu tahun ke depan. Hasil reviu visi dan misi di tahun 2025, pencapaian Visi dan Misi Perseroan telah sesuai dengan arah dan tahapan yang telah ditetapkan oleh Perseroan. Dewan Komisaris dan Direksi telah memastikan bahwa visi, misi, tujuan, sasaran, strategi serta rencana tahunan dan jangka menengah Perseroan konsisten dengan tujuan jangka panjang dengan memanfaatkan inovasi dan teknologi secara efektif.

The Board of Commissioners and Board of Directors continuously review the achievement of the Company's Vision and Mission. The Vision and Mission have been updated based on the Board of Directors' Decree No. 0449/DIR-PST/2020 dated July 9, 2020 concerning the Vision, Mission and Tagline of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. Changes to the Vision and Mission are the result of a review of changes in internal and external conditions carried out in 2020. Periodically, the achievement of the Vision and Mission is evaluated using the Bank's Business Plan preparation mechanism which contains the achievement of targets, strategic plans and performance targets for the next year. The results of the vision and mission review in 2025, the achievement of the Company's Vision and Mission has been in accordance with the direction and stages set by the Company. The Board of Commissioners and Board of Directors have ensured that the Company's vision, mission, goals, targets, strategies and annual and medium-term plans are consistent with long- term goals by utilizing innovation and technology effectively.

TAGLINE

Tandamata
Untuk Negeri

Budaya Perusahaan

Budaya Perusahaan adalah prinsip-prinsip yang diyakini baik dan benar dalam mencapai tujuan perusahaan yang menjadi landasan kebijakan dan aturan, dan mengarahkan perilaku individu di dalam perusahaan. Budaya Perusahaan yang dikelola dengan baik memiliki peranan yang strategis dalam upaya pencapaian visi, misi, tujuan, strategi, dan sasaran-sasaran usaha. Peran budaya perusahaan dapat dilihat dari sudut kepentingan perusahaan dan kepentingan pegawai sebagai berikut:

Bagi Perusahaan
for the Company

1. Meningkatkan citra perusahaan dengan keunikan budaya yang dimiliki.
2. Sebagai suatu acuan atau pedoman yang menjiwai segala kebijakan perusahaan.
3. Menekan turn over pegawai karena rasa kebanggaan dan jati diri.
4. Salah satu instrumen untuk mendapatkan dukungan dari semua unsur dalam perusahaan.
5. Sebagai sarana membentuk kesamaan visi dan cara-cara melakukan bisnis.

1. Improve the image of the Bank with its unique culture.
2. Serve as a reference or guideline that permeates in all policies.
3. Reduce employee turnover due to a sense of pride and identity.
4. Serve as an instrument to received support from all elements in the Bank.
5. Serve as a tool for creating common vision and ways of doing business.

Bagi Pegawai
for Employees

1. Memberi arah yang jelas dalam bersikap dan berperilaku di dalam perusahaan.
2. Menyamakan persepsi dan pola pandang yang sama dalam mencapai sasaran perusahaan.
3. Meningkatkan produktivitas dan meningkatkan prestasi kerja para pegawai.
4. Peran pegawai menjadi jelas, dan memperjelas arah perusahaan sehingga terlihat lebih nyata.
5. Meningkatkan motivasi kerja pegawai.

1. Provide a clear direction in behaving and conducting within the Bank.
2. Create equal perspective and point of view in achieving the Bank's goals.
3. Increase productivity and improve employees work performance.
4. Clarify the role of employees, and clarify the directions of the Bank so as to make them more real.
5. Improve employee motivation.

bank **bjb** secara konsisten terus berupaya menyesuaikan cara dalam mengimplementasikan *Corporate Value* dan Program Budaya Kerja agar lebih mudah dipahami dan dijalankan oleh seluruh pegawai. Internalisasi Program Budaya di bank **bjb** dilaksanakan melalui optimalisasi program komunikasi pegawai secara berkelanjutan (*Culture Implementation Program*). Nilai-nilai Budaya Perusahaan bank **bjb** merupakan penjabaran lebih lanjut atas slogan bank **bjb** sebagai acuan pokok bagaimana perilaku bank **bjb** dengan segenap jajarannya dalam mengelola bisnisnya.

Corporate Culture

Corporate Culture becomes the principles believed to be good and right in achieving company goals that form the basis of policies and rules, and direct the behavior of individuals within the company. A well-managed corporate culture has a strategic role in achieving the vision, mission, goals, strategies, and business goals. The role of corporate culture could be seen from the point of view of company interests and employee interests as follows:

bank **bjb** consistently strived to adjust the way in implementing Corporate Values and Work Culture Programs to make it easier for all employees to understand and implement. Internalization of the Culture Program at bank **bjb** was carried out through the optimization of the employee communication program on an ongoing basis (Culture Implementation Program). bank **bjb** Corporate Culture valueswere a further elaboration of bank **bjb** slogan as the main reference for how bank **bjb** should behave with all its staff in managing its business.

Nilai-Nilai Budaya Perusahaan bank **bjb** adalah "GO SPIRIT".

Arti Kata GO pada logo GO-SPIRIT adalah "Suatu ajakan secara bersama-sama, bekerjasama, saling membantu, bahu-membahu dalam mencapai suatu visi, misi dan tujuan perusahaan".

Arti Kata SPIRIT pada logo GO-SPIRIT adalah "Semangat"; "Jiwa"; "Antusias". Memberikan arti nilai perusahaan yang diwarnai oleh insan-insan yang memiliki semangat, menjiwai, dan antusias dalam memaknai, mengamalkan dan mengimplementasikan nilai-nilai budaya perusahaan bank **bjb** dalam setiap aktivitas kehidupan insan bank **bjb**, yang terdiri dari:

- *Service Excellence*
- *Professionalism*
- *Integrity*
- *Respect*
- *Innovation*
- *Trust*

Arti GO-SPIRIT secara keseluruhan adalah "Nilai yang tertanam dalam setiap insan bank **bjb** untuk bersama-sama, bekerjasama, saling membantu, bahu-membahu dalam mencapai suatu visi, misi dan tujuan perusahaan yang sesuai dan diimbangi dengan jiwa yang penuh semangat serta antusias dalam memaknai, mengamalkan dan mengimplementasikan nilai-nilai budaya perusahaan serta perilaku yang terkandung dalam GO-SPIRIT itu sendiri".

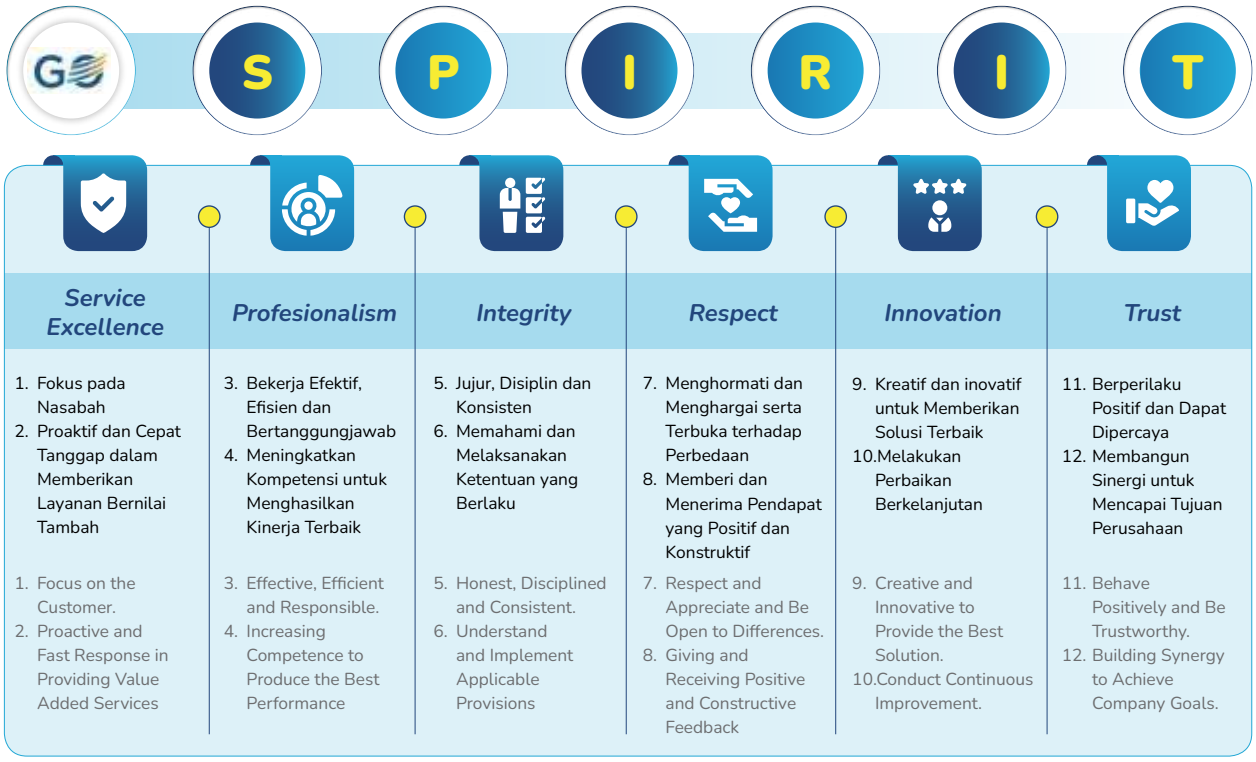
bank **bjb** Corporate Values are "GO SPIRIT".

The meaning of the word GO in the GO-SPIRIT logo is "a joint invitation, cooperation, mutual assistance, shoulder to shoulder in achieving the Bank's vision, mission and goals".

The meaning of the word SPIRIT in the GO-SPIRIT logo is "Passion"; "Soul"; "Enthusiasm". This provides the meaning of the values accompanied by personnel who have passion, inspiration, and enthusiasm in interpreting, performing and implementing bank **bjb** corporate cultural values in every activity, which consists of:

- Service Excellence
- Professionalism
- Integrity
- Respect
- Innovation
- Trust

The meaning of GO-SPIRIT as a whole is "the value instilled in every person to work together, help each other, shoulder to shoulder in achieving the Bank's vision, mission and goals in balance with a spirit that is full of passion and enthusiasm in interpreting, conducting and implementing corporate cultural values and the behavior in GOSPIRIT itself"



Kegiatan Usaha
Business Activities

Kegiatan Usaha Menurut Anggaran Dasar dan yang Dijalankan

Berdasarkan Perubahan Anggaran Dasar tahun 2024, maksud dan tujuan Perseroan adalah berusaha dibidang Aktivitas Keuangan (Perbankan). Untuk Mencapai maksud dan tujuan tersebut, Perseroan dapat melaksanakan kegiatan usaha Bank Umum Konvensional yang mencakup kegiatan usaha Perseroan secara konvensional, meliputi kegiatan usaha sebagai berikut:

a. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikasi deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.
b. Menyalurkan dana dalam bentuk kredit.
c. Melakukan aktivitas di bidang sistem pembayaran.
d. Menempatkan dana pada Bank lain, meminjam dan dari Bank lain, atau meminjamkan dana kepada Bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya.
e. Menerbitkan dan/atau melaksanakan transaksi Surat Berharga untuk kepentingan Bank dan/atau Nasabah.
f. Menyediakan tempat untuk menyimpan barang dan surat berharga.
g. Melakukan kegiatan usaha dalam valuta asing.
h. Melakukan kegiatan pengalihan piutang.
i. Melakukan kegiatan Penitipan barang dan Surat Berharga.
j. Melakukan kegiatan penyertaan modal pada Lembaga Jasa Keuangan dan/atau Perusahaan lain yang mendukung industri Perbankan dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan.
k. Melakukan kegiatan penyertaan modal sementara di luar Jasa Keuangan untuk mengatasi akibat kegagalan kredit, dengan syarat harus menarik kembali penyertaannya.
l. Bertindak sebagai pendiri Dana Pensiun dan Pengurus Dana Pensiun sesuai dengan ketentuan peraturan perundang-undangan mengenai Dana Pensiun.
m. Melakukan kerja sama dengan Lembaga Jasa Keuangan lain dan kerja sama dengan selain Lembaga Jasa Keuangan dalam pemberian layanan jasa keuangan kepada Nasabah.
n. Melakukan kegiatan lainnya dengan persetujuan Otoritas Jasa Keuangan.

Seluruh kegiatan usaha menurut Anggaran Dasar telah dijalankan oleh Perseroan.

Business Activities According to The Articles of Association and Executed

Based on Amendment to the 2024 Articles of Association, the Company's aims and objectives are to operate in the field of Financial (Banking) Activities. To achieve these aims and objectives, the Company can carry out Conventional Commercial Bank business activities which included the Company's conventional business activities, among others:

a. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certified deposit, savings and/or other equivalent forms.
b. Distributing funds in the form of loans.
c. Carrying out activities in the field of payment systems.
d. Placing funds with other banks, borrowing from other banks, or lending funds to other banks, either by letters, telecommunication facilities or by sight draft, check or other means.
e. Issuing and/or carrying out Securities transactions for the benefit of the Bank and/or Customers.
f. Providing a place to store valuables and securities.
g. Carrying out business activities in foreign currency.
h. Carrying out receivable transfer activities.
i. Carrying out goods and securities safekeeping activities.
j. Carrying out capital investment activities in Financial Services Institutions and/or other Companies that support the Banking industry by fulfilling the provisions set by the Financial Services Authority.
k. Carrying out temporary capital investment activities outside of Financial Services to overcome the consequences of credit failure, with the condition that the investment must be withdrawn.
l. Acting as the Pension Fund founder and the Pension Fund Management in accordance with the provisions of the applicable laws and regulations regarding Pension Funds.
m. Collaborating with other Financial Services Institutions and collaborating with non-Financial Services Institutions in providing financial services to customers.
n. Carrying out other activities with approval from the Financial Services Authority.

All business activities according to the Articles of Association have been carried out by the Company.

Produk dan Jasa

Kegiatan usaha bank **bjb** meliputi berbagai produk simpanan, produk pinjaman, serta berbagai layanan yang dijelaskan sebagai berikut.

Consumer dan *Retail Banking*

bjb Tandamata

Tabungan yang dirancang untuk nasabah perorangan maupun non-perorangan, memberikan kemudahan dalam berbagai transaksi perbankan dengan beragam keunggulan dan manfaat menarik.

bjb Tandamata MyFirst

Tabungan khusus anak usia 0–17 tahun yang dibuka dengan status QQ, dirancang sebagai langkah awal membangun kebiasaan menabung sejak dini, dengan berbagai keunggulan seperti bebas biaya administrasi bulanan dan kartu ATM, serta desain buku tabungan dan kartu ATM menarik yang dapat dicetak dengan nama anak.

bjb Tandamata Purnabakti

Tabungan yang dirancang khusus bagi para pensiunan mitra bank **bjb**, memberikan kemudahan pengelolaan keuangan melalui layanan transaksi perbankan yang praktis, aman, dan nyaman.

bjb Tandamata Berjangka

Tabungan rencana bagi nasabah perorangan dalam mata uang Rupiah yang membantu mewujudkan tujuan keuangan secara disiplin melalui setoran bulanan tetap dengan mekanisme autodebet, serta dilengkapi manfaat perlindungan asuransi jiwa sesuai ketentuan Bank.

bjb Tandamata My Goals

Tabungan yang membantu nasabah merencanakan dan mewujudkan tujuan keuangan dengan fleksibilitas pilihan jangka waktu dan nominal setoran, sehingga target keuangan dapat tercapai sesuai rencana di akhir periode.

bjb Tandamata Bisnis

Tabungan bagi nasabah perorangan yang dirancang untuk mendukung kelancaran transaksi usaha dan bisnis, dilengkapi fasilitas *auto transfer* dari rekening **bjb** Tandamata Bisnis ke Rekening Giro Bisnis milik nasabah, sehingga pengelolaan keuangan usaha menjadi lebih praktis dan efisien.

Products and Services

bank **bjb** business activities include various savings products, loan products, and various services which are described as follows.

Consumer and Retail Banking

bjb Tandamata

A savings product designed for individual and non-individual customers, providing convenience in various banking transactions with a range of attractive features and benefits.

bjb Tandamata MyFirst

A savings product specifically designed for children aged 0–17 years opened under a QQ (qualifying account) status, aimed at fostering saving habits from an early age. The product offers various advantages such as no monthly administration fee and ATM card fee, as well as attractive passbook and ATM card designs that can be personalized with the child's name.

bjb Tandamata Purnabakti

A savings product specifically designed for pensioners who are partners of bank bjb, providing convenient financial management through practical, secure, and reliable banking transaction services.

bjb Tandamata Berjangka

A planned savings product for individual customers in Rupiah that helps achieve financial goals in a disciplined manner through fixed monthly deposits with an auto-debit mechanism, complemented by life insurance protection benefits in accordance with the Bank's provisions.

bjb Tandamata My Goals

A savings product that helps customers plan and achieve their financial goals with flexible options for deposit amounts and tenors, enabling financial targets to be achieved as planned at the end of the period.

bjb Tandamata Bisnis

A savings product for individual customers designed to support business transactions, equipped with an auto transfer facility from the **bjb** Tandamata Bisnis account to the customer's Business Current Account, making business financial management more practical and efficient.

bjb Tandamata Gold

Tabungan khusus bagi nasabah perorangan yang memberikan perlindungan tambahan berupa santunan meninggal dunia dan rawat inap, sesuai dengan ketentuan Bank, untuk kenyamanan dan ketenangan dalam bertransaksi.

bjb Tandamata Dollar

Tabungan valuta asing bagi nasabah perorangan, non-perorangan, maupun joint account yang memberikan kemudahan pengelolaan dana dalam mata uang Dollar Amerika Serikat (USD) dan Dollar Singapura (SGD) secara aman.

bjb Tandamata SiMuda

Produk tabungan yang dirancang untuk mendukung budaya menabung bagi pemuda dan mahasiswa usia 18–30 tahun, dengan setoran bulanan dan jangka waktu tertentu melalui mekanisme autodebet, serta dilengkapi perlindungan asuransi jiwa melalui skema asuransi mikro.

bjb SiMuda Investasiku

Layanan investasi reksa dana secara installment bagi nasabah perorangan, khususnya pemuda dan mahasiswa, yang memudahkan pembelian reksa dana secara bertahap serta dilengkapi perlindungan asuransi jiwa melalui skema asuransi mikro.

bjb Tabungan SimPel

Produk tabungan pelajar yang diterbitkan secara nasional oleh bank-bank di Indonesia sebagai sarana edukasi dan inklusi keuangan untuk menumbuhkan budaya menabung sejak dini.

bjb TabunganKu

Produk tabungan nasional bagi nasabah perorangan yang dihadirkan oleh bank-bank di Indonesia untuk mendorong budaya menabung dan meningkatkan kesejahteraan masyarakat.

bjb Simpeda

Produk tabungan bersama Bank Pembangunan Daerah (BPD) seluruh Indonesia bagi nasabah perorangan maupun non-perorangan, yang memberikan kemudahan bertransaksi sekaligus kesempatan mengikuti program undian berhadiah Simpeda.

Tabungan bjb BiSA!

Tabungan dalam mata uang Rupiah bagi nasabah perorangan yang belum memiliki rekening tabungan, dengan manfaat bebas biaya administrasi bulanan tabungan dan kartu ATM, sehingga memudahkan langkah awal menabung bersama bank **bjb**.

bjb Tandamata Gold

A savings product specifically for individual customers that provides additional protection in the form of death and hospitalization benefits, in accordance with the Bank's provisions, ensuring greater comfort and peace of mind in conducting transactions.

bjb Tandamata Dollar

A foreign currency savings product for individual, non-individual, and joint account customers that provides convenient and secure fund management in United States Dollar (USD) and Singapore Dollar (SGD).

bjb Tandamata SiMuda

A savings product designed to promote saving habits among youth and university students aged 18–30 years, with monthly deposits and a predetermined tenor through an auto-debit mechanism, complemented by life insurance protection under a microinsurance scheme.

bjb SiMuda Investasiku

A mutual fund installment investment service for individual customers, particularly youth and university students, facilitating gradual mutual fund purchases while providing life insurance protection through a microinsurance scheme.

bjb Tabungan SimPel

A student savings product issued nationally by banks in Indonesia as a means of financial education and inclusion to cultivate saving habits from an early age.

bjb TabunganKu

A national savings product for individual customers offered by banks in Indonesia to encourage saving habits and improve public welfare.

bjb Simpeda

A joint savings product among Regional Development Banks (BPD) across Indonesia for individual and non-individual customers, providing convenient transaction facilities as well as the opportunity to participate in the Simpeda prize draw program.

bjb BiSA! Savings

A Rupiah savings product for individual customers who do not yet have a savings account, offering benefits such as free monthly administration fees and ATM card fees, making it easier to start saving with bank **bjb**.

bjb SIAP

Layanan program pensiun yang diselenggarakan oleh Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** untuk mendukung perencanaan masa depan yang lebih aman dan terencana.

bjb Deposito Berjangka

Simpanan berjangka dalam mata uang Rupiah bagi nasabah perorangan maupun non-perorangan yang menawarkan tingkat suku bunga kompetitif serta berbagai keuntungan untuk pengelolaan dana yang aman dan optimal.

bjb Deposito Suka-suka

Simpanan berjangka dalam mata uang Rupiah bagi nasabah perorangan yang menawarkan fleksibilitas pencairan dana sewaktu-waktu tanpa dikenakan biaya penalti, untuk pengelolaan keuangan yang lebih nyaman dan leluasa.

bjb Deposito Valas

Simpanan berjangka dalam mata uang asing bagi nasabah perorangan, non-perorangan, maupun joint account, yang tersedia dalam USD, SGD, EUR, dan JPY.

bjb Deposito Berjangka Valas

Simpanan berjangka dalam mata uang asing bagi nasabah non-perorangan (badan usaha/badan hukum), tersedia dalam USD, SGD, EUR, dan JPY, serta dapat dibuka dalam skema rekening bersama (*joint account*) untuk pengelolaan dana valas yang aman dan fleksibel.

bjb Deposito Online

Simpanan berjangka dalam mata uang Rupiah dengan bunga menarik yang dapat dibuka dan dikelola secara mudah, aman, dan fleksibel melalui DIGI bank **bjb**, tersedia pilihan jangka waktu 1, 3, 6, 9, atau 12 bulan untuk disesuaikan dengan kebutuhan investasi Anda.

bjb Giro

Simpanan dalam mata uang Rupiah bagi nasabah perorangan maupun non-perorangan yang memberikan kemudahan penarikan dana menggunakan cek atau bilyet giro, untuk mendukung kelancaran dan efisiensi transaksi bisnis.

bjb Giro Valas

Simpanan dalam mata uang asing bagi nasabah perorangan maupun non-perorangan yang memberikan kemudahan penarikan dana menggunakan cek atau bilyet giro untuk mendukung kelancaran transaksi bisnis, tersedia dalam pilihan USD, SGD, CNY, EUR, JPY, dan AUD.

bjb SIAP

A pension program service organized by the Financial Institution Pension Fund (DPLK) of bank **bjb** to support better and more structured future financial planning.

bjb Deposito Berjangka

A time deposit product in Rupiah for individual and non-individual customers offering competitive interest rates and various benefits for secure and optimal fund management.

bjb Deposito Suka-suka

A Rupiah time deposit product for individual customers offering flexible withdrawal at any time without penalty fees, enabling more convenient and flexible financial management.

bjb Deposito Valas

A foreign currency time deposit for individual, non-individual, and joint account customers available in USD, SGD, EUR, and JPY.

bjb Deposito Berjangka Valas

A foreign currency time deposit for non-individual customers (business entities/legal entities), available in USD, SGD, EUR, and JPY, and may also be opened under a joint account scheme for secure and flexible foreign currency fund management.

bjb Deposito Online

A Rupiah time deposit product offering attractive interest rates that can be easily, securely, and flexibly opened and managed through DIGI bank **bjb**, with tenor options of 1, 3, 6, 9, or 12 months tailored to customers' investment needs.

bjb Giro

A Rupiah deposit product for individual and non-individual customers that allows convenient withdrawals using checks or giro slips to support smooth and efficient business transactions.

bjb Giro Valas

A foreign currency deposit product for individual and non-individual customers that allows withdrawals using checks or giro slips to support business transactions, available in USD, SGD, CNY, EUR, JPY, and AUD.

bjb Kredit Guna Bhakti

Fasilitas kredit multiguna bagi Aparatur Sipil Negara (ASN) maupun non-ASN berpenghasilan tetap, baik yang gajinya telah maupun belum disalurkan melalui bank **bjb**, untuk memenuhi berbagai kebutuhan finansial dengan mudah dan terencana.

bjb Kredit Guna Bhakti

A multipurpose loan facility for Civil Servants (ASN) and non-ASN employees with fixed income, whether their salaries are disbursed through bank **bjb** or not, designed to meet various financial needs conveniently and in a well-planned manner.

bjb Kredit Guna Bhakti Ekstra

Fasilitas kredit multiguna bagi Debitur atau Calon Debitur dengan sumber pengembalian berasal dari tunjangan, baik yang telah maupun belum disalurkan melalui bank **bjb** (*payroll* dan *non-payroll*), untuk memenuhi berbagai kebutuhan konsumtif.

bjb Kredit Guna Bhakti Ekstra

A multipurpose loan facility for debtors or prospective debtors whose repayment source comes from allowances, whether or not such allowances are disbursed through bank **bjb** (payroll and non-payroll), to meet various consumptive needs.

bjb Kredit Guna Bhakti Tunjangan Profesi Guru

Fasilitas kredit bagi ASN guru dengan sumber pengembalian berasal dari tunjangan profesi guru yang disalurkan melalui bank **bjb**.

bjb Kredit Guna Bhakti Tunjangan Profesi Guru

A loan facility for ASN teachers with repayment sourced from the teacher professional allowance disbursed through bank **bjb**.

bjb Kredit Guna Bhakti Pinjaman ASN (KGB PISAN)

Fasilitas kredit yang diberikan kepada debitur dan calon debitur ASN untuk memenuhi kebutuhan rumah tangga ataupun keperluan konsumtif lainnya.

bjb Kredit Guna Bhakti Pinjaman ASN (KGB PISAN)

A loan facility provided to ASN debtors and prospective debtors to fulfill household needs or other consumptive purposes.

bjb Kredit Pra Purna Bhakti (KPPB)

Fasilitas kredit multiguna bagi ASN yang akan memasuki masa pensiun, dengan jangka waktu kredit yang fleksibel dan dapat melintasi usia pensiun untuk mendukung perencanaan keuangan yang lebih matang.

bjb Kredit Pra Purna Bhakti (KPPB)

A multipurpose loan facility for ASN who are approaching retirement, offering flexible loan tenors that may extend beyond retirement age to support better financial planning.

bjb Kredit Pra Purna Bhakti Plus

Fasilitas kredit tambahan bagi debitur yang telah menikmati **bjb** Kredit Pra Purna Bhakti, dengan ketentuan total angsuran tidak melebihi gaji bersih debitur.

bjb Kredit Pra Purna Bhakti Plus

An additional loan facility for debtors who have already obtained **bjb** Kredit Pra Purna Bhakti, with the condition that the total installment amount does not exceed the debtor's net salary.

bjb Kredit Pra Purna Bhakti Manfaat Ganda

Fasilitas kredit bagi debitur berpenghasilan tetap dengan sumber pengembalian berasal dari Tabungan Hari Tua yang diterima saat memasuki masa pensiun.

bjb Kredit Pra Purna Bhakti Manfaat Ganda

A loan facility for fixed-income debtors with repayment sourced from Old-Age Savings (Tabungan Hari Tua) received upon retirement.

bjb Kredit Pra Purna Bhakti Grace Period

Fasilitas kredit bagi debitur atau calon debitur berpenghasilan tetap yang akan memasuki masa pensiun, dengan masa tenggang pembayaran angsuran tanpa pembayaran pokok.

bjb Kredit Pra Purna Bhakti Grace Period

A loan facility for debtors or prospective debtors with fixed income who are approaching retirement, providing a grace period during which installments are paid without principal repayment.

bjb Kredit Purna Bhakti (KPB)

Fasilitas kredit bagi pensiunan, termasuk pensiun sendiri maupun janda/duda, dengan pengembalian yang bersumber dari pensiun bulanan yang disalurkan melalui bank atau kantor bayar lainnya, untuk mendukung kebutuhan finansial secara aman dan terencana.

bjb Back to Back Loan

Fasilitas kredit bagi debitur perorangan dengan jaminan berupa agunan kas, yang memberikan kemudahan pembiayaan dengan proses yang aman dan terukur.

bjb KPR

Fasilitas kredit bagi calon debitur perorangan untuk pembiayaan kepemilikan properti, baik baru maupun *secondary*, dengan beragam pilihan seperti pembelian rumah, *take over* XTRA, *top up*, pembangunan, hingga kebutuhan multiguna.

bjb KPR Gaul

Fasilitas kredit kepemilikan rumah bagi anak muda dan generasi milenial berpenghasilan tetap, dengan suku bunga kompetitif serta kemudahan uang muka mulai dari 0% untuk mewujudkan hunian impian lebih cepat.

bjb KPR Lelang

Fasilitas kredit bagi calon debitur yang ingin memiliki properti hunian maupun usaha melalui mekanisme lelang, dengan proses yang aman dan terencana.

bjb KPR Flexi

Fasilitas KPR dengan fleksibilitas pembayaran cicilan, di mana nasabah hanya membayar bunga setiap bulan dan melunasi pokok pinjaman di akhir masa kredit, dengan cicilan ringan hingga jangka waktu 5 tahun.

bjb KPR Sejahtera FLPP

Pembiayaan rumah bersubsidi bekerja sama dengan Kementerian Perumahan dan Kawasan Permukiman untuk mewujudkan rumah idaman dengan suku bunga rendah sepanjang tenor, cicilan ringan, serta jangka waktu panjang untuk rumah tapak maupun rumah susun.

bjb KPR TAPERA

Fasilitas kredit konsumtif dari bank **bjb** bagi calon debitur perorangan berpenghasilan rendah untuk pembiayaan kepemilikan, renovasi, dan pembangunan rumah, guna mendukung terwujudnya hunian yang layak dan terjangkau.

bjb Kredit Purna Bhakti (KPB)

A loan facility for pensioners, including retirees and surviving spouses, with repayment sourced from monthly pension payments disbursed through banks or other payment offices, to support financial needs in a secure and well-planned manner.

bjb Back to Back Loan

A loan facility for individual debtors secured by cash collateral, providing financing convenience through a secure and well-controlled process.

bjb KPR

A housing loan facility for individual prospective debtors to finance property ownership, both new and secondary properties, with various options including house purchase, XTRA take over, top-up, construction, and multipurpose financing.

bjb KPR Gaul

A housing loan facility for young people and millennials with fixed income, offering competitive interest rates and down payment options starting from 0%, enabling customers to realize their dream home sooner.

bjb KPR Lelang

A housing loan facility for prospective debtors who wish to acquire residential or business property through an auction mechanism, with a secure and well-structured process.

bjb KPR Flexi

A housing loan facility with flexible installment payments, whereby customers pay only interest each month and repay the principal at the end of the loan tenor, with light installments for up to 5 years.

bjb KPR Sejahtera FLPP

A subsidized housing financing facility in cooperation with the Ministry of Housing and Settlement Areas, offering low interest rates throughout the tenor, affordable installments, and long repayment periods for landed houses and apartments.

bjb KPR TAPERA

A consumer loan facility from bank **bjb** for low-income individual prospective debtors to finance home ownership, renovation, or construction, supporting the realization of adequate and affordable housing..

bjb MLT BPJS Ketenagakerjaan

Fasilitas kredit konsumtif dari bank **bjb** bagi calon debitur peserta BPJS Ketenagakerjaan untuk pembiayaan kepemilikan rumah, pinjaman uang muka perumahan, serta renovasi rumah, guna mendukung kebutuhan hunian yang lebih terencana.

bjb KKB

Fasilitas kredit bagi debitur perorangan untuk pembiayaan pembelian kendaraan bermotor, termasuk kendaraan berwawasan lingkungan, baik baru maupun bekas, serta layanan *refinancing* multiguna dan take over kredit dari Lembaga Jasa Keuangan.

bjb Obligasi Ritel

bank **bjb** memiliki produk pilihan investasi untuk nasabah dengan menjual produk obligasi kepada nasabah ritel. Produk obligasi dapat ditransaksikan oleh nasabah ritel melalui Kantor Cabang bank **bjb** dan Outlet **bjb** Prioritas. Adapun Jenis obligasi yang dapat ditransaksikan di bank **bjb** adalah SBN Ritel di Pasar Perdana serta SBN, SBSN, dan Obligasi Korporasi di Pasar Sekunder. Nasabah dapat melakukan transaksi obligasi dengan nominal transaksi yang terjangkau dan harga yang kompetitif.

Reksa Dana

Instrumen investasi yang menghimpun dana dari masyarakat pemodal untuk diinvestasikan dalam portofolio efek oleh Manajer Investasi, sesuai dengan ketentuan Undang-Undang Pasar Modal Nomor 8 Tahun 1995. Produk Reksa Dana yang dijual melalui bank **bjb** bekerjasama dengan Manajer Investasi terkemuka di antaranya yaitu:

1. PT BRI Manajemen Investasi
2. PT Bahana TCW Investment Management
3. PT Trimegah Asset Management
4. PT Syailendra Capital
5. PT Sucorinvest Asset Management
6. PT Sinarmas Asset Management
7. PT BNI Asset Management
8. PT Manulife Aset Manajemen Indonesia

Melalui kerja sama dengan berbagai asset management terkemuka di Indonesia, bank **bjb** menghadirkan beragam pilihan produk reksa dana sesuai dengan karakteristik dan profil risiko serta tujuan dan kebutuhan investasi nasabah. Beragam produk reksa dana yang tersedia di antaranya yaitu:

bjb MLT BPJS Ketenagakerjaan

A consumer loan facility from bank **bjb** for BPJS Ketenagakerjaan participants to finance home ownership, housing down payment loans, and home renovation, supporting better-planned housing needs.

bjb KKB

A loan facility for individual debtors to finance the purchase of motor vehicles, including environmentally friendly vehicles, both new and used, as well as multipurpose refinancing services and credit take-over from Financial Services Institutions.

bjb Obligasi Ritel

bank **bjb** offers investment products for customers through the sale of bonds to retail customers. Bond transactions can be conducted through bank **bjb** branch offices and **bjb** Prioritas outlets. The types of bonds available for transaction at bank **bjb** include Retail Government Securities (SBN) in the Primary Market, as well as SBN, SBSN, and Corporate Bonds in the Secondary Market. Customers may conduct bond transactions with affordable minimum investment amounts and competitive prices.

Reksa Dana

An investment instrument that pools funds from investors to be invested in a securities portfolio by an Investment Manager, in accordance with the provisions of Law No. 8 of 1995 on Capital Markets. Mutual fund products offered through bank **bjb** are managed in cooperation with leading investment managers, including:

1. PT BRI Manajemen Investasi
2. PT Bahana TCW Investment Management
3. PT Trimegah Asset Management
4. PT Syailendra Capital
5. PT Sucorinvest Asset Management
6. PT Sinarmas Asset Management
7. PT BNI Asset Management
8. PT Manulife Aset Manajemen Indonesia

Through cooperation with various leading asset management in Indonesia, bank **bjb** presents a variety of mutual fund product choices according to the characteristics and risk profiles as well as the goals and investment needs of customers. Various mutual fund products available include:

Tabel Produk Reksa Dana
Table of Mutual Fund Products

Manajer Investasi Investment Manager	Produk Reksa Dana Mutual Fund Products	Jenis Reksa Dana Types of Mutual Funds	Profil Risiko Risk Profile
PT BRI Management Investasi	BRI Seruni Pasar Uang II-Kelas A	Pasar Uang Money Market	Rendah Low
	BRI Anggrek Fleksibel	Campuran Mixture	Menengah – Tinggi Intermediate – High
	BRI Mawar	Saham Share	Tinggi High
	BRI Indeks Syariah	Indeks Index	Tinggi High
PT Bahana TCW Investment Management	Dana Ekuitas Prima	Saham Share	Tinggi High
PT Trimegah Asset Management	Trim Kas 2 Kelas A	Pasar Uang Money Market	Rendah Low
	Trimegah *Fixed Income Plan*	Pendapatan Tetap Fixed Income	Menengah Intermediate
	Trim Kombinasi II	Campuran Mixture	Menengah – Tinggi Intermediate – High
	Trim Syariah Berimbang	Campuran Mixture	Menengah – Tinggi Intermediate – High
	Trimegah *Balanced Absolute Strategy* Kelas A	Campuran Mixture	Menengah – Tinggi Intermediate – High
	Trim Kapital *Plus*	Saham Share	Tinggi High
	Trim Syariah Saham	Saham Share	Tinggi High
	Trimegah Terproteksi Lestari 28	Terproteksi Protected	Menengah Intermediate
PT Syailendra Capital	Syailendra Dana Kas	Pasar Uang Money Market	Rendah Low
	Syailendra *Fixed Income Fund*	Pendapatan Tetap Fixed Income	Menengah Intermediate
	Syailendra *Balanced Opportunity Fund* – Kelas A	Campuran Mixture	Menengah – Tinggi Intermediate – High
	Syailendra *Equity Opportunity Fund* – Kelas A	Saham Share	Tinggi High
PT Sucorinvest Asset Management	*Sucorinvest Money Market Fund*	Pasar Uang Money Market	Rendah Low
	Sucorinvest Sharia Money Market Fund	Pasar Uang Money Market	Rendah Low
	Sucorinvest Bond Fund	Pendapatan Tetap Fixed Income	Menengah Intermediate
	Sucorinvest Flexi Fund	Campuran Mixture	Menengah – Tinggi Intermediate – High
	Sucorinvest Equity Fund	Saham Share	Tinggi High
	Sucorinvest Sharia Equity Fund	Saham Share	Tinggi High

Manajer Investasi Investment Manager	Produk Reksa Dana Mutual Fund Products	Jenis Reksa Dana Types of Mutual Funds	Profil Risiko Risk Profile
PT Sinarmas Asset Management	Danamas Stabil	Pendapatan Tetap Fixed Income	Menengah Intermediate
	Danamas Dollar	Pendapatan Tetap Fixed Income	Menengah Intermediate
	Simas Satu Prima	Campuran Mixture	Menengah – Tinggi Intermediate – High
	Simas Saham Unggulan	Saham Share	Tinggi High
PT BNI Asset Management	BNI – AM Dana Likuid	Pasar Uang Money Market	Rendah Low
Manulife Investment Management	Manulife Dana Kas II Kelas A	Pasar Uang Money Market	Rendah Low
	Manulife Obligasi Negara Indonesia II Kelas A	Pendapatan Tetap Fixed Income	Menengah Intermediate
	Manulife Obligasi Unggulan Kelas A	Pendapatan Tetap Fixed Income	Menengah Intermediate
	Manulife Syariah Sukuk Indonesia	Pendapatan Tetap Fixed Income	Menengah Intermediate
	Manulife Dana Campuran II	Campuran Mixture	Menegah Intermediate
	Manulife Dana Saham Kelas A	Saham Share	Tinggi High
	Manulife Dana Tetap Stabil Kelas M3	Pendapatan Tetap Fixed Income	Menengah Intermediate

Bancassurance

Selain bekerjasama dengan Manajer Investasi dalam memasarkan produk Reksa Dana, bank **bjb** juga menjalin kerjasama dengan Perusahaan Asuransi dalam memasarkan produk *Bancassurance* untuk memenuhi kebutuhan perencanaan keuangan nasabah. Saat ini, bank **bjb** telah bekerja sama dengan Perusahaan Asuransi terkemuka dalam menyediakan produk-produk *Bancassurance* di antaranya yaitu:

Bancassurance

Apart from collaborating with Investment Managers in marketing Mutual Fund products, bank **bjb** also collaborated with Insurance Companies in marketing Bancassurance products to meet customers' financial planning needs. Currently, bank **bjb** collaborated with leading Insurance Companies in providing Bancassurance products including:

Tabel Produk Bancassurance
Table of Bancassurance Product

Perusahaan Asuransi Insurance company	Produk *Bancassurance* Bancassurance Products	Jenis Produk Types of products
PT Sinarmas MSIG Life	SmiLe Life Care Plus	*Traditional – Term Life* ROP
	SMiLe Life Extra Plus	*Traditional – Term Life* ROP
PT Asuransi BRI Life	Bringin Ajaib	Asuransi Mikro - *Personal Accident*
PT Asuransi Jiwa Taspen	Taspen Hospital Cash Plan	*Traditional - Term Life* ROP
PT Equity Life Indonesia	Asuransi Warisan Keluarga	*Traditional - Wholelife*
	Asuransi Multi Protection	*Traditional - Whole Life*

MSMEs, *Commercial* dan *Corporate Banking*

bjb Mesra

Merupakan fasilitas kredit yang diberikan kepada masyarakat kecil yang belum bankable dengan plafon pinjaman maksimal Rp5.000.000. Kredit **bjb** Mesra memiliki keunggulan berupa bunga 0%, tanpa agunan, serta bebas biaya provisi.

bjb Kredit Usaha Rakyat (KUR)

Merupakan fasilitas kredit yang diberikan kepada pelaku usaha, baik perorangan maupun badan usaha, yang bergerak di sektor ekonomi produktif dan termasuk dalam kategori Usaha Mikro, Kecil, dan Menengah (UMKM). Fasilitas ini diperuntukkan bagi usaha yang telah berjalan minimal 6 (enam) bulan, dengan plafon pinjaman hingga maksimal Rp500.000.000. Jenis KUR terdiri dari KUR Super Mikro, KUR Mikro, KUR Kecil, KUR Khusus dan KUR Penempatan PMI.

bjb Kredit Mikro Utama (KMU)

Merupakan fasilitas kredit yang diberikan kepada pelaku usaha perorangan, Badan Usaha (PT dan CV), serta Badan Usaha Milik Desa (BUMDes) yang bergerak pada sektor ekonomi produktif berskala Mikro, Kecil, dan Menengah (MKM). Fasilitas ini diperuntukkan bagi usaha yang telah berjalan minimal 2 (dua) tahun, dengan plafon pinjaman hingga Rp500.000.000.

bjb Kredit Investasi

Merupakan fasilitas kredit yang diberikan untuk membiayai kebutuhan barang modal atau aktiva tetap, baik dalam rangka rehabilitasi, modernisasi, ekspansi (perluasan), relokasi, maupun *project financing* atau *refinancing*.

bjb Kredit Modal Kerja (KMK)

Merupakan fasilitas kredit yang diberikan untuk membiayai aset lancar dan/atau penggantian utang dagang, serta mendukung kebutuhan operasional perusahaan sesuai dengan karakteristik dan siklus bisnisnya.

bjb kredit Modal Kerja Kontrak (KMKK)

Fasilitas kredit modal kerja untuk membiayai kebutuhan modal kerja Debitur yang memperoleh kontrak pengadaan barang/jasa atau penyelesaian suatu proyek dalam rangka pelaksanaan jasa konstruksi dan usaha penyediaan bangunan.

bjb kredit Modal Kerja Kepada Pengembang

Fasilitas kredit modal kerja untuk untuk membiayai kebutuhan modal kerja pengembang dalam melaksanakan pekerjaan/kegiatan konstruksi pengadaan bangunan dan/atau sarana dan prasarana yang dimaksudkan untuk dijual.

MSMEs, Commercial and Corporate Banking

bjb Mesra

Loan facilities for small communities who were not yet bankable with a maximum limit of IDR5,000,000 (five million rupiah). Kredit **bjb** Mesra had the advantage of 0% interest, no collateral and free of provision fees.

bjb Kredit Usaha Rakyat (KUR)

Loan facilities for actors, both individuals and business entities in the productive economic sector, within the category of Micro, Small and Medium Enterprises with businesses that had been running for at least 6 (six) months with a maximum ceiling of IDR500,000,000. The types of KUR consisted of Super Micro KUR, Micro KUR, Small KUR, Special KUR and PMI Placement KUR.

bjb Kredit Mikro Utama (KMU)

Loan facilities for individual entrepreneurs, Business Entities (PT, CV) and Village Owned Enterprises (BUMDES) in the productive economic sector of Micro, Small and Medium scale who had been running their business for a minimum of 2 (two) years with a maximum loan ceiling of IDR500,000,000.

bjb Kredit Investasi

Loan facilities to finance the need for capital goods or fixed assets in the context of rehabilitation, modernization, expansion, relocation or project financing or refinancing.

bjb Kredit Modal Kerja (KMK)

Loan facilities to finance current assets and/or replace trade payables, as well as finance the company's operational activities in accordance with its business character.

bjb kredit Modal Kerja Kontrak (KMKK)

Working capital loan facility to finance working capital needs of debtors who obtained goods/services procurement contracts or completion of a project in the context of implementing construction services and building supply businesses.

bjb kredit Modal Kerja Kepada Pengembang

Working capital loan facility to finance the developer's working capital needs in carrying out construction work/activities in the procurement of buildings and/or facilities and infrastructure intended for sale.

bjb Kredit Modal Kerja Resi Gudang

Merupakan fasilitas kredit modal kerja yang diberikan dengan jaminan komoditas yang disimpan di gudang, khusus untuk debitur yang tidak termasuk penerima kredit melalui Skema Subsidi Resi Gudang (SSRG).

bjb Kredit Skema Subsidi Resi Gudang (SSRG)

Fasilitas kredit kepada Petani, Kelompok Tani, Gabungan Kelompok Tani dan Koperasi dengan jaminan Resi Gudang, dan mendapatkan subsidi Bunga dari Pemerintah. Resi Gudang adalah dokumen bukti kepemilikan atas barang yang disimpan di Gudang yang diterbitkan oleh Pengelola Gudang.

bjb Kredit Usaha Kecil Menengah (KUKM)

Merupakan fasilitas kredit yang diberikan kepada pelaku usaha, baik perorangan maupun badan usaha, yang bergerak di sektor ekonomi produktif dan termasuk dalam kategori Usaha Kecil dan Menengah (UKM). Fasilitas ini diperuntukkan bagi usaha yang telah berjalan minimal 3 (tiga) tahun, dengan plafon pinjaman di atas Rp500.000.000 hingga maksimal Rp2.000.000.000.

bjb Kredit Kepada Koperasi

Merupakan fasilitas kredit yang diberikan kepada Koperasi untuk penambahan modal kerja.

bjb Receivable Financing

Fasilitas kredit kepada penjual/*seller* dalam rangka pembiayaan perdagangan.

bjb Kredit Cash Collateral

Merupakan fasilitas kredit yang disediakan oleh Bank kepada debitur atau calon debitur dengan agunan tambahan berupa *Cash Collateral*. *Cash Collateral* merupakan agunan yang bersifat likuid, berupa uang kas atau yang dipersamakan dengan uang kas, antara lain giro, tabungan, deposito, Surat Berharga Negara (SBN), dan/atau penempatan lain pada Bank Indonesia serta Pemerintah Pusat yang memenuhi persyaratan sesuai ketentuan regulator.

Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT)

Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT) merupakan program pendampingan bank **bjb** yang melengkapi fasilitas permodalan, dengan tujuan meningkatkan kompetensi dan kapasitas usaha pelaku UMKM agar tumbuh dan berkembang secara berkelanjutan. Program PESAT dilaksanakan melalui tiga pilar utama, yaitu PESAT Kapasitas Usaha, PESAT Wirausaha Baru, dan PESAT Go Digital, yang berfokus pada penguatan usaha, penciptaan wirausaha baru, serta percepatan transformasi digital UMKM.

bjb Kredit Modal Kerja Resi Gudang

A working capital loan facility provided with collateral for commodities stored in a warehouse for debtors who were not in the category of loan recipients through the Warehouse Receipt Subsidy Scheme (SSRG).

bjb Kredit Skema Subsidi Resi Gudang (SSRG)

Loan facilities to Farmers, Farmer Groups, Association of Farmers Groups and Cooperatives with Warehouse Receipt collateral, and receive interest subsidies from the Government. Warehouse Receipt is a document of proof of ownership of goods stored in the Warehouse issued by the Warehouse Manager.

bjb Kredit Usaha Kecil Menengah (KUKM)

Loan facilities for actors, both individuals and business entities in the productive economic sector, within the category of Small and Medium Enterprises that had been running their business for a minimum of 3 (three) years with a loan limit of over IDR500,000,000 up to a maximum of IDR2,000,000,000.

bjb Kredit Kepada Koperasi

Loan facilities to Cooperatives for the purpose of increasing working capita.

bjb Receivable Financing

Loan facilities to sellers in the framework of trade financing.

bjb Kredit Cash Collateral

A loan facility provided by the Bank to debtors or prospective debtors with additional collateral in the form of Cash Collateral. Cash Collateral refers to liquid collateral in the form of cash or cash equivalents, including current accounts, savings accounts, time deposits, Government Securities (SBN), and/or other placements with Bank Indonesia and the Central Government that meet the requirements in accordance with regulatory provisions.

Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT)

Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT) is a mentoring program initiated by bank **bjb** to complement financing facilities, aimed at enhancing the competencies and business capacities of MSME actors to enable sustainable growth and development. The PESAT Program is implemented through three main pillars, namely PESAT Business Capacity, PESAT New Entrepreneurship, and PESAT Go Digital, which focus on strengthening business capabilities, creating new entrepreneurs, and accelerating the digital transformation of MSMEs.

bjb Kredit Jangka Pendek

Merupakan fasilitas kredit yang diberikan kepada calon debitur atau debitur untuk memenuhi kebutuhan defisit *cash flow* dalam jangka waktu pendek. Fasilitas ini diperuntukkan bagi Badan Usaha Milik Pemerintah (BUMN), BUMN Holding, anak perusahaan BUMN Holding, maupun perusahaan swasta yang telah *go public* dan/atau memiliki surat utang yang dilaporkan di Bursa Efek Indonesia.

bjb Kredit Kepada Bank Perekonomian Rakyat (BPR)

Merupakan fasilitas kredit yang diberikan kepada Bank Perekonomian Rakyat (BPR) untuk mendukung ekspansi usaha.

bjb Kredit Modal Kerja Kepada Lembaga Pembiayaan

Fasilitas kredit kepada lembaga pembiayaan yang bertujuan untuk membiayai kebutuhan modal kerja Lembaga Pembiayaan dengan pola *executing*.

bjb Pinjaman Daerah

Fasilitas kredit yang diberikan kepada Pemerintah Daerah Kabupaten/Kota/Provinsi untuk membiayai kegiatan investasi maupun *deficit cash flow* daerah.

bjb Distributor Financing

Fasilitas kredit kepada Distributor dan/atau Sub Distributor sebagai jaminan pembayaran atas pengiriman produk dari *Principal/ Main Distributor*.

Treasury

Treasury bank **bjb** dengan dukungan tenaga profesional dan handal, senantiasa terus meningkatkan aktivitas bisnis *treasury* dalam rangka optimalisasi likuiditas dan peningkatan pendapatan Bank.

bjb Foreign Exchange

bank **bjb** melayani transaksi valuta asing nasabah, baik perorangan maupun non perorangan, yang memiliki kebutuhan akan transaksi jual beli valuta asing. Produk **bjb** Foreign Exchange dapat ditransaksikan di Kantor Cabang Devisa bank **bjb**. Produk yang ditawarkan adalah transaksi jual beli valuta asing tunai (*banknotes*) dan non tunai (*telegraphic transfer*). Khusus untuk non tunai, bank **bjb** melayani transaksi valuta asing dengan valuta Today (TOD), Tomorrow (TOM), SPOT, Forward (FWD), dan produk derivatif lainnya.

bjb Kredit Jangka Pendek

A loan facility provided to prospective debtors or existing debtors to meet short-term cash flow deficit needs. This facility is intended for State-Owned Enterprises (SOEs), SOE Holdings, subsidiaries of SOE Holdings, as well as private companies that have gone public and/or have debt securities listed on the Indonesia Stock Exchange.

bjb Kredit Kepada Bank Perekonomian Rakyat (BPR)

Loan facilities to BPRs for business expansion purpose.

bjb Kredit Modal Kerja Kepada Lembaga Pembiayaan

Loan facilities for financing institutions that aimed to finance the working capital needs of financing institutions with an executing patter.

bjb Pinjaman Daerah

Loan facilities provided to Regency/City/Provincial Regional Governments to finance investment activities as well as regional cash flow deficits.

bjb Distributor Financing

Loan facilities to Distributors and/or Sub Distributors as payment guarantees for product shipments from the Principal/ Main Distributor.

Treasury

Treasury bank **bjb** with the support of professional and reliable staff continued to improve treasury business activities in order to optimize liquidity and increase the Bank's income.

bjb Foreign Exchange

Bank **bjb** served foreign exchange transactions for customers, both individuals and non-individuals, who had a need for buying and selling foreign exchange transactions. **bjb** Foreign Exchange products could be transacted at bank **bjb** Foreign Exchange Branch Offices. The products offered were to buy and sell foreign currencies in cash (banknotes) and non-cash (telegraphic transfers). Specifically for non-cash, bank **bjb** served foreign exchange transactions with currencies Today (TOD), Tomorrow (TOM), SPOT, Forward (FWD), and other derivative product.

Custody & Wali Amanat

Kustodian bank **bjb** melayani jasa penitipan Efek dan surat berharga lainnya yang berkaitan dengan Efek serta jasa lain, termasuk menerima dividen, bunga, dan hak-hak lain, menyelesaikan transaksi Efek, dan sebagai wakil dari pemegang rekening yang menjadi nasabahnya. Layanan Jasa Wali Amanat sebagai pihak yang mewakili kepentingan Pemegang Efek bersifat utang dan/atau Sukuk berdasarkan Kontrak Perwaliamanatan

International dan Transaction Banking

Beberapa produk dan jasa layanan *International & Transaction Banking* unggulan yaitu:

Transfer Valas

Jasa layanan kiriman uang (Transfer) dalam valuta asing yang ditujukan ke rekening yang berada di dalam maupun luar negeri atas permintaan dan untuk kepentingan nasabah.

bjb Quickcash

Layanan pengiriman uang berbasis internet (*web based*) dan dapat digunakan oleh *Remittance Agent* bank **bjb** di luar negeri untuk mengakomodir layanan Kiriman Uang kepada nasabah di luar negeri.

bjb Remittance

Layanan kiriman uang ke berbagai negara dengan kurs dan biaya yang kompetitif.

Trade Finance and Services

Produk *Trade Finance and Services* bank **bjb** memberikan kemudahan transaksi perbankan untuk mendukung bisnis dan usaha sampai ke mancanegara. Prdouk *Trade Finance and Services* bank **bjb** antara lain:

- *Issue Letter of Credit*
- *Shipping Guarantee*
- *Financing Against Trust Receipt* (FATR)
- *Pre Shipment Financing & Post Shipment Financing*
- *Documentary Collection*
- *Transferable* L/C
- *Bill Collection Financing* dan *Open Account Financing*
- *Risk Participation*
- *Forfaiting*

bjb Supply Chain Financing

Merupakan fasilitas yang diberikan kepada Principal/*Buyer* untuk membayar tagihan supplier dalam rangka pengadaan barang dan/atau jasa.

Custody & Wali Amanat

The bank **bjb** custodian provided safekeeping services for Securities and other securities related to Securities and other services, including receiving dividends, interest and other rights, completing Securities transactions, and as a representative for account holders who became its customers. Trustee Services was a party representing the interests of debt Securities Holders and/ or Sukuk based on a Trustee Contract.

International dan Transaction Banking

Some of the leading International & Transaction Banking products and services included:

Transfer Valas

Remittance services (transfers) in foreign currency addressed to accounts located at home and abroad upon request and for the benefit of customer.

bjb Quickcash

Internet-based (web-based) money transfer service and could be used by bank **bjb** Remittance Agents abroad to accommodate Money Transfer services to overseas customer.

bjb Remittance

Money transfer services to various countries with competitive exchange rates and fees..

Trade Finance and Services

Bank **bjb** Trade Finance and Services products provided easy banking transactions to support businesses and businesses abroad. bank **bjb** Trade Finance and Services Products include:

- Issue Letter of Credit
- Shipping Guarantee
- Financing Against Trust Receipt (FATR)
- Pre Shipment Financing & Post Shipment Financing
- Documentary Collection
- Transferable L/C
- Bill Collection Financing dan Open Account Financing
- Risk Participation
- Forfaiting

bjb Supply Chain Financing

A financing facility provided to the Principal/Buyer to settle supplier invoices in relation to the procurement of goods and/ or services.

Surat Kredit Berdokumen Dalam Negeri (SKBDN)

Jaminan kepada pihak pembeli (*applicant*) bahwa pembayaran hanya akan dilakukan setelah dokumen yang dipresentasikan sesuai dengan persyaratan yang disepakati oleh kedua belah pihak antara penjual (*beneficiary)* dan pembeli *(applicant)*. Adapun fasilitas pendanaan atas SKBDN yang disediakan oleh bank **bjb** meliputi:

- *Pre-Financing*
- *Post-Financing*

Pembelian Tagihan SKBDN (Diskonto)

Pembelian tagihan Surat Kredit Berdokumen Dalam Negeri (SKBDN) secara Diskonto merupakan fasilitas yang disediakan oleh bank kepada nasabah untuk menjual tagihan SKBDN nya yang sudah diakseptasi oleh *Issuing Bank*.

bjb Forex dan Derivatif Line

Fasilitas untuk melakukan transaksi *Foreign Exchange* (FX). Dengan fitur produk berupa sifat kredit yang *Uncommitted* dan *Advised*, fasilitas kredit diberikan dalam mata uang USD (US Dollar) dan jangka waktu fasilitas kredit maksimum 1 (satu) tahun.

Open Account Financing (OAF)

Pembiayaan tagihan non SKBDN/LC yang diberikan oleh Bank melalui pengambilalihan tagihan (skema *Open Account*) dengan cara diskonto. Melalui fasilitas ini, bank dapat memperlancar *cashflow* nasabah dengan suku bunga yang kompetitif.

Counterparty Bank Trade Financing (CBTF)

Pinjaman berjangka antar bank dengan jangka waktu pinjaman maksimal 1 (satu) tahun ntuk pembiayaan transaksi *trade finance*.

Forfaiting

Skema pembiayaan melalui pengambilalihan atau pembelian hak tagih dari *forfaitee* oleh *forfaiter* dengan diskon tanpa hak regres.

Layanan Pembayaran Tagihan Perusahaan Air Minum (bjb Waterbill Payment)

Layanan Pembayaran Tagihan Perusahaan Air Minum (PAM) atau **bjb** *Waterbill Payment* merupakan fasilitas yang disediakan oleh bank **bjb** untuk memudahkan Penerimaan Pembayaran Tagihan PAM Secara cepat, tepat dan akurat.

Surat Kredit Berdokumen Dalam Negeri (SKBDN)

Guarantee to the buyer (applicant) that payment will only be made after the documents presented are in accordance with the terms agreed by both parties between the seller (beneficiary) and the buyer (applicant). The funding facilities for SKBDN provided by bank **bjb** include:

- Pre-Financing
- Post-Financing

Pembelian Tagihan SKBDN (Diskonto)

Purchase of Domestic Letter of Credit (SKBDN) invoices at a discount was a facility provided by banks to customers to sell their SKBDN invoices accepted by the Issuing Bank.

bjb Forex dan Derivatif Line

Facility to perform Foreign Exchange (FX) transactions. With product features in the form of Uncommitted and Advised loan, loan facilities are provided in USD (US Dollar), and the maximum loan facility period is 1 (one) yea.

Open Account Financing (OAF)

Financing for non-SKBDN/LC bills provided by the Bank through takeover of invoices (Open Account scheme) by means of a discount. Through this facility, banks could expedite customer cash flow with competitive interest rates.

Counterparty Bank Trade Financing (CBTF)

Interbank term loan with a maximum loan term of 1 (one) year for financing trade finance transaction.

Forfaiting

Financing scheme through acquisition/purchase of Billing Rights from Forfaitee by Forfaiter with discount without Regress righ.

Layanan Pembayaran Tagihan Perusahaan Air Minum (bjb Waterbill Payment)

Drinking Water Company Bill Payment Service (PAM) or **bjb** Waterbill Payment was a facility provided by bank **bjb** to make it easier to receive PAM bill payments quickly, precisely and accurately.

Digital Banking

Layanan d*igital banking* dari bank **bjb** untuk memberikan kemudahan kepada nasabah bank **bjb** dalam bertransaksi secara nyaman, kapanpun dan di manapun.

DIGI bank bjb

DIGI bank **bjb** adalah aplikasi perbankan digital (*mobile banking*) dari bank **bjb** yang dirancang untuk memberikan kemudahan akses layanan keuangan secara *real-time* melalui smartphone. Aplikasi ini dilengkapi dengan banyak fitur yang mendukung kebutuhan nasabah, antara lain manajemen keuangan, transfer dan pembayaran dari berbagai sumber dana, pembelian, *cardless*, QRIS, pembukaan rekening *online*, Digi Loan, DigiCash, dan banyak fitur lainnya.

Automated Teller Machine (ATM) bank bjb

bank **bjb** memiliki jaringan ATM yang luas, sehingga nasabah dapat melakukan transaksi kapan saja, 24 jam sehari, 7 hari seminggu.

Cash Recycle Machine (CRM) bank bjb

Merupakan jenis ATM yang dapat digunakan untuk melakukan setoran maupun penarikan uang tunai, sehingga memudahkan nasabah dalam bertransaksi secara fleksibel.

Kartu ATM/Debit bank bjb

Kartu ATM/Debit bank **bjb** dapat digunakan untuk berbagai transaksi perbankan melalui jaringan ATM bank **bjb**, ATM Bersama, dan ATM PRIMA di seluruh Indonesia. Selain itu, kartu ini juga dapat digunakan pada mesin *Electronic Data Capture* (EDC) yang telah terstandarisasi oleh Gerbang Pembayaran Nasional (GPN).

Jenis Kartu ATM/ Debit bank **bjb**:
- Kartu ATM/ Debit Reguler : Silver, Classic, Gold
- Kartu ATM/ Debit Visa : Gold, Platinum

SMS Banking – DIGI SMS

Layanan perbankan elektronik yang dapat digunakan untuk bertransaksi perbankan melalui SMS di ponsel.

bjb Credit Card

Kartu kredit *co-branding* hasil kolaborasi bank **bjb** dan BNI yang memberikan double benefit, dengan akses ke berbagai program diskon eksklusif dari bank **bjb** serta fitur, manfaat, dan promo menarik dari kartu kredit BNI reguler.

Digital Banking

Digital banking services from bank **bjb** to provide convenience to bank **bjb** customers in making transactions comfortably, anytime and anywhere.

DIGI bank bjb

DIGI bank **bjb** is a digital banking (mobile banking) application of bank **bjb** designed to provide convenient access to financial services in real time through smartphones. The application is equipped with various features that support customers' needs, including financial management, transfers and payments from various funding sources, purchases, cardless transactions, QRIS, online account opening, Digi Loan, DigiCash, and many other features.

Automated Teller Machine (ATM) bank bjb

Bank **bjb** had an extensive network of ATMs so customers could transact 24 hours a day 7 days a wee.

Cash Recycle Machine (CRM) bank bjb

It was a type of bank ATM that could accept deposit transactions and cash withdrawals, providing greater flexibility in conducting transactions.

Kartu ATM/Debit bank bjb

Bank **bjb** ATM/Debit cards could be used for various banking transactions at bank **bjb** ATM networks as well as ATM Bersama and PRIMA/BCA ATM networks spread throughout Indonesia, and could be used on Electronic Data Capture (EDC) machines that had been standardized at the National Payment Gateway (GPN).

Types of bank **bjb** ATM/ Debit Cards:
- Regular ATM/Debit Card : Silver, Classic, Gold
- ATM/Visa Debit Card : Gold, Platinum

SMS Banking – DIGI SMS

Electronic banking services that can be used for banking transactions via SMS on mobile phone.

bjb Credit Card

A co-branding credit card resulting from the collaboration between bank **bjb** and BNI, offering double benefits through access to various exclusive discount programs from bank **bjb** as well as features, benefits, and attractive promotions available on regular BNI credit cards.

bjb Internet Banking Corporate (bjb IBC)

Layanan Perbankan Elektronik untuk institusi sebagai salah satu solusi agar nasabah dapat melakukan transaksi keuangan kapan saja dengan cepat, mudah, tepat dan aman dengan menggunakan jaringan internet.

Layanan Lainnya

bjb Prioritas

Layanan perbankan premium dari bank **bjb** kepada nasabah perorangan (*High Net Worth Individuals*) dengan total minimal dana sebesar Rp500.000.000.

Safe Deposit Box (SDB)

Jasa penyewaan kotak penyimpanan harta atau surat-surat berharga yang dirancang secara khusus dan ditempatkan dalam ruang khasanah yang kokoh, untuk memberikan rasa aman bagi penggunanya. SDB bank **bjb** memberikan tarif sewa yang kompetitif dan tersedia dalam berbagai ukuran sesuai dengan kebutuhan nasabah.

bjb e-Samsat

Layanan untuk kemudahan pembayaran Pajak Kendaraan Bermotor tahunan yang dapat dilakukan melalui *electronic channel* bank **bjb** sehingga nasabah bank **bjb** tidak perlu mengantri lama untuk melakukan pembayaran Pajak Kendaraan Bermotor-nya.

bjb T-Samsat

bjb T-Samsat adalah layanan pembayaran pajak kendaraan bermotor (pajak PKB) dengan cara mencicil melalui tabungan dengan mekanisme debet otomatis pada saat jatuh tempo pembayaran pajak, sehingga nasabah terhindar dari keterlambatan pembayaran.

Kiriman Uang

Layanan pengiriman uang bagi baik melalui sistem Kliring/ SKNBI (Sistem Kliring Nasional Bank Indonesia) maupun sistem BI – RTGS.

Inkaso

Layanan untuk menagihkan warkat bank tertarik tanpa melalui proses kliring yang dapat dilaksanakan diseluruh Kantor Cabang bank **bjb.**

bjb Internet Banking Corporate (bjb IBC)

Electronic Banking services for institutions as a solution so that customers could make financial transactions quickly, easily, precisely and safely using the internet network.

Other Services

bjb Prioritas

Premium banking services from bank **bjb** to individual customers (High Net Worth Individuals) with a minimum total fund of IDR500,000,000.

Safe Deposit Box (SDB)

Rental services for safekeeping of treasures or securities that are specially designed and placed in a sturdy treasury room to provide a sense of security for its users. SDB provided by bank **bjb** provides competitive rental rates and is available in various sizes according to customer needs.

bjb e-Samsat

Services for the convenience of annual Motor Vehicle Tax payments that could be made through the bank **bjb** electronic channel so that bank **bjb** customers did not have to wait in long queues to make payments for their Motor Vehicle Tax.

bjb T-Samsat

bjb T-Samsat is a service for payment of motor vehicle tax (PKB tax) by installments through savings with an automatic debit mechanism at the time of payment due, so that customers avoided late payment.

Kiriman Uang

Money transfer services for both through the Clearing system/ SKNBI (Bank Indonesia National Clearing System) and the BI - RTGS system.

Inkaso

Services for billing interested bank drafts without going through a clearing process that could be carried out in all bank **bjb** branch office.

bjb Cash Management Service

Solusi perbankan yang terintegrasi dan dirancang untuk membantu nasabah mengatur *cash flow* yang efektif dan efisien.

1. **bjb *Account Service***
   Layanan perbankan elektronis yang memudahkan nasabah dalam melakukan akses inquiry saldo dan transaksi perbankan lainnya secara *Real Time on Line* berbasiskan web aplikasi dengan mengakses https://cms.bank**bjb**.co.id/login.
2. **bjb Payroll Service**
   Layanan perbankan bagi Nasabah Istitusi untuk memudahkan pembayaran gaji pegawainya melalui Tabungan bank **bjb** secara tepat waktu, akurat, dan proses yang berjalan efisien.
3. **bjb Payment Service**
   Fasilitas layanan pembayaran berbagai tagihan (*payment service*) melalui kerjasama dengan berbagai *Biller* di seluruh Indonesia. Fasilitas *Payment Service* yang telah dilaksanakan oleh bank **bjb** antara lain, layanan pembayaran biaya pendidikan (**bjb** Edupay), pembayaran tagihan air minum, pembayaran angsuran multifinance, pembayaran tagihan pasien Rumah Sakit, pembayaran Retribusi Perizinan, dan lainnya.
4. **bjb *Pickup and Delivery Service***
   Layanan yang membantu nasabah untuk mengelola pengambilan dan pengiriman dana tunai. melalui Kantor Cabang bank **bjb** terdekat atau Pihak Ketiga (Vendor) yang telah ditunjuk.
5. **bjb *Virtual Account***
   Layanan **bjb** Virtual Account adalah sistem Bank yang dibuat untuk Nasabah Institusi dalam mendaftarkan, mengelola dan memantau rekening buatan yang tidak nyata atau *virtual* dan berfungsi sebagai nomor identifikasi institusi yang dibuat oleh Bank, sesuai dengan permintaan Nasabah Institusi dengan tujuan untuk identifikasi transaksi penerimaan.

Laku Pandai bjb BiSA

bjb BiSA merupakan perluasan layanan bank **bjb**, dimana bank **bjb** menjalin kerjasama dengan nasabah bank **bjb** sebagai Agen Laku Pandai yang dapat melayani transaksi perbankan bagi masyarakat secara *real time online* menggunakan fitur **bjb** EDC dengan konsep *sharing fee*.

bjb Cash Management Service

Integrated banking solutions designed to help customers manage effective and efficient cash flow.

1. **bjb Account Service**
   Electronic banking services that make it easier for customers to access balance inquiries and other banking transactions in Real Time on Line based on a web application by accessing https://cms.bankbjb.co.id/login.
2. **bjb Payroll Service**
   Banking services for Institutional Customers to facilitate the payment of employee salaries through bank **bjb** Savings in a timely, accurate and efficient manner.
3. **bjb Payment Service**
   Payment service facilities for various bills (payment service) through collaboration with various Billers throughout Indonesia. Payment Service facilities that have been implemented by bank **bjb** include education fee payment services (**bjb** Edupay), drinking water bill payments, multifinance installment payments, hospital patient bill payments, Licensing Retribution payments, and others.
4. **bjb Pickup and Delivery Service**
   Services that helped customers to manage the collection and delivery of cash funds through the nearest bank **bjb** Branch Office or an appointed Third Parties (Vendor).
5. **bjb Virtual Account**
   bjb Virtual Account service was a Bank system created for Institutional Customers in registering, managing and monitoring artificial accounts that were not real or virtual and functions as an institutional identification number created by the Bank, according to the Institution Customer's request with the aim of identifying receipt transactions..

Laku Pandai bjb BiSA

bjb BiSA is an expansion of bank **bjb** services, where bank **bjb** cooperates with bank **bjb** customers as agents who can serve banking transactions for the public in real time online using the **bjb** EDC feature with the concept of sharing fees.

bjb Digital Sistem Edukasi dan Transaksi (DiSentra)

Program Pemberdayaan UMKM bank **bjb** baik secara tatap muka seperti kelas pelatihan, konseling usaha dan edukasi maupun secara digital berbasis *e-learning*, kelas *online*, konsultasi usaha *online* dan fasilitasi *webstore* bagi debitur UMKM.

Dukungan Keuangan Bank

Surat Dukungan Keuangan Bank diberikan kepada nasabah yang akan mengikuti proses pelelangan suatu proyek dari penyelenggara proyek instansi pemerintah maupun swasta.

bjb Garansi Bank

Jaminan yang diterbitkan oleh Bank untuk membayar kepada Penerima Jaminan apabila Terjamin cidera janji.

Weekend Banking

Layanan perbankan di jaringan kantor bank **bjb** yang dilaksanakan pada hari Sabtu dan Minggu.

Modul Penerimaan Negara

Layanan bank **bjb** dalam menerima Setoran Penerimaan Negara dari Wajib Pajak setiap hari kerja bagi nasabah maupun non nasabah.

Mobil Edukasi - KCP Mobile

Mobil Edukasi atau disebut juga KCP Mobile merupakan jaringan kantor bank **bjb** yang dapat berpindah tempat atau yang berlokasi pada suatu tempat dalam waktu sementara untuk melayani nasabah yang terdiri dari layanan: ATM, *Teller* & *Customer Service* dan layanan perbankan lainnya.

bjb Call 14049

Layanan call center bank **bjb** untuk memberikan informasi produk dan layanan perbankan melalui telepon yang dapat diakses 7 (tujuh) hari seminggu dan 24 jam sehari baik oleh nasabah maupun non-nasabah.

bjb Care

Layanan pengaduan bagi nasabah setia bank **bjb** yang disampaikan melalui surat elektronik atau email bjbcare@bankbjb.co.id.

bjb Digital Sistem Edukasi dan Transaksi (DiSentra)

Bank **bjb** MSME Empowerment Program both face-to-face such as training classes, business counseling and education as well as e-learning-based digital, online classes, online business consulting and webstore facilitation for MSME debtors.

Dukungan Keuangan Bank

Letters of Bank Financial Support were given to customers participating in the bidding process for a project from project organizers from government and private agencie.

bjb Garansi Bank

Collateral issued by the Bank to pay the Guarantee Recipient if the Guaranteed was in default.

Weekend Banking

Banking services at bank **bjb** branch offices provided on Saturdays and Sundays.

Modul Penerimaan Negara

Bank **bjb** services in receiving State Revenue Deposits from Taxpayers every working day for customers and non-customers.

Mobil Edukasi - KCP Mobile

Educational Cars, also known as KCP Mobile, became a network of bank **bjb** offices that could move from one place to another temporarily to serve customers consisting of services: ATMs, Teller & Customer Service and other banking service.

bjb Call 14049

Bank **bjb** call center services to provide information on banking products and services by telephone which could be accessed 7 (seven) days a week and 24 hours a day by both customers and non-customer.

bjb Care

Complaint services for loyal bank **bjb** customers submitted via electronic mail or e-mail bjbcare@bankbjb.co.id.

Wilayah Operasional
Operational Area



Tabel Jaringan Kantor Tahun selama 5 tahun terakhir
Table of Office Network for the last 5 years

Jenis Kantor Types of Offices	2025	2024	2023	2022	2021
Kantor Pusat / Head Office	1	1	1	1	1
Kantor Wilayah / Regional Office	5	5	5	5	5
Kantor Cabang / Branch Office	64	64	64	65	65
Kantor Cabang Pembantu / Sub-branch Office	769	794	820	841	874
Sentra UMKM / MSME Center	6	6	6	6	6
TOTAL	**845**	**873**	**896**	**918**	**951**
TERMINAL PERBANKAN ELEKTRONIK (TPE) / ELECTRONIC BANKING TERMINAL					
ATM	1,436	1,754	1,776	1,711	1,743
Cash Recycle Machine	185	200	183	116	29
TOTAL	**1,621**	**1,954**	**1,959**	**1,827**	**1,772**
LAYANAN / SERVICES					
bjb Prioritas	17	17	18	18	18
Weekend Banking	9	10	10	12	13

Sampai dengan tahun 2025, bank **bjb** memiliki 1 (satu) Kantor Pusat dan 906 jaringan kantor yang terdiri dari Kantor Wilayah, Kantor Cabang, Kantor Cabang Pembantu, dan jaringan kantor lainnya seperti layanan **bjb** Prioritas, *weekend banking*, dan Sentra UMKM.

As of 2025, bank **bjb** had 1 (one) Head Office and 906 office networks consisting of Regional Offices, Branch Offices, Sub-Branch Offices, and other service networks such as **bjb** Prioritas services, weekend banking, and MSME Centers.



Kantor Wilayah I / Regional Office I

- Utama Bandung
- Buah Batu
- Cianjur
- Cimahi
- Jatinangor
- Karawang
- Majalaya
- Padalarang
- Palabuhan Ratu
- Purwakarta
- Soreang
- Subang
- Suci
- Sukabumi
- Sukajadi
- Sumbersari
- Tamansari

Kantor Wilayah II / Regional Office II

- Batam
- Bekasi
- Bogor
- Cibinong
- Cikarang
- Depok
- Gajah Mada
- Hasyim Ashari
- Kebayoran Baru
- Khusus Jakarta
- Medan
- Palembang
- Pekanbaru
- Rasuna Said
- Rawamangun
- S. Parman

Kantor Wilayah III / Regional Office III

- Banjar
- Ciamis
- Cirebon
- Garut
- Indramayu
- Kabupaten
- Tasikmalaya
- Kuningan
- Majalengka
- Pangandaran
- Patrol
- Sumber
- Sumedang
- Tasikmalaya

Kantor Wilayah IV / Regional Office IV

- Bandar Lampung
- Cilegon
- Daan Mogot
- Kabupaten Tangerang
- Khusus Banten
- Labuan
- Pandeglang
- Rangkasbitung
- Tangerang
- Tangerang Selatan

Kantor Wilayah V / Regional Office V

- Balikpapan
- Banjarmasin
- Denpasar
- Makassar
- Semarang
- Surabaya
- Surakarta
- Tegal

Tabel Jaringan Kantor Per Wilayah Tahun 2025
Office Network Table by Region 2025

Wilayah Regional	Jenis Kantor / Types of Offices						
	Kantor Cabang Branch Office	Kantor Cabang Pembantu Subbranch Office	Sentra UMKM MSME Center	Terminal Perbankan Elektronik Electronic Banking Terminal		Layanan Services	
				ATM	CRM	bjb Prioritas	Weekend Banking
Kantor Wilayah I / Regional Office I	17	253	1	393	54	5	5
Kantor Wilayah II / Regional Office II	16	171	1	331	46	5	1
Kantor Wilayah III / Regional Office III	13	203	2	363	38	2	2
Kantor Wilayah IV / Regional Office IV	10	108	1	259	36	2	1
Kantor Wilayah V / Regional Office V	8	34	1	90	-	3	-
TOTAL	**64**	**769**	**6**	**1,436**	**185**	**17**	**9**

Inovasi Outlet
Outlet Innovation



bjb Prioritas

Transformasi layanan "**bjb** Precious" menjadi "**bjb** Prioritas" dengan konsep yang lebih familiar, *simple* dan *modern* sebagai upaya untuk mendukung visi bank **bjb** menjadi bank pilihan utama, bank **bjb** memiliki layanan Prioritas yang khusus melayani nasabah istimewa. **bjb** Prioritas terlahir untuk menjadi layanan Prioritas yang dapat diandalkan dalam memberikan solusi keuangan dan layanan personal yang terpercaya. Lahirnya nama baru **bjb** Prioritas dengan konsep yang lebih modern, simple dan familiar menjadi bagian dari upaya pengembangan bisnis dan diharapkan dapat menjangkau nasabah secara lebih luas.

bjb Prioritas memberikan layanan prima bagi para nasabah *High Net Worth Customer*. **bjb** Prioritas melayani secara personal di ruangan khusus dengan prinsip kemudahan, keramahan, dan kenyamanan. Benefit yang dinikmati oleh nasabah **bjb** Prioritas sangat banyak dan beragam antara lain, layanan konsultasi keuangan dan pengelolaan aset, layanan konsultasi kesehatan dan pendidikan di luar negeri, fasilitas *airport lounge*, bingkisan spesial di setiap perayaan hari raya keagamaan dan berbagai keunggulan lainnya.

Inovasi Layanan e-Channel

Di era industri 4.0 ini, bank **bjb** meluncurkan berbagai kemudahan pembayaran dalam layanan digital seperti *mobile banking*, *Quick Response Indonesia Standard* (QRIS) yang

bjb Prioritas

Transformation of "**bjb** Precious" services into " **bjb** Prioritas" with a more familiar, simple and modern concept as an effort to support bank **bjb** vision of becoming the bank of choice, bank **bjb** had Priority services that specifically served special customers. **bjb** Prioritas was established to be a priority service that can be relied upon in providing trusted financial solutions and personal services. The birth of a new **bjb** Prioritas name with a more modern, simple and familiar concept was part of business development efforts and was expected to reach a wider range of customers.

bjb Prioritas provides excellent service for High Net Worth Customers. Additionally, **bjb** Prioritas serves personally in a special room with the principles of ease, friendliness, and comfort. The benefits enjoyed by **bjb** Prioritas customers are numerous and varied, including financial consulting and asset management services, health and overseas education consulting services, airport lounge facilities, special gifts for every religious holiday celebration, and various other advantage.

e-Channel Service Innovation

In this industrial era 4.0, bank **bjb** launched various payment facilities in digital services such as mobile banking, Quick Response Indonesia Standard (QRIS) which supports Quick

mendukung *Quick Response Indonesia Standard* (QRIS) adalah sistem pembayaran yang menggunakan sebuah *barcode* atau Standar kode QR Nasional untuk memfasilitasi pembayaran kode QR di Indonesia yang akan dipindai setiap akan melakukan transaksi pembayaran/transfer, uang elektronik, *virtual account*, *Internet Banking Corporate* (IBC), agen Laku Pandai, E-Tax bank **bjb** untuk menyetorkan Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Inovasi tersebut merupakan fitur yang terdapat pada fasilitas layanan DIGI dan DigiCash by bank **bjb**.

Response Indonesia Standard (QRIS) is a payment system that uses a barcode or National QR code standard to facilitate payments. QR codes in Indonesia that will be scanned every time you make a payment/ transfer transaction, electronic money, virtual accounts, Corporate Internet Banking (IBC), Laku Pandai agents, bank **bjb** E-Tax to deposit Rural and Urban Land and Building Tax (PBB-P2)). This innovation is a feature found in the DIGI and DigiCash by bank **bjb** service facilities.

Selain pembaruan fasilitas dan tampilan pada layanan DIGI dan DigiCash bank **bjb**, pembaruan juga ditambahkan dalam situs web resmi bank **bjb** (www.bankbjb.co.id) yang dapat diakses langsung oleh pengguna secara *mobile* untuk mengetahui informasi mengenai bank **bjb** serta layanan dan promosi yang ditawarkan bank **bjb**. Pembaruan ini mempermudah nasabah bank **bjb** untuk mengetahui berbagai informasi selain menggunakan **bjb** Call Center 14049, email **bjb** Care (bjbcare@bankbjb.co.id), dan media sosial bank **bjb** (Instagram, Facebook, X (Twitter) dan YouTube).

In addition to updating facilities and displays on DIGI and DigiCash by bank **bjb** services, updates have also been added to the bank **bjb** official website (www.bankbjb.co.id) which can be accessed directly by mobile users to find out information about bank **bjb** as well as services and promotions offered by bank **bjb**. This update makes it easier for bank **bjb** customers to find various information other than using the **bjb** Call Center 14049, **bjb** Care email (bjbcare@bankbjb.co.id), and bank **bjb** social media (Instagram, Facebook, X (Twitter) and YouTube).

Inovasi juga dilakukan dalam layanan E-Tax bank **bjb** untuk menyetorkan Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Kerjasama bank **bjb** terkait Layanan Penerimaan Pajak Daerah dengan Provinsi DKI Jakarta dan 34 Kota dan Kabupaten wilayah Jawa Barat dan Banten serta 6 (enam) Kota di luar wilayah Jawa Barat dan Banten (Provinsi Kepulauan Riau, Kota Batam, Kota Pekanbaru, Kota Binjai, Kabupaten Pesawaran dan Kota Surakarta), khususnya layanan PBB-P2 membuat Wajib Pajak di wilayah tersebut dapat melakukan pembayaran PBB-P2 secara *online* melalui aplikasi DIGI & DigiCash by bank **bjb.**

Innovations were also carried out in the bank **bjb** E-Tax service to deposit Rural and Urban Land and Building Tax (PBB-P2). bank **bjb** cooperation related to Regional Tax Revenue Services with DKI Jakarta and 34 Cities and Regencies in West Java and Banten regions as well as 6 (six) Cities outside the West Java and Banten regions (Riau Archipelago Province, Batam City, Pekanbaru City, Binjai City, Regency Pesawaran and Surakarta City) especially PBB-P2 services made taxpayers in the region could make PBB-P2 online payment through the DIGI & DigiCash by bank **bjb** application.

bjb E-Samsat merupakan layanan pembayaran pajak kendaraan bermotor tahunan secara elektronik. Layanan pembayaran E-Samsat ini adalah salah satu layanan terbaik bank **bjb** bagi para nasabahnya, nasabah atau wajib pajak dapat melakukan pembayaran pajak kendaraan bermotor melalui seluruh jaringan kantor dan jaringan elektronik bank **bjb** di seluruh indonesia. Sebelum melakukan pembayaran Nasabah atau Wajib Pajak cukup melakukan regitrasi pada aplikasi sebagai berikut:

1. Samsat Digital Nasional (SIGNAL)
2. SAMBARA (samsat mobile jawa barat) atau SAPA WARGA untuk Pajak Kendaraan Provinsi Jawa Barat.
3. Samsat Banten Hebat (SAMBAT) untuk Provinsi Banten,
4. E-samsat Kepri untuk Provinsi Kepri.

bjb E-Samsat is an electronic annual motor vehicle tax payment service. This E-Samsat payment service is one of bank **bjb** best services for its customers. Customers or taxpayers can pay motor vehicle tax through all bank **bjb** office networks and electronic networks throughout Indonesia. Before making a payment, the Customer or Taxpayer simply needs to register on the application as follows:

1. Samsat Digital Nasional (SIGNAL)
2. SAMBARA (samsat mobile jawa barat) or SAPA WARGA for Vehicle Tax of West Java Province.
3. Samsat Banten Hebat (SAMBAT) for Banten Province.
4. E-samsat Kepri for Riau Islands Province.

bjb T-SAMSAT merupakan pengembangan dari layanan **bjb** E-Samsat, yaitu layanan pembayaran pajak kendaraan bermotor (PKB) dengan cara pembayaran berkala atau tahunan melalui tabungan dengan mekanisme debet otomatis pada saat jatuh tempo pembayaran pajak. Saat ini **bjb** T-Samsat hanya melayani pembayaran PKB untuk wilayah Jawa Barat,

bjb T-SAMSAT is a development of the **bjb** E-Samsat service, which is a motorized vehicle tax (PKB) payment service by means of periodic or annual payments through savings with an automatic debit mechanism when tax payments are due. Currently **bjb** T-Samsat only serves PKB payments for the West Java region, but is in the process of being developed so

namun sedang dalam proses pengembangan agar dapat melayani pembayaran PKB di wilayah Indonesia lainnya. Untuk memberikan kemudahan, registrasi bjb T-Samsat juga dapat dilakukan via aplikasi DIGI bank **bjb**. Selain itu, terdapat **bjb** Digi Loan adalah aplikasi milik bank bjb untuk membantu masyarakat dalam pengajuan produk kredit bank bjb melalui ponsel pribadi.

Pada tahun 2024, bank **bjb** kembali menunjukkan komitmennya dalam mendukung kesejahteraan Aparatur Sipil Negara (ASN) dengan meluncurkan produk kredit digital inovatif, **bjb** KGB Pisan (Kredit Guna Bhakti Pinjaman ASN). Produk ini dirancang khusus untuk memudahkan ASN dalam memenuhi kebutuhan finansial mereka dengan cepat dan efisien, tanpa harus datang ke bank. Dengan **bjb** KGB Pisan, ASN dapat melakukan simulasi, pengajuan, hingga pencairan kredit secara mandiri melalui aplikasi DIGI bank **bjb** kapan saja dan di mana saja.

Keunggulan utama dari bjb KGB Pisan adalah kemudahan akses yang ditawarkan. ASN tidak perlu lagi meluangkan waktu untuk datang ke kantor cabang bank, karena semua proses dapat dilakukan melalui perangkat smartphone. Selain itu, ASN juga dapat mengakses informasi terkait fasilitas kredit dan melakukan simulasi pengajuan kredit, yang memberikan pengalaman baru dalam proses pengajuan kredit dibandingkan dengan cara konvensional.

Agen Laku Pandai bjb BiSA

Agen Laku Pandai **bjb** BiSA dapat mengakomodasikan berbagai kebutuhan transaksi perbankan baik nasabah eksisting maupun non nasabah di wilayah remote area. Agen Laku Pandai bjb BiSA menggunakan sarana mesin *Electronic Data Capture* (EDC) untuk dapat bertransaksi secara (*realtime online*) sehingga pelayanan lebih efisien dan fleksibel karena tidak harus datang ke kantor bank yang lokasinya jauh.

Segmentasi individu yakni agen yang direkrut dari perorangan seperti petani, nelayan, perangkat desa, pensiunan, guru, pedagang dan lainnya. Sedangkan kelompok antara lain kelompok tani dan nelayan, Badan Usaha Milik Desa (Bumdes), perusahaan dan instansi.

Manfaat Agen Laku Pandai itu adalah layanan perbankan menjadi lebih dekat tanpa harus datang ke Kantor Bank. Transaksi perbankan yang dapat dilakukan di Agen Laku Panda bjb BiSA antara lain, setor/ tarik tunai, pemindahbukuan antar rekening bank **bjb** maupun transfer antar bank. Selain itu, juga melayani transaksi pembelian dan pembayaran antara lain, pembelian pulsa, *top up e-Wallet*, serta pembayaran BPJS Kesehatan, TV Berlangganan, PAM/PDAM, PBB dan sebagainya.

that it can serve PKB payments in other parts of Indonesia. To provide convenience, **bjb** T-Samsat registration can also be done via the DIGI by bank **bjb** application. In addition, there is **bjb** Digi Loan, which is an application owned by bank **bjb** to assist the public in applying for bank **bjb** loan products via personal cellphone.

In 2024, bank **bjb** re-demonstrated its commitment to support the welfare of State Civil Apparatus (ASN) by launching an innovative digital credit product, **bjb** KGB Pisan (ASN Guna Bhakti Loan). This product was specifically designed to ease ASN to meet their financial needs quickly and efficiently, without coming to the bank. Having **bjb** KGB Pisan, ASN can conduct simulations, applications, and credit disbursements independently through bank **bjb** DIGI application anytime and anywher.

The key superiority of **bjb** KGB Pisan is the easily offered accesibility. ASN do not need to come to the bank branch office, because processes can be done via smartphone devices. In addition, ASN can also access information related to loans facilities and perform loans application simulations, which provide a new experience in the loans application process than conventional method.

Laku Pandai bjb BiSA Agent

Laku Pandai **bjb** BiSA agents can accommodate various banking transaction needs for both existing and non-customers in remote areas. Laku Pandai **bjb** BiSA agents use Electronic Data Capture (EDC) machines to be able to transact (real-time online) so that services are more efficient and flexible because they do not have to come to a bank office that is far away.

Segmentation of individual agents recruited from individuals such as farmers, fishermen, village officials, retirees, teachers, traders and others. Meanwhile, groups include farmer and fisherman groups, Village-Owned Enterprises (Bumdes), schools, companies and agencie.

The benefits of Laku Pandai Agents are that banking services become closer without having to come to the Bank Office. Banking transactions that can be done at Laku Panda Agents **bjb** BiSA include, cash deposits/withdrawals, transfers between **bjb** bank accounts and interbank transfers. In addition, it also serves purchase and payment transactions including, purchasing credit, e-Wallet top ups, and BPJS Health payments, Subscription TV, PAM/PDAM, PBB and so on.

Daftar Keanggotaan Asosiasi
List of Association Membership

Organisasi maupun asosiasi memiliki peran yang penting bagi suatu perusahaan, baik dari segi bisnis maupun sosial. Hal itu mendorong bank **bjb** untuk berperan aktif dalam keanggotaan organisasi atau asosiasi terutama di Indonesia. Aktifnya bank **bjb** pada keanggotaan diharapkan dapat memperluas pengetahuan tentang perkembangan lingkungan bisnis, mengembangkan hubungan bisnis, dan memperkuat eksistensi Perseroan. Sampai akhir 2025, bank **bjb** terdaftar sebagai anggota asosiasi perbankan di tingkat nasional sebagaimana ditampilkan pada tabel di bawah ini:

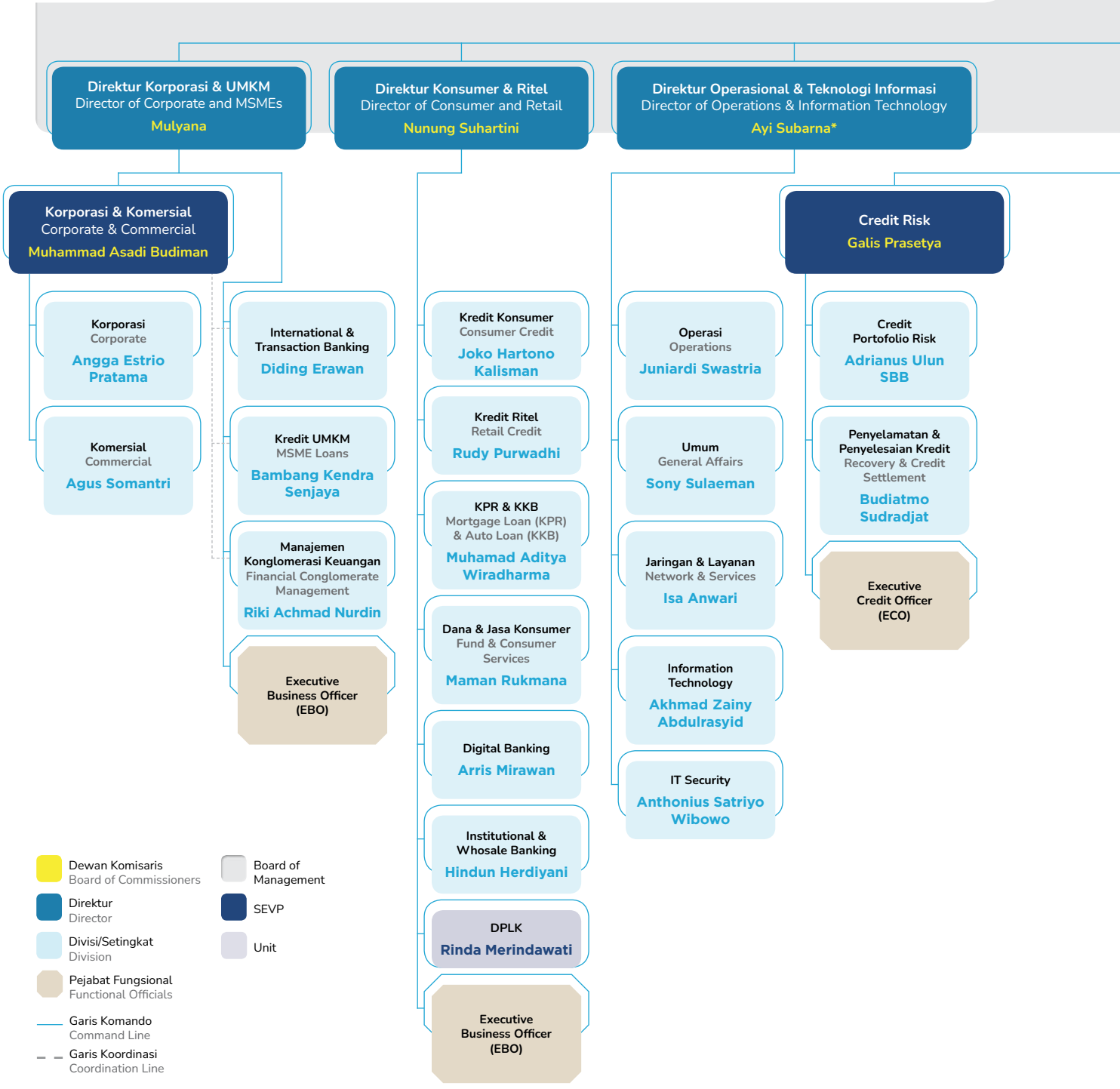
Organizations and associations have an important role for a company, both from a business and social perspective. This encourages bank **bjb** to play an active role in membership of organizations or associations, especially in Indonesia. The activeness of bank **bjb** in membership is expected to broaden knowledge about developments in the business environment, develop business relationships, and strengthen the existence of the company. Until the end of 2025, bank **bjb** is registered as a member of the banking association at the national level as shown in the table below:

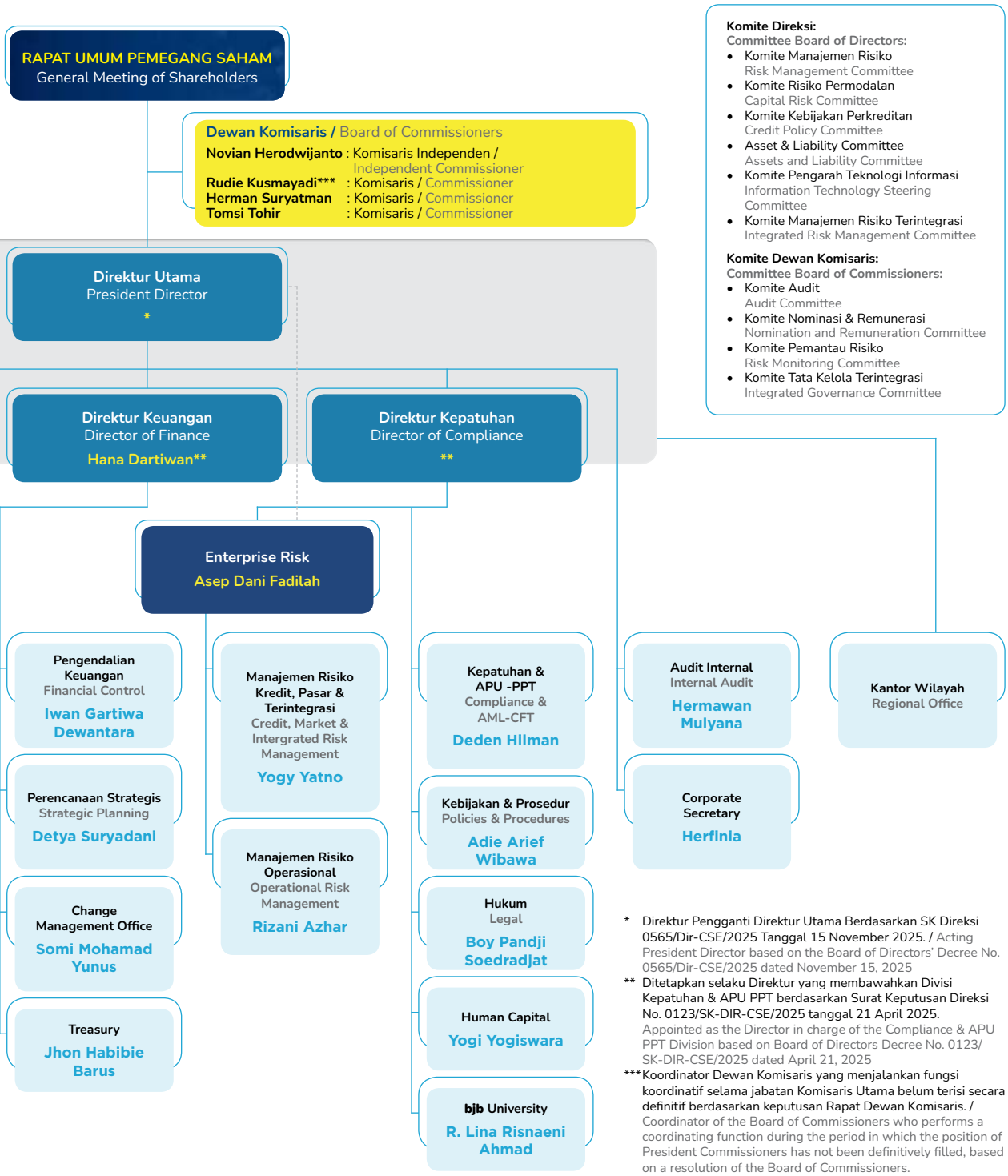
No.	Asosiasi Association	Posisi Position
1.	Asosiasi Emiten Indonesia (AEI)	Anggota Member
2.	Asosiasi Perbankan Daerah (ASBANDA)	Anggota Member
3.	Badan Musyawarah Perbankan Daerah (BMPD)	Anggota Member
4.	Perbankan Nasional (Perbanas)	Anggota Member
5.	Forum Komunikasi Dewan Komisaris Bank Pembangunan Daerah Seluruh Indonesia (FKDK BPD SI)	Pengurus merangkap Anggota Managment Concurrently Member
6.	Asosiasi Bank Agen Penjual Efek Reksa Dana Indonesia (ABAPERDI).	Anggota Member
7.	Asosiasi Bank Kustodian Indonesia (ABKI)	Anggota Member
8.	Inisiatif Keuangan Berkelanjutan Indonesia (IKBI)	Anggota Member
9.	Association Cambiste Internationale Financial Markets Association (ACI FMA) Indonesia - Asosiasi Dealer Treasury	Anggota Member
10.	Perhimpunan Pedagang Surat Utang Negara (HIMDASUN)	Anggota Member
11.	Financial Markets Association (FMA Indonesia)	Anggota Member
12.	Asosiasi Sistem Pembayaran Indonesia (ASPI)	Anggota Member
13.	Asosiasi Pasar Uang dan Valuta Asing Indonesia (APUVINDO)	Anggota Member
14.	Asosiasi SWIFT Indonesia (ASWIFTINDO)	Anggota Member

Struktur Organisasi
Organization Structure

Seiring dengan perkembangan bisnis Perseroan, Struktur Organisasi Perseroan telah mengalami beberapa kali perubahan. Perubahan terakhir di tahun 2025 berdasarkan Surat Keputusan Direksi No. 0391/SK/DIR-PST/2025 Tanggal 24 September 2025 dan SK Direksi No. 0569/SK/DIR-PST/2025 Tanggal 18 November 2025 tentang Struktur Organisasi bank **bjb.** Dengan demikian, struktur organisasi bank **bjb** per tanggal 31 Desember 2025 adalah sebagai berikut:

In line with the development of the Company's business, the Company's Organizational Structure has experienced several change. The last change in 2025 was based on the Board of Directors Decree No. 0391/SK/DIR-PST/2025 dated September 24, 2025 and Board of Directors Decree No. 0569/SK/DIR-PST/2025 dated November 18, 2025 concerning bank bjb's Organizational Structure. Thus, bank **bjb**'s organizational structure as of December 31, 2025 was as follow:





* Direktur Pengganti Direktur Utama Berdasarkan SK Direksi 0565/Dir-CSE/2025 Tanggal 15 November 2025. / Acting President Director based on the Board of Directors' Decree No. 0565/Dir-CSE/2025 dated November 15, 2025

** Ditetapkan selaku Direktur yang membawahkan Divisi Kepatuhan & APU PPT berdasarkan Surat Keputusan Direksi No. 0123/SK-DIR-CSE/2025 tanggal 21 April 2025. Appointed as the Director in charge of the Compliance & APU PPT Division based on Board of Directors Decree No. 0123/SK-DIR-CSE/2025 dated April 21, 2025

*** Koordinator Dewan Komisaris yang menjalankan fungsi koordinatif selama jabatan Komisaris Utama belum terisi secara definitif berdasarkan keputusan Rapat Dewan Komisaris. / Coordinator of the Board of Commissioners who performs a coordinating function during the period in which the position of President Commissioners has not been definitively filled, based on a resolution of the Board of Commissioners.

Anggota Komite di bawah Dewan Komisaris per 31 Desember 2025 adalah sebagai berikut:
1. Komite Audit: Novian Herodwijanto (Ketua merangkap anggota).
2. Komite Nominasi dan Remunerasi:
3. Komite Pemantau Risiko: Novian Herodwijanto (Ketua Merangkap Anggota).
4. Komite Tata Kelola Terintegrasi:

Nama anggota Komite di Bawah Dewan Komisaris dapat dilihat pada bab Tata Kelola Perusahaan.

Anggota Komite di Bawah Direksi per 31 Desember 2025 adalah sebagai berikut:

1. Komite Manajemen Risiko: Hana Dartiwan (Ketua merangkap sebagai anggota tetap).
2. Komite Kebijakan Perkreditan: Ayi Subarna (Ketua merangkap sebagai anggota tetap).
3. Komite Pengarah Teknologi Informasi: Ayi Subarna (Ketua).
4. Komite Manajemen Risiko Terintegrasi: Hana Dartiwan (Ketua merangkap sebagai anggota tetap).
5. Assets and Liability Committee (ALCO): Ayi Subarna (Ketua).
6. Komite Risiko Permodalan: Muhammad Asadi Budiman (Ketua).

Nama anggota Komite di Bawah Direksi dapat dilihat pada bab Tata Kelola Perusahaan.

Committee members under the Board of Commissioners as of December 31, 2025 are as follows:
1. Audit Committee: Novian Herodwijanto (Chairman concurrently member).
2. Nomination and Remuneration Committee:
3. Risk Monitoring Committee: Novian Herodwijanto (Chairman concurrently member).
4. Integrated Governance Committee:

Names of Committee members under the Board of Commissioners can be seen in the Corporate Governance chapter.

Committee members under the Board of Board of Directors as of December 31, 2025 are as follows:
1. Risk Management Committee: Hana Dartiwan (Chairman concurrently permanent member).
2. Credit Policy Committee: Ayi Subarna (Chairman concurrently permanent member).
3. Information Technology Steering Committee: Ayi Subarna (Chairman).
4. Integrated Risk Management Committee: Hana Dartiwan (Chairman concurrently permanent member).
5. Assets and Liability Committee (ALCO): Ayi Subarna (Chairman).
6. Capital Risk Committee: Muhammad Asadi Budiman (Chairman).

Names of Committee members under the Board of Directors can be seen in the Corporate Governance chapter.

Profil Direksi
Board of Directors Profile



Ayi Subarna

Direktur Operasional dan Teknologi Informasi*
Director of Operations and Information Technology

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Bandung, Indonesia
Bandung, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Bandung pada tahun 1975, usia 50 tahun per Desember 2025.
Born in Bandung in 1975, Age 50 yeaars as of December 2025

Riwayat Pendidikan	Educational Background
• Sarjana bidang Manajemen dari STIE INABA, Bandung (2008).	• Bachelor of Management from STIE INABA, Bandung (2008).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2025).	Risk Management Certification Level 7 by LSPP (2025).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
* Diangkat sebagai Direktur Operasional dan Teknologi Informasi bank **bjb** berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025. Kemudian diangkat sebagai Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0656/SK/DIR-CSE/2025 tanggal 15 November 2025 tentang Pembagian Tugas dan Wewenang Direksi Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	* Appointed as Director of Operations and Information Technology of bank **bjb** based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025. Subsequently, he was appointed as Substitute for the President Director based on the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0656/SK/DIR-CSE/2025 dated November 15, 2025 concerning the Distribution of Duties and Authorities of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Manajemen Risiko bank **bjb** (2025-saat ini). • Wakil Ketua ALCO bank **bjb** (2024-saat ini). • Pemegang Kewenangan Komite Kredit bank **bjb** (2025-saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of Risk Management Committee of bank **bjb** (2025-present). • Vice Chairman of the ALCO Committee of bank **bjb** (2024-present). • Credit Committee Authority Holder of bank **bjb** (2025-present). Does not have concurrent positions with other issuers.
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Cimahi bank **bjb** (2021 – 2023). • Pemimpin Kantor Cabang Soreang bank **bjb** (2023 - 2024). • Pj. Pemimpin Divisi Corporate Secretary bank **bjb** (2024-2025). • Direktur Operasional dan Teknologi Informasi bank **bjb** (2025 – saat ini). • Pgs. Direktur Utama bank **bjb** (2025 – saat ini).	• Branch Manager of the Cimahi Branch Office, bank **bjb** (2021 – 2023). • Branch Manager of the Soreang Branch Office, bank **bjb** (2023 - 2024). • Acting Head of the Corporate Secretary Division of bank **bjb** (2024-2025). • Director of Operations and Information Technology of bank **bjb** (2025 – present). • Acting Head of President Director of bank **bjb** (2025 – present).
Periode Jabatan	**Serving Period**
08 September 2025 – saat ini (periode pertama).	September 08, 2025 – present (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
20.500 lembar saham	20,500 shares



Hana Dartiwan

Direktur Keuangan*
Director of Finance

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Bandung, Indonesia
Bandung, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Tasikmalaya pada tahun 1970, usia 55 tahun per Desember 2025.
Born in Tasikmalaya in 1970, Age 55 years as of December 2025.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Industri di Universitas Islam Bandung (1996). • Magister Manajemen Keuangan di Universitas Padjajaran (2009).	• Bachelor of Industrial Engineering from Islamic University of Bandung (1996). • Master of Finance Management from Padjajaran University (2009).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	Risk Management Certification Level 7 by TD Consultant (2023).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
* Diangkat sebagai Direktur Keuangan bank **bjb** untuk pertama kalinya berdasarkan berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024. Kemudian ditetapkan selaku Direktur yang membawahkan Divisi Kepatuhan & APU PPT berdasarkan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Nomor 0123/SK-DIR-CSE/2025 tanggal 21 April 2025 tentang Pembagian Tugas dan Wewenang Direksi dan Surat Nomor 0360/DIR-CSE/2025 tangal 19 Juni 2025 perihal Penetapan Pembagian Bidang Sementara atas Direktur yang membawahkan Divisi Kepatuhan & APU PPT.	* Appointed as Finance Director of bank **bjb** for the first time based on the resolution of the Annual General Meeting of Shareholders (AGMS) No. 13 dated April 2, 2024. Subsequently, he appointed as the Director overseeing the Compliance and AML/CFT Division based on the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0123/SK-DIR-CSE/2025 dated April 21, 2025 concerning the Distribution of Duties and Authorities of the Board of Directors and Letter No. 0360/DIR-CSE/2025 dated June 19, 2025 concerning the Determination of the Interim Distribution of Responsibilities for the Director overseeing the Compliance and AML/CFT Division.
Jabatan Rangkap	**Concurrent Positions**
• Ketua Komite Manajemen Risiko bank **bjb** (2025-saat ini). • Wakil Ketua ALCO bank **bjb** (2024-saat ini). • Ketua Komite Manajemen Risiko Terintegrasi bank **bjb** (2025-saat ini). • Anggota Komite Kredit bank **bjb** (2024-saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Chairman of the Risk Management Committee of bank **bjb** (2025-present). • Vice Chairman of the Asset and Liability Committee (ALCO) of bank **bjb** (2024-present). • Chairman of the Integrated Risk Management Committee of bank **bjb** (2025-present). • Member of the Credit Committee of bank **bjb** (2024-present). Does not have concurrent positions with other issuers.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Treasury bank **bjb** (2018 –2024). • Anggota Dewan Pengawas Dana Pensiun bank **bjb** (2022 - 2024). • Komisaris **bjb** Sekuritas (2023 - 2024). • Direktur Keuangan bank **bjb** (2024 – saat ini).	• Head of the Treasury Division of bank **bjb** (2018 –2024). • Member of the Supervisory Board of the Pension Fund, bank **bjb** (2022 - 2024). • Commissioner of **bjb** Sekuritas(2023 - 2024). • Director of Finance of bank **bjb** (2024 – present).
Periode Jabatan	**Serving Period**
2 April 2024 – saat ini (periode pertama).	April 2, 2024 – present (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
380.531 lembar saham	380,531 shares



Mulyana

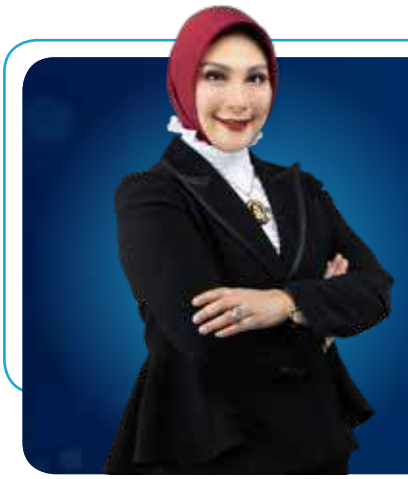
Direktur Korporasi dan UMKM
Director of Corporate and MSMEs

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Bandung, Indonesia
Bandung, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Bandung pada tahun 1971, usia 54 tahun per Desember 2025.
Born in Bandung in 1971, Age 54 years as of December 2025.

Riwayat Pendidikan	Educational Background
Sarjana bidang Manajemen dari STIE INABA, Bandung (2001).	Bachelor of Management from STIE INABA, Bandung (2001).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2025)	Risk Management Certification Level 7 by LSPP (2025).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Direktur Korporasi dan UMKM bank **bjb** untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.	Appointed as Director of Corporate and SME Banking of bank **bjb** for the first time based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Manajemen Risiko bank **bjb** (2025-saat ini). • Wakil Ketua ALCO bank **bjb** (2025-saat ini). • Anggota Komite Manajemen Risiko Terintegrasi bank **bjb** (2025-saat ini). • Pemegang Kewenangan Komite Kredit bank **bjb** (2025-saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of the Risk Management Committee of bank **bjb** (2025-present). • Vice Chairman of the Asset and Liability Committee (ALCO) of bank **bjb** (2025-present). • Member of the Integrated Risk Management Committee of bank **bjb** (2025-present). • Holder of Credit Committee Authority of bank **bjb** (2025-present). Does not have concurrent positions with other issuers.
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Purwakarta bank **bjb** (2022 – 2023). • Pemimpin Kantor Cabang Cikarang bank **bjb** (Februari 2023 – September 2023). • Pemimpin Divisi Kebijakan dan Prosedur bank **bjb** (2023 – 2025). • Direktur Korporasi dan UMKM bank **bjb** (2025 – saat ini)	• Branch Manager of Purwakarta Branch Office of bank **bjb** (2022 – 2023). • Branch Manager of Cikarang Branch Office of bank **bjb** (February 2023–September 2023). • Head of the Policy and Procedure Division of bank **bjb** (2023 – 2025). • Director of Corporate and Micro, Small and Medium Enterprises (MSMEs) Banking of bank **bjb** (2025 – present)
Periode Jabatan	**Serving Period**
08 September 2025 – saat ini (periode pertama).	September 08, 2025 – present (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
Tidak memiliki lembar saham	Does not own any shares



Nunung Suhartini

Direktur Konsumer dan Ritel
Director of Consumer and Retail

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Bandung, Indonesia
Bandung, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Bandung pada tahun 1971, usia 54 tahun per Desember 2025.
Born in Bandung in 1971, Age 54 years as of December 2025.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Manajemen SDM dari STIA LAN RI, Bandung (2002). • Magister bidang Manajemen Pemasaran dari Universitas Pasundan, Bandung (2004).	• Bachelor of Human Resource Management from STIA LAN RI, Bandung (2002). • Master of Marketing Management from Pasundan University, Bandung (2004).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2025).	Risk Management Certification Level 7 by LSPP (2025).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Direktur Konsumer dan Ritel bank **bjb** untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.	Appointed as Director of Consumer and Retail Banking of bank **bjb** for the first time based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Manajemen Risiko bank **bjb** (2025-saat ini). • Wakil Ketua ALCO bank **bjb** (2025-saat ini). • Pemegang Kewenangan Komite Kredit bank **bjb** (2025-saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of the Risk Management Committee of bank **bjb** (2025–present). • Vice Chairman of the Asset and Liability Committee (ALCO) of bank **bjb** (2025–present). • Credit Committee Authority Holder of bank **bjb** (2025–present). Does not have concurrent positions with other issuers
Pengalaman Kerja	**Work Experience**
• CEO Regional 3 bank **bjb** (2019 – 2022). • Pemimpin Kantor Cabang Saharjo bank **bjb** (Januari 2019 – September 2019). • Pemimpin Divisi Jaringan dan Layanan bank **bjb** (2022 – 2025). • Direktur Konsumer dan Ritel bank **bjb** (2025 – saat ini).	• Regional 3 CEO of bank **bjb** (2019 – 2022). • Head of Saharjo Branch Office of bank **bjb** (January 2019 - September 2019). • Head of Network and Services Division of bank **bjb** (2022 – 2025). • Director of Consumer and Retail of bank **bjb** (2025 – present).
Periode Jabatan	**Serving Period**
08 September 2025 – saat ini (periode pertama).	September 08, 2025 – present (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
Tidak memiliki lembar saham	Does not own any shares



Yusuf Saadudin*

Direktur Konsumer dan Ritel
Director of Consumer and Retail

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Bandung, Indonesia
Bandung, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Bandung pada tahun 1973, usia 52 tahun per Desember 2025.
Born in Bandung in 1973, Age 52 years as of December 2025.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Akuntansi di Universitas Padjajaran (1999). • Magister bidang Hukum Ekonomi dan Bisnis di Universitas Padjajaran (2015).	• Bachelor of Accounting from Padjajaran University (1999). • Master of Economic and Business Law from Padjajaran University (2015).
Sertifikasi	**Certification**
• Sertifikasi Compliance, GCG Assesment & Risk-Based Approach In Digital Era 2022 oleh LMI (2022). • Sertifikasi Manajemen Risiko Jenjang 7 oleh Bara Risk Forum (2024).	• Compliance Certification, GCG Assesment & Risk-Based Approach in Digital Era 2022 by LMI (2022). • Risk Management Certification Level 7 by Bara Risk Forum (2024).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Direktur Konsumer dan Ritel bank **bjb** untuk pertama kalinya berdasarkan berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.	Appointed as Director of Consumer and Retail Banking of bank **bjb** for the first time based on the resolution of the Annual General Meeting of Shareholders (AGMS) No. 13 dated April 2, 2024.
Jabatan Rangkap	**Concurrent Positions**
Tidak memiliki rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik.	Does not hold concurrent positions, whether as a member of the Board of Commissioners, member of the Board of Directors, and/or member of committees or other positions both inside and outside the Issuer or Public Company.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi KPR & KKB bank **bjb** (2019 – 2021). • Pemimpin Divisi Kredit Konsumer bank **bjb** (2021 –2024). • Direktur Konsumer dan Ritel bank **bjb** (April 2024 – April 2025). • Direktur Utama bank **bjb** (April 2025 – Desember 2025).	• Head of KPR & KKB Division of bank **bjb** (2019 – 2021). • Head of the Consumer Credit Division of bank **bjb** (2021–2024). • Director of Consumer and Retail Banking of bank **bjb** (April 2024–April 2025). • President Director of bank **bjb** (April 2025–December 2025).
Periode Jabatan	**Serving Period**
2 April 2024 – 09 Desember 2025 (periode pertama).	April 2, 2024 – December 09, 2025 (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
853.790 lembar saham (per 30 November 2025)	853,790 shares (as of November 30, 2025)

* Berhenti menjabat sejak tanggal 14 November 2025 berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPS LB) Tahun 2025 tanggal 09 Desember 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 73 tanggal 09 Desember 2025.

Stop serving since November 14, 2025 based on the resolution of the Extraordinary General Meeting of Shareholders (EGMS) held on December 9, 2025, as stated in the Copy of the Deed of Statement of EGMS Resolutions No. 73 dated December 9, 2025.



Tedi Setiawan*

Direktur Operasional
Director of Operations

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Bandung, Indonesia
Bandung, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Bandung pada tahun 1966, usia 59 tahun per Desember 2025.
Born in Bandung in 1966, Age 59 years as of December 2025.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991). • Master bidang Manajemen Keuangan dari Universitas Pasundan Bandung (2017). • Doktor bidang Manajemen di Universitas Pendidikan Indonesia Bandung (2023).	• Bachelor of Public Administration from Parahyangan University Bandung (1991). • Master of Financial Management from Pasundan University Bandung (2017). • Doctor of Management from Indonesian Education University Bandung (2023).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2019). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	• Risk Management Certification Level 5 by BSMR (2020). • Risk Management Certification Level 7 by TD Consultant (2023).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019. Kemudian di angkat kembali sebagai Direktur Operasional berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.	Appointed as Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which were stipulated based on Deed No. 42 dated December 13, 2019. Then reappointed as Director of Operations based on Annual GMS No. 13 dated April 2, 2024.
Jabatan Rangkap	**Concurrent Positions**
Tidak memiliki rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik.	Does not hold concurrent positions, whether as a member of the Board of Commissioners, member of the Board of Directors, and/or member of committees or other positions both inside and outside the Issuer or Public Company.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Perencanaan Strategis bank **bjb** (2015-2018). • Senior Executive Vice President Credit Risk bank **bjb** (2018-2019). • Direktur Operasional bank **bjb** (2019 – 2025).	• Head of Strategic Planning Division of bank **bjb** (2015-2018). • Senior Executive Vice President Credit Risk of bank **bjb** (2018-2019). • Director of Operations of bank **bjb** (2019 – 2025).
Periode Jabatan	**Serving Period**
30 April 2019 – 2 April 2024 (periode pertama). 2 April 2024 – 16 April 2025 (periode kedua).	April 30, 2019 – April 2, 2024 (first period). April 2, 2024 – April 16, 2025 (second period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
1.770.602 lembar saham (per 30 April 2025)	1,770,602 shares (as of April 30, 2025)

* Berhenti menjabat sejak 16 April 2025 berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.

Stop serving since April 16, 2025 based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.



Rio Lanasier*

Direktur IT dan Transaction Banking
Director of IT and Transaction Banking

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Bandung, Indonesia
Bandung, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Tangerang pada tahun 1975, usia 50 tahun per Desember 2025.
Born in Tangerang in 1975, Age 50 years as of December 2025.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998). • Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000).	• Bachelor of Civil Engineering from Parahyangan Catholic University Bandung (1998). • Master of Civil & Environmental Engineering from University of New South Wales Sydney Australia (2000).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2020). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	• Risk Management Certification Level 5 by LSPP (2019). • Risk Management Certification Level 7 by TD Consultant (2023).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019. Kemudian di angkat kembali sebagai Direktur IT dan Transaction Banking berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.	Appointed as Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which were stipulated based on Deed No. 42 dated December 13, 2019. Then reappointed as Director of IT and Transaction Banking based on Annual GMS No. 13 dated April 2, 2024.
Jabatan Rangkap	**Concurrent Positions**
Tidak memiliki rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik.	Does not hold concurrent positions, whether as a member of the Board of Commissioners, member of the Board of Directors, and/or member of committees or other positions both inside and outside the Issuer or Public Company.
Pengalaman Kerja	**Work Experience**
• Direktur Treasury, Financial Institution, Funding & Fintech Solution bank **bjb** (2016-2019). • Direktur Information Technology, Treasury & International Banking bank **bjb** (2019 – 2024). • Direktur IT dan Transaction Banking bank **bjb** (2024 – 2025).	• Director of Treasury, Financial Institution, Funding & Fintech Solution of bank **bjb** (2016-2019). • Director of Information Technology, Treasury & International Banking of bank **bjb** (2019 – 2024). • Director of IT and Transaction Banking of bank **bjb** (2024 – 2025).
Periode Jabatan	**Serving Period**
30 April 2019 – 2 April 2024 (periode pertama). 2 April 2024 – 16 April 2025 (periode kedua).	April 30, 2019 – April 2, 2024 (first period). April 2, 2024 – April 16, 2025 (second period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
372.272 lembar saham	372,272 shares

* Berhenti menjabat sejak 16 April 2025 berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.

Stop serving since April 16, 2025 based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.



Nancy Adistyasari*

Direktur Komersial & Usaha Mikro Kecil dan Menengah (UMKM)
Director of Commercial & Micro, Small and Medium Enterprises (MSMEs)

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Bandung, Indonesia
Bandung, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Bojonegoro pada tahun 1981, usia 44 tahun per Desember 2025.
Born in Bojonegoro in 1981, Age 44 years as of December 2025.

Riwayat Pendidikan	Educational Background
Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004).	Bachelor of Geophysics and Meteorology from Bandung Institute of Technology (2004).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2020). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	• Risk Management Certification Level 5 by LSPP (2020). • Risk Management Certification Level 7 by TD Consultant (2023).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Luar Biasa Nomor 03 tanggal 01 September 2020.	Appointed as Director of bank **bjb** for the first time based on the Deed of Extraordinary GMS Number 03 dated September 1, 2020.
Jabatan Rangkap	**Concurrent Positions**
Tidak memiliki rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik.	Does not hold concurrent positions, whether as a member of the Board of Commissioners, member of the Board of Directors, and/or member of committees or other positions both inside and outside the Issuer or Public Company.
Pengalaman Kerja	**Work Experience**
• Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019). • Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020). • Direktur Komersial dan UMKM bank **bjb** (2020 – 2025).	• Vice President Sector Energy Department Corporate Banking of Bank Mandiri (2016 - 2019). • Senior Vice President Commercial Banking 5 Group of Bank Mandiri (2019 - 2020). • Director of Commercial & MSMEs of bank **bjb** (2020 – 2025).
Periode Jabatan	**Serving Period**
1 September 2020 – 16 April 2025 (periode pertama).	September 1, 2020 – April 16, 2025 (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
1.320.053 lembar saham	1,320,053 shares

* Berhenti menjabat sejak 24 Maret 2025 berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.

Stop serving since March 24, 2025 based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.



Cecep Trisna*

Direktur Kepatuhan
Director of Compliance

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Bandung, Indonesia
Bandung, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Bandung pada tahun 1967, usia 58 tahun per Desember 2025.
Born in Bandung in 1967, Age 58 years as of December 2025.

Riwayat Pendidikan	Educational Background
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).	Bachelor of Management Science from Padjajaran University Bandung (1990).
Sertifikasi	**Certification**
• Sertifikasi Kepatuhan & AML Level 3 Eksekutif oleh oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). • Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	• Compliance & AML Level 3 Executive Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). • Executive Level Competency Certification Level 3 in Compliance by the Indonesian Banking Professional Certification Institute (LSPP) (2021). • Risk Management Certification Level 7 by TD Consultant (2023).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Surat Otoritas Jasa Keuangan No. SR-65/KR.02/2021 tanggal 21 Juli 2021 perihal Penyampaian Salinan Keputusan Penilaian Kemampuan dan Kepatutan atas Pengangkatan Direktur Kepatuhan PT Bank Pembangunan Daerah Jawa Barat dan Banten,Tbk. Efektif menjabat sebagai Direktur Kepatuhan bank **bjb** sejak tanggal 22 Juli 2021.	Appointed as Director of bank **bjb** for the first time based on the Financial Services Authority Letter No. SR-65/KR.02/2021 dated July 21, 2021 concerning Submission of a Copy of the Decision on the Fit and Proper Assessment of the Appointment of the Compliance Director of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Effectively served as Compliance Director of bank **bjb** since July 22, 2021.
Jabatan Rangkap	**Concurrent Positions**
Tidak memiliki rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik.	Does not hold concurrent positions, whether as a member of the Board of Commissioners, member of the Board of Directors, and/or member of committees or other positions both inside and outside the Issuer or Public Company.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Pendidikan dan Pelatihan bank **bjb** (2014 - 2017). • Pemimpin Yayasan Kesejahteraan Pegawai bank **bjb** (2017 - 2018). • Pemimpin Divisi Kepatuhan dan APU-PPT bank **bjb** (2018 - 2021). • Direktur Kepatuhan bank **bjb** (2021 – 2025).	• Head of Risk Management Division of bank **bjb** (2015 - 2017) • Head of Employee Welfare Foundation of bank **bjb** (2017 - 2018). • Head of Compliance and APU-PPT Division of bank **bjb** (2018 - 2021). • Director of Compliance of bank **bjb** (2021 - 2025).
Periode Jabatan	**Serving Period**
6 April 2021 – 16 April 2025 (periode pertama).	April 6, 2021 – April 16, 2025 (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
999.321 lembar saham	999,321 shares

* Berhenti menjabat sejak 16 April 2025 berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.

Stop serving since April 16, 2025 based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.



Yuddy Renaldi*

Direktur Utama
President Director

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Bandung, Indonesia
Bandung, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Bogor pada tahun 1964, usia 61 tahun per Desember 2025.
Born in Bogor in 1964, Age 61 Years as of December 2025.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990). • Master bidang Manajemen dari STIE IPWI Jakarta (2000).	• Bachelor of Economics Accounting from Trisakti University Jakarta (1990). • Master of Management from STIE IPWI Jakarta (2000).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 5 oleh IBI dan LSPP (2019). • Sertifikasi Manajemen Risiko Jenjang 7 (2023).	• Risk Management Certification Level 5 by IBI and LSPP (2019). • Risk Management Certification Level 7 (2023).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Direktur Utama bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019. Kemudian di angkat kembali sebagai Direktur Utama berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.	Appointed as President Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which were stipulated based on Deed No. 42 dated December 13, 2019. Then reappointed as President Director based on Annual GMS No. 13 dated April 2, 2024.
Jabatan Rangkap	**Concurrent Positions**
Tidak memiliki rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik.	Does not hold concurrent positions, whether as a member of the Board of Commissioners, member of the Board of Directors, and/or member of committees or other positions both inside and outside the Issuer or Public Company.
Pengalaman Kerja	**Work Experience**
• Group Head Subsidiaries Management Bank Mandiri (2016 – 2017). • Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019). • Direktur Utama bank **bjb** (2019 – 2025).	• Group Head Subsidiaries Management Bank Mandiri (2016 – 2017). • Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019). • President Director of bank **bjb** (2019 – 2025).
Periode Jabatan	**Serving Period**
30 April 2019 – 2 April 2024 (periode pertama). 2 April 2024 – 16 April 2025 (periode kedua).	April 30, 2019 – April 2, 2024 (first period). April 2, 2024 – April 16, 2025 (second period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
2.187.597 lembar saham	2,187,597 shares

* Berhenti menjabat sejak 16 April 2025 berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.

Stop serving since April 16, 2025 based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.

Pendidikan dan/atau Pelatihan Direksi

Uraian pendidikan dan/atau pelatihan Direksi pada tahun buku disajikan pada Bab Tata Kelola Perusahaan.

Education and/or Training of The Board of Directors

A description of the Board of Directors' education and/or training in the financial year is presented in the Corporate Governance Chapter.

Perubahan Komposisi Anggota Direksi dan Alasan Perubahannya

Selama tahun 2025, telah terjadi perubahan komposisi anggota Direksi. Perubahan komposisi anggota Direksi dilakukan berdasarkan kebutuhan Perseroan. Perubahan komposisi anggota Direksi adalah sebagai berikut:

Changes in The Composition of Members of The Board of Directors and The Reasons for The Changes

During 2025, there had been changes in the composition of the Board of Directors. Changes in the composition of the Board of Directors were made based on the needs of the Company. Changes in the composition of the Board of Directors are as follows:

Komposisi Direksi Sebelum RUPS Tahunan Tahun Buku 2024

Komposisi Direksi sebelum RUPS Tahunan Tahun Buku 2024 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Composition of The Board of Directors Before Annual GMS for The 2024 Fiscal Year

The composition of the Board of Directors before Annual GMS for the 2024 Fiscal Year was 7 (seven) people consisting of 1 (one) President Director, 6 (six) Directors. The composition and basis for the appointment of the Board of Directors can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi Sebelum RUPS Tahunan Tahun Buku 2024
Table of Composition and Rationale of the Board of Directors Nomintion after Annual GMS for the 2024 Fiscal Year

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Yuddy Renaldi	Direktur Utama President Director	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	Efektif menjabat sejak tanggal 3 Juli 2019 Effective as of July 3, 2019
Tedi Setiawan	Direktur Operasional Director of Operations	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	Efektif menjabat sejak tanggal 21 Juni 2019 Effective as of June 21, 2019
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	Efektif menjabat sejak tanggal 21 Juni 2019 Effective as of June 21, 2019
Nancy Adistyasari	Direktur Komersial dan UMKM Director of Commercial and Micro	OJK	RUPS Luar Biasa tanggal 1 September 2020 Extraordinary GMS on September 1, 2020	Efektif menjabat sejak tanggal 1 September 2020 Effective as of September 1, 2020
Cecep Trisna	Direktur Kepatuhan Director of Compliance	OJK	RUPS Tahunan 2021 tanggal 6 April 2021 Annual GMS on April 6, 2021	Efektif menjabat sejak tanggal 22 Juli 2021 Effective as of July 22, 2021
Hana Dartiwan	Direktur Keuangan Director of Finance	OJK	RUPS Tahunan tanggal 2 April 2024 Annual GMS on April 2, 2024	Efektif menjabat sejak tanggal 23 Juli 2024 Effective as of July 23, 2024
Yusuf Saadudin	Direktur Konsumer dan Ritel Director of Consumer and Retail	OJK	RUPS Tahunan tanggal 2 April 2024 Annual GMS on April 2, 2024	Efektif menjabat sejak tanggal 23 Juli 2024 Effective as of July 23, 2024

Komposisi Direksi Setelah RUPS Tahunan Tahun Buku 2024

Pada tanggal 16 April 2025, RUPS Tahunan Tahun Buku 2024 memutuskan:

1. Menerima pengunduran diri Yuddy Renaldi selaku Direktur Utama.
2. Mengukuhkan pemberhentian dengan hormat Nancy Adistyasari selaku Direktur Komersial dan UMKM.
3. Memberhentikan dengan hormat anggota Pengurus Perseroan sebagai berikut:
   a. Rio Lanasier selaku Direktur IT & Transaction Banking
   b. Tedi Setiawan selaku Direktur Opersional
   c. Cecep Trisna selaku Direktur Kepatuhan
4. Mengubah tugas dan kewenangan Yusuf Saadudin yang semula menjabat selaku Direktur Konsumer dan Ritel menjadi menjabat selaku Direktur Utama.
5. Mengangkat Pengurus Perseroan sebagai berikut:
   a. Nunung Suhartini selaku Direktur Konsumer dan Ritel
   b. Mulyana selaku Direktur Korporasi dan UMKM
   c. Ayi Subarna selaku Direktur Operasional dan Teknologi Informasi
   d. Joko Hartono Kalisman selaku Direktur Kepatuhan

Sehingga komposisi Direksi setelah RUPS Tahunan Tahun Buku 2024 sebanyak 6 (enam) orang yang terdiri dari 1 (satu) orang Direktur Utama, 5 (lima) orang Direksi. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Composition of The Board of Director After Annual GMS for The 2024 Fiscal Year

On April 16, 2025, Annual GMS for the 2024 Fiscal Yaer decides:

1. Accepted the resignation of Yuddy Renaldi as President Director.
2. Confirmed the honorable dismissal of Nancy Adistyasari as Director of Commercial and MSME Banking.
3. Honorably dismissed the following members of the Company's Managemen:
   a. Rio Lanasier as Director of IT & Transaction Banking
   b. Tedi Setiawan as Director of Operations
   c. Cecep Trisna as Director of Compliance
4. Changed the duties and authority of Yusuf Saadudin, previously serving as Director of Consumer and Retail Banking, to serve as President Director.
5. Appointed the following members of the Company's Management:
   a. Nunung Suhartini as Director of Consumer and Retail
   b. Mulyana as Director of Corporate and MSME
   c. Ayi Subarna as Director of Operations and Information Technology
   d. Joko Hartono Kalisman as Director of Compliance

Therefore, the composition of the Board of Directors after the Annual GMS for the 2024 Fiscal Year was 6 (six) people, consisting of 1 (one) President Director, 5 (five) Directors. The composition and basis for the appointment of the Board of Directors can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi Setelah RUPS Tahunan Tahun Buku 2024
Table of Composition and Basis for Appointment of Directors After the 2024 Annual GMS

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Yusuf Saadudin	Direktur Utama President Director	OJK	RUPS Tahunan tanggal 2 April 2024 Annual GMS on April 2, 2024	Efektif menjabat sejak tanggal 23 Juli 2024 Effective as of July 23, 2024
Hana Dartiwan	Direktur Keuangan Director of Finance	OJK	RUPS Tahunan tanggal 2 April 2024 Annual GMS on April 2, 2024	Efektif menjabat sejak tanggal 23 Juli 2024 Effective as of July 23, 2024
Nunung Suhartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 08 September 2025 Effective as of September 8, 2025
Mulyana	Direktur Korporasi dan UMKM Director of Corporate and MSME	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 08 September 2025 Effective as of September 8, 2025
Ayi Subarna	Direktur Operasional dan Teknologi Informasi Director of Operations and Information Technology	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 08 September 2025 Effective as of September 8, 2025
Joko Hartono Kalisman	Direktur Kepatuhan Director of Compliance	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	-

Komposisi Direksi Setelah RUPS Luar Biasa Tahun 2025

Pada tanggal 9 Desember 2025, RUPS Luar Biasa memutuskan:

1. Membatalkan dengan hormat pengangkatan Joko Hartono Kalisman selaku Direktur Kepatuhan.
2. Memberhentikan dengan hormat Direktur Utama Almarhum Yusuf Saadudin, berlaku efektif sejak tanggal 14 November 2025 dan mengucapkan turut berduka cita yang sedalam dalamnya dari seluruh insan Perseroan, serta mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai Pengurus Perseroan.
3. Menetapkan Ayi Subarna sebagai Direktur Pengganti Direktur Utama Perseroan berdasarkan SK Direksi Nomor 0565/SK/DIR-CSE/2025 Tanggal 15 November 2025 Tentang Pembagian Tugas dan Wewenang Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., serta telah disampaikan kepada publik dalam Keterbukaan Informasi Perseroan pada tanggal 17 November 2025.

Sehingga komposisi Direksi setelah RUPS Luar Biasa Tahun 2025 sebanyak 4 (empat) orang Direksi. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Composition of The Board of Director After Extraordinary GMS for The 2025 Fiscal Year

On December 9, 2025, the Extraordinary General Meeting of Shareholders (EGMS) resolved as follows:

1. Honorably revoked the appointment of Joko Hartono Kalisman as Director of Compliance.
2. onorably dismissed the late Yusuf Saadudin from his position as President Director, effective November 14, 2025, and conveyed the Company's deepest condolences on behalf of all members of the Company, as well as expressed appreciation for his dedication and contributions during his tenure as a member of the Company's Management.
3. Appointed Ayi Subarna as the Acting President Director of the Company pursuant to the Board of Directors Decree No. 0565/SK/DIR-CSE/2025 dated November 15, 2025 concerning the Distribution of Duties and Authorities of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., which has also been disclosed to the public through the Company's Information Disclosure dated November 17, 2025.

Accordingly, the composition of the Board of Directors following the 2025 Extraordinary General Meeting of Shareholders consists of 4 (four) Directors. The composition and basis of appointment of the Board of Directors can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi Setelah RUPS Luar Biasa Tahun 2025
Table of Composition and Basis for Appointment of Directors After the 2025 Extraordinary GMS

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Ayi Subarna*	Direktur Operasional dan Teknologi Informasi Director of Operations and Information Technology	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 8 September 2025 Effective as of September 8, 2025
Hana Dartiwan**	Direktur Keuangan Director of Finance	OJK	RUPS Tahunan tanggal 2 April 2024 Annual GMS on April 2, 2024	Efektif menjabat sejak tanggal 23 Juli 2024 Effective as of July 23, 2024
Nunung Suhartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 8 September 2025 Effective as of September 8, 2025
Mulyana	Direktur Korporasi dan UMKM Director of Corporate and MSME	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 8 September 2025 Effective as of September 8, 2025

* Bertindak selaku Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi No. 0656/SK/DIR-CSE/2025 tanggal 15 November 2025.
Served as Acting President Director based on Board of Directors Decree No. 0656/SK/DIR-CSE/2025 dated November 15, 2025

** Ditetapkan selaku Direktur yang membawahkan Divisi Kepatuhan & APU PPT berdasarkan Surat Keputusan Direksi No. 0123/SK-DIR-CSE/2025 tanggal 21 April 2025. /
Appointed as the Director in charge of the Compliance & APU PPT Division based on Board of Directors Decree No. 0123/SK-DIR-CSE/2025 dated April 21, 2025

Profil Dewan Komisaris
Board of Commisioners Profile



Tomsi Tohir

Komisaris
Commissioner

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Jakarta, Indonesia
Jakarta, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Tanjung Karang pada tahun 1969, usia 56 tahun per Desember 2025.
Born in Tanjung Karang in 1969, Age 56 years as of December 2025.

Riwayat Pendidikan	Educational Background
• Akademi Kepolisian (1990). • Magister Police Science dari Universitas Indonesia, Depok (2001).	• Police Academy (1990). • Master of Police Science from University of Indonesia, Depok (2001).
Sertifikasi	**Certification**
• Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024). • Sertifikasi Manajemen Risiko Perbankan Tingkat 1 dari LSP Keuangan Syariah.	• Qualification 6 Fields of Banking Risk Management by LSPP (2024). • Banking Risk Management Certification Level 1 from LSP Sharia Finance.
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Komisaris bank **bjb** untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 25 Mei 2023, yang teruang pada Salinan Akta Pernyataan Keputusan RUPSLB No. 71 tanggal 25 Mei 2023.	Appointed as Commissioner of bank **bjb** for the first time based on the Decision of the Extraordinary General Meeting of Shareholders (EGMS) dated May 25, 2023, which is stated in the Copy of the Deed of Statement of EGMS Resolutions No. 71 dated May 25, 2023.
Jabatan Rangkap	**Concurrent Positions**
• Sekretaris Jenderal Kementerian Dalam Negeri (2025 - Saat ini). • Anggota Komite Nominasi dan Remuenerasi bank **bjb** (2023 - saat ini). • Anggota Komite Pemantau Risiko bank **bjb** (2023 - saat ini). • Anggota Komite Tata Kelola Terintegrasi bank **bjb** (2023 - saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Secretary General of the Ministry of Home Affairs (2025 - present). • Member of the Nomination and Remuneration Committee of bank **bjb** (2023 - present). • Member of the Risk Monitoring Committee of bank **bjb** (2023 - present). • Member of the Integrated Governance Committee of bank **bjb** (2023 - present). Does not have concurrent positions with other issuers.
Pengalaman Kerja	**Work Experience**
• Kapolda Nusa Tenggara Barat (2019 – 2020). • Staff Ahli Bidang Sosial Politik Kapolri (2020 – 2022). • Inspektur Jenderal Kementerian Dalam Negeri (2022 – 2025) • Sekretaris Jenderal Kementerian Dalam Negeri (2025 - saat ini). • Komisaris bank **bjb** (2023 – saat ini).	• West Nusa Tenggara Regional Police Chief (2019 – 2020). • Expert Staff for Social Politics of the Chief of Police (2020 – 2022). • Inspector General of the Ministry of Home Affairs (2022 – 2025). • Secretary General of the Ministry of Home Affairs (2025 - present). • Commissioner of bank **bjb** (2023 – present).
Periode Jabatan	**Serving Period**
25 Mei 2023 – saat ini (periode pertama).	May 25, 2023 – present (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
150.714 lembar saham	150,714 shares



Rudie Kusmayadi*

Komisaris
Commissioner

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Cimahi, Indonesia
Cimahi, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Ciamis pada tahun 1958, usia 67 tahun per Desember 2025.
Born in Ciamis in 1958, Age 67 years as of December 2025.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik dari Akademi Teknik Pekerjaan Umum (1982). • Sarjana Manajemen Pembangunan Daerah dari STIA LAN, Jakarta (2001). • Magister Manajemen Pembangunan Daerah dari STIA LAN, Jakarta (2004).	• Bachelor of Engineering from the Academy of Public Works Engineering (1982). • Bachelor of Regional Development Management from STIA LAN, Jakarta (2001). • Master of Regional Development Management from STIA LAN, Jakarta (2004).
Sertifikasi	**Certification**
Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024).	Qualification 6 Fields of Banking Risk Management by LSPP (2024).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Komisaris bank **bjb** untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 25 Mei 2023, yang teruang pada Salinan Akta Pernyataan Keputusan RUPSLB No. 71 tanggal 25 Mei 2023.	Appointed as Commissioner of bank **bjb** for the first time based on the Decision of the Extraordinary General Meeting of Shareholders (EGMS) dated May 25, 2023, which is stated in the Copy of the Deed of Statement of EGMS Resolutions No. 71 dated May 25, 2023.
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Nominasi dan Remunerasi bank **bjb** (2023 - saat ini). • Anggota Komite Pemantau Risiko bank **bjb** (2023 - saat ini). • Anggota Komite Tata Kelola Terintegrasi bank **bjb** (2023 - saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of the Nomination and Remuneration Committee of bank **bjb** (2023 - present). • Member of the Risk Monitoring Committee of bank **bjb** (2023 - present). • Member of the Integrated Governance Committee of bank **bjb** (2023 - present). Does not have concurrent positions with other issuers.
Pengalaman Kerja	**Work Experience**
• Plt Direktur Utama Perumda Air Minum Tirta Raharja (2007 – 2009). • Direktur Utama Perumda Air Minum Tirta Raharja (2009 – 2023). • Komisaris bank **bjb** (2023 – saat ini).	• Acting President Director of Tirta Raharja Regional Drinking Water Company (2007 – 2009). • President Director of Tirta Raharja Regional Drinking Water Company (2009 – 2023). • Commissioner of bank **bjb** (2023 – present).
Periode Jabatan	**Serving Period**
25 Mei 2023 – saat ini (periode pertama).	May 25, 2023 – present (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
150.714 lembar saham	150,714 shares

* Koordinator Dewan Komisaris yang menjalankan fungsi koordinatif selama jabatan Komisaris Utama belum terisi secara definitif berdasarkan keputusan Rapat Dewan Komisaris. / *Coordinator of the Board of Commissioners who performs a coordinating function during the period in which the position of President Commissioner has not been definitively filled, based on a resolution of the Board of Commissioners.



Herman Suryatman

Komisaris
Commissioner

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Cimahi, Indonesia
Bandung, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Sumedang pada tahun 1970, usia 55 tahun per Desember 2025.
Born in Sumedang in 1970, Age 55 years as of December 2025.

Riwayat Pendidikan	Educational Background
• Sekolah Tinggi Pemerintahan Dalam Negeri (1992). • Institut Pemerintahan Politik Pemerintahan (1999). • Magister bidang Manajemen Keuangan dari Universitas Padjajaran (2019). • Doktor bidang Ilmu Pemerintahan dari Institut Pemerintahan Politik Dalam Negeri (2024).	• College of Domestic Government Affairs (1992). • Institute of Government and Political Administration (1999). • Master of Finance Management from Padjajaran University (2019). • Doctoral Degree in Government Science from Institute of Domestic Government and Political Affairs (2024).
Sertifikasi	**Certification**
Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2025)	Qualification 6 Fields of Banking Risk Management by LSPP (2025).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Komisaris bank **bjb** untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.	Appointed as Commissioner of bank **bjb** for the first time based on the Decision of the 2024 Annual General Meeting of Shareholders (AGMS) dated April 16, 2025, which is stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Sekretaris Daerah Provinsi Jawa Barat (April 2024 - Sekarang). • Anggota Komite Pemantau Risiko (2025 - saat ini) • Anggota Komite Nominasi dan Remunerasi (2025 - saat ini) • Anggota Komite Tata Kelola Terintegrasi (2025 - saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Regional Secretary of West Java Province (April 2024 – present). • Member of the Risk Monitoring Committee (2025 – present). • Member of the Nomination and Remuneration Committee (2025 – present). • Member of the Integrated Governance Committee (2025 – present). Does not have concurrent positions with other issuers
Pengalaman Kerja	**Work Experience**
• Sekretaris Deputi Bidang SDM Aparatur Pada Kementerian PAN RB (2017 - 2019). • Sekretaris Daerah Kabupaten Sumedang (2019-September 2023). • Penjabat Bupati Kabupaten Sumedang (September 2023 - April 2024). • Sekretaris Daerah Provinsi Jawa Barat (April 2024 - saat ini). • Komisaris bank **bjb** (2025 – saat ini).	• Secretary to the Deputy for Human Resources of the State Apparatus, Ministry of Administrative and Bureaucratic Reform (2017 – 2019). • Regional Secretary of Sumedang Regency (2019 – September 2023). • Acting Regent of Sumedang Regency (September 2023 – April 2024). • Regional Secretary of West Java Province (April 2024 – present). • Commissioner of Bank **bjb** (2025 – present).
Periode Jabatan	**Serving Period**
16 April 2025 – saat ini (periode pertama).	April 16, 2025 – present (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
Tidak memiliki lembar saham	Does not own any shares



Novian Herodwijanto

Komisaris Independen
Independent Commissioner

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Jakarta, Indonesia
Jakarta, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Temanggung pada tahun 1967, usia 58 tahun per Desember 2025.
Born in Temanggung in 1967, Age 58 years as of December 2025.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Akuntansi dari Universitas Gajah Mada, Yogyakarta (1993). • Magister bidang Manajemen dari Universitas Gajah Mada, Yogyakarta (2000).	• Bachelor of Accounting from Gadjah Mada University, Yogyakarta (1993). • Master of Management from Gadjah Mada University, Yogyakarta (2000).
Sertifikasi	**Certification**
• Sertifikasi Profesi Pemeriksa Keuangan Negara (CSFA) (2019) • Sertifikasi Profesi Akuntan Publik (CPA) (2019) • Sertifikasi Audit Forensik (CFra) (2020) • Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2025)	• Certified State Finance Auditor (CSFA) Certification (2019). • Certified Public Accountant (CPA) Certification (2019). • Certified Forensic Auditor (CFra) Certification (2020). • Qualification 6 Fields of Banking Risk Management by LSPP (2025).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Komisaris bank **bjb** untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.	Appointed as Commissioner of bank **bjb** for the first time based on the Decision of the 2024 Annual General Meeting of Shareholders (AGMS) dated April 16, 2025, which is stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Ketua merangkap anggota Komite Audit (2025 - saat ini). • Ketua merangkap anggota Komite Pemantau Risiko (2025 - saat ini) • Anggota Komite Nominasi dan Remunerasi (2025 - saat ini) • Anggota Komite Tata Kelola Terintegrasi (2025 - saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Chairman Concurently Member of the Audit Committee (2025 – present). • Chairman Concurently Member of the Risk Monitoring Committee (2025 – present). • Member of the Nomination and Remuneration Committee (2025 – present). • Member of the Integrated Governance Committee (2025 – present). Does not have concurrent positions with other issuers.
Pengalaman Kerja	**Work Experience**
• Kepala BPK Perwakilan Provinsi Jawa Timur (2016 - 2018). • Auditor Utama Keuangan Negara II (2018 - 2019). • Auditor Utama Keuangan Negara V (2019 - 2020). • Staf Ahli Bidang BUMN, BUMD, dan Kekayaan Negara / Daerah yang Dipisahkan Lainnya (2020 - Januari 2025). • Komisaris Independen bank **bjb** (2025 – saat ini).	• Head of the BPK Representative Office of East Java Province (2016 – 2018). • Principal Auditor for State Finance II (2018 – 2019). • Principal Auditor for State Finance V (2019 – 2020). • Expert Staff for State-Owned Enterprises (SOEs), Regional-Owned Enterprises (ROEs), and Other Separated State/Regional Assets (2020 – January 2025). • Independent Commissioner of Bank **bjb** (2025 – present).
Periode Jabatan	**Serving Period**
16 April 2025 – saat ini (periode pertama).	April 16, 2025 – present (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
Tidak memiliki lembar saham	Does not own any shares



Taswin Zakaria*

Komisaris Utama/Independen
President Commissioner/Independent

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Jakarta, Indonesia
Jakarta, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Medan pada tahun 1968, usia 56 tahun per Desember 2025.
Born in Medan in 1968, Age 56 years as of December 2025.

Riwayat Pendidikan	Educational Background
• BSBA in Accounting, Cum Laude (Honors) di The Ohio State University Columbus (1991). • Strategic Leadership Program, di Saïd Business School, Oxford University Inggris (2016). • Advanced Management Program di Harvard Business School (2017).	• BSBA in Accounting, Cum Laude (Honors) at The Ohio State University Columbus (1991). • Strategic Leadership Program, at Saïd Business School, Oxford University England (2016). • Advanced Management Program at Harvard Business School (2017).
Sertifikasi	**Certification**
Kualifikasi 7 Bidang Manajemen Risiko Perbankan LSPP (2024).	Qualification of 7 Fields of Banking Risk Management by LSPP (2024)
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Komisaris Utama Independen bank **bjb** untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 5 September 2024, yang teruang pada Salinan Akta Pernyataan Keputusan RUPSLB No. 13 tanggal 5 September 2024.	Appointed as Independent President Commissioner of bank **bjb** for the first time based on the Decision of the Extraordinary General Meeting of Shareholders (EGMS) dated September 5, 2024, which is stated in the Copy of the Deed of Statement of EGMS Resolutions No. 13 dated September 5, 2024.
Jabatan Rangkap	**Concurrent Positions**
Tidak memiliki rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik.	Does not hold multiple positions, whether as a member of the Board of Commissioners, member of the Board of Directors, and/or member of committees or other positions both inside and outside the Issuer or Public Company.
Pengalaman Kerja	**Work Experience**
• Komisaris Independen PT Bank Internasional Indonesia–Maybank, Tbk. (2003–2013). • Komisaris Independen PT Jasa Angkasa Semesta, Tbk. (2005–2013). • Presiden Direktur PT Bank Maybank Indonesia, Tbk. (2013–2024). • Komisaris Utama Independen bank **bjb** (2024 – 2025).	• Independent Commissioner of PT Bank Internasional Indonesia–Maybank, Tbk. (2003–2013). • Independent Commissioner of PT Jasa Angkasa Semesta, Tbk. (2005–2013). • President Director of PT Bank Maybank Indonesia, Tbk. (2013–2024). • Independent President Commissioner of bank **bjb** (2024 – 2025).
Periode Jabatan	**Serving Period**
5 September 2024 – 14 April 2025 (periode pertama).	September 5, 2024 – April 16, 2025 (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
Tidak memiliki lembar saham	Does not own any shares

* Berhenti menjabat sejak 16 April 2025 berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.

Stop serving since April 16, 2025 based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.



Diding Sakri*

Komisaris Independen
Independent Commissioner

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Bandung, Indonesia
Jakarta, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Kuningan pada tahun 1977, usia 48 tahun per Desember 2025.
Born in Kuningan in 1977, Age 48 years as of December 2025.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001). • Master of Arts (double degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011). • PhD bidang Development Economics King's College London (United Kingdom) (2020).	• Bachelor of Planning Engineering (Regional and City Planning) from Bandung Institute of Technology (2001). • Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011). • PhD in Development Economics King's College London (United Kingdom) (2020).
Sertifikasi	**Certification**
Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024).	Qualification 6 Fields of Banking Risk Management by LSPP (2024).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Komisaris Independen bank **bjb** untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) tanggal 30 Maret 2022, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST Nomor 154 tanggal 30 Maret 2022.	Appointed as Independent Commissioner of bank **bjb** for the first time based on the Decision of the Annual General Meeting of Shareholders (AGM) dated March 30, 2022, which is stated in the Copy of the Deed of Statement of AGM Resolutions Number 154 dated March 30, 2022.
Jabatan Rangkap	**Concurrent Positions**
Tidak memiliki rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik.	Does not hold multiple positions, whether as a member of the Board of Commissioners, member of the Board of Directors, and/or member of committees or other positions both inside and outside the Issuer or Public Company.
Pengalaman Kerja	**Work Experience**
• Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). • Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). • Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 – Maret 2022). • Komisaris Independen bank **bjb** (2022 – 2025).	• Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). • Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). • Member of the West Java Province Development Acceleration Team (TAP) (2020 – March 2022). • Independent Commissioner of bank **bjb** (2022 – 2025).
Periode Jabatan	**Serving Period**
30 Maret 2022 – 16 April 2025 (periode pertama).	March 30, 2022 – April 16, 2025 (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
Tidak memiliki lembar saham	Does not own any shares

* Berhenti menjabat sejak 16 April 2025 berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.

Stop serving since April 16, 2025 based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.



Mohammad Taufiq Budi Santoso*

Komisaris
Commissioner

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Bandung, Indonesia
Jakarta, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Probolinggo pada tahun 1967, usia 58 tahun per Desember 2025.
Born in Probolinggo in 1967, Age 58 years as of December 2025.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Planologi di Institut Teknologi Bandung (1990). • Master bidang Public Administration di University of Birmingham, Inggris (1995). • Doktoral bidang Kebijakan Publik di Universitas Padjajaran Bandung (2012).	• Bachelor of Planning Engineering from Bandung Institute of Technology (1990). • Master of Public Administration from University of Birmingham, England (1995). • Doctorate in Public Policy from Padjajaran University Bandung (2012).
Sertifikasi	**Certification**
Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024).	Qualification 6 Fields of Banking Risk Management by LSPP (2024).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Komisaris bank **bjb** untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 5 September 2024, yang teruang pada Salinan Akta Pernyataan Keputusan RUPSLB No. 13 tanggal 5 September 2024.	Appointed as Commissioner of bank **bjb** for the first time based on the Decision of the Extraordinary General Meeting of Shareholders (EGMS) dated September 5, 2024, which is stated in the Copy of the Deed of Statement of EGMS Resolutions No. 13 dated September 5, 2024.
Jabatan Rangkap	**Concurrent Positions**
• Asisten Perekonomian dan Pembangunan Sekretariat Daerah Pemerintah Provinsi Jawa Barat (2020–Saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Assistant for Economy and Development of the Regional Secretariat of the West Java Provincial Government (2020–present). Does not have concurrent positions with other issuers.
Pengalaman Kerja	**Work Experience**
• Pj Bupati Purwakarta (2018). • Kepala Badan Perencanaan dan Pembangunan Daerah Pemerintah Provinsi Jawa Barat (2019-2020). • Asisten Perekonomian dan Pembangunan Sekretariat Daerah Pemerintah Provinsi Jawa Barat (2020–Saat ini). • Komisaris Utama PT Jamkrida Jabar (2021 - 2024). • Pj Sekretaris Daerah Provinsi Jawa Barat (2023-2024). • Komisaris bank **bjb** (2024 – 2025).	• Acting Regent of Purwakarta (2018). • Head of the Regional Planning and Development Agency of the West Java Provincial Government (2019-2020). • Assistant for Economy and Development of the Regional Secretariat of the West Java Provincial Government (2020–present). • President Commissioner of PT Jamkrida Jabar (2021 - 2024). • Acting Regional Secretary of West Java Province (2023-2024). • Commissioner of bank **bjb** (2024 – 2025).
Periode Jabatan	**Serving Period**
22 Oktober 2024 – 16 April 2025 (periode pertama).	October 22, 2024 – April 16, 2025 (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
Tidak memiliki lembar saham	Does not own any shares

* Berhenti menjabat sejak 16 April 2025 berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.

Stop serving since April 16, 2025 based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.



Hilman Purakusumah*

Komisaris Independen
Independent Commissioner

Kewarganegaraan/Citizenship
Warga Negara Indonesia
Indonesian Citizen

Domisili/Domicile
Jakarta, Indonesia
Jakarta, Indonesia

Tempat dan Tahun Lahir/Usia/Place and Year of Birth/Age
Lahir di Bandung pada tahun 1964, usia 61 tahun per Desember 2025.
Born in Bandung in 1964, Age 61 years as of December 2025.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Planologi di Institut Teknologi Bandung (1990). • Magister bidang Manajemen di Institute of Management Telkom Bandung (2005).	• Bachelor of Planning Engineering from Bandung Institute of Technology (1990). • Master of Management from Institute of Management Telkom Bandung (2005).
Sertifikasi	**Certification**
Kualifikasi 7 Bidang Manajemen Risiko Perbankan LSPP (2024)	Qualification of 7 Fields of Banking Risk Management by LSPP (2024)
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Komisaris Independen bank **bjb** untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 5 September 2024, yang teruang pada Salinan Akta Pernyataan Keputusan RUPSLB No. 13 tanggal 5 September 2024.	Appointed as Independent Commissioner of bank **bjb** for the first time based on the Decision of the Extraordinary General Meeting of Shareholders (EGMS) dated September 5, 2024, as stated in the Copy of the Deed of Statement of EGMS Resolutions No. 13 dated September 5, 2024.
Jabatan Rangkap	**Concurrent Positions**
• Komisaris PT Trikomindo Cipta Mandiri (2019 – saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Commissioner of PT Trikomindo Cipta Mandiri (2019 – present). Does not have concurrent positions with other issuers.
Pengalaman Kerja	**Work Experience**
• Senior Executive Vice President PT Bank BRI Syariah Tbk. (2017-2019). • Komisaris PT Trikomindo Cipta Mandiri (2019 – saat ini). • Komisaris PT BPR Muliatama Dananjaya, Tbk. (2021 –2024). • Komisaris Independen bank **bjb** (2024 – 2025).	• Senior Executive Vice President of PT Bank BRI Syariah Tbk. (2017-2019). • Commissioner of PT Trikomindo Cipta Mandiri (2019 – present). • Commissioner of PT BPR Muliatama Dananjaya, Tbk. (2021 –2024). • Independent Commissioner of bank **bjb** (2024 – 2020).
Periode Jabatan	**Serving Period**
22 Oktober 2024 – 16 April 2025 (periode pertama).	October 22, 2024 – April 16, 2025 (first period).
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.	Has no affiliated relationship with either members of the Board of Directors, other members of the Board of Commissioners or with controlling and principal shareholders, either directly or indirectly.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
-	-

* Berhenti menjabat sejak 16 April 2025 berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.

Stop serving since April 16, 2025 based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.

Pendidikan dan/atau Pelatihan Dewan Komisaris

Uraian pendidikan dan/atau pelatihan Dewan Komisaris pada tahun buku disajikan pada Bab Tata Kelola Perusahaan.

Education and/or Training of The Board of Commissioners

A description of the education and/or training of the Board of Commissioners in the financial year is presented in the Corporate Governance Chapter.

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Selama tahun 2025, telah terjadi perubahan komposisi anggota Dewan Komisaris. Perubahan komposisi anggota Dewan Komisaris dilakukan berdasarkan kebutuhan Perseroan. Perubahan komposisi anggota Dewan Komisaris adalah sebagai berikut:

Changes in The Composition of Members of The Board of Commissioners and Its Amendment Reasons

During 2025, there had been changes in the composition of members of the Board of Commissioners. Changes in the composition of the members of the Board of Commissioners were made based on the needs of the Company. Changes in the composition of members of the Board of Commissioners are as follows:

Komposisi Dewan Komisaris Sebelum RUPS Tahunan Tahun Buku 2024

Komposisi Dewan Komisaris sebelum RUPS Tahunan Tahun Buku 2024 sebanyak 4 (empat) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris dan 1 (satu) Komisaris Independen. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Composition of The Board of Commissioners before Annual GMS for The 2024 Fiscal Year

The composition of the Board of Commissioners before Annual GMS for the 2024 Fiscal Year was 4 (four) people, consisting of 1 (one) Independent President Commissioner, 2 (two) Commissioners and 1 (one) Independent Commissioners. The composition and basis for the appointment of the Board of Commissioners can be seen in the following table.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Sebelum RUPS Tahunan Tahun Buku 2024
Table of Composition and Rationale of the Board of Commissioners Nomination before the Annual GMS for the 2024 Fiscal Year

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Taswin Zakaria	Komisaris Utama Independen Independent President Commissioner	OJK	RUPS Luar Biasa Tahun 2024 tanggal 5 September 2024 2024 Extraordinary GMS on September 5, 2024	Efektif menjabat sejak tanggal 30 September 2024 Effective as of September 30, 2024
Diding Sakri	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 2022 Annual GMS on March 30, 2022	Efektif menjabat sejak tanggal 19 Juli 2022 Effective as of July 19, 2022
Tomsi Tohir	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS on May 25, 2023	Efektif menjabat sejak tanggal 9 Agustus 2023 Effective as of August 9, 2023
Rudie Kusmayadi	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS on May 25, 2023	Efektif menjabat sejak tanggal 9 Agustus 2023 Effective as of August 9, 2023
Mohammad Taufiq Budi Santoso	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2024 tanggal 5 September 2024 2024 Extraordinary GMS on September 5, 2024	Efektif menjabat sejak tanggal 30 September 2024 Effective as of September 30, 2024
Hilman Purakusumah	Komisaris Independen Independent Commissioner	OJK	RUPS Luar Biasa Tahun 2024 tanggal 5 September 2024 2024 Extraordinary GMS on September 5, 2024	Efektif menjabat sejak tanggal 30 September 2024 Effective as of September 30, 2024

Komposisi Dewan Komisaris Setelah RUPS Tahunan Tahun Buku 2024

Pada tanggal 16 April 2025, RUPS Tahunan Tahun Buku 2024 memutuskan:

1. Memberhentikan dengan hormat anggota Pengurus Perseroan sebagai berikut:
   a. Taswin Zakaria selaku Komisaris Utama Independen
   b. Diding Sakri selaku Komisaris Independen
   c. Hilman Purakusumah selaku Komisaris Independen
   d. M Taufiq Budi Santoso selaku Komisaris
2. Mengangkat Pengurus Perseroan sebagai berikut:
   a. Wowiek Prasantyo selaku Komisaris Utama Independen
   b. Novian Herodwijanto selaku Komisaris Independen
   c. Helmy Yahya selaku Komisaris Independen
   d. Herman Suryatman selaku Komisaris

Sehingga komposisi Dewan Komisaris setelah RUPS Tahunan Tahun Buku 2024 sebanyak 6 (enam) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 3 (tiga) Komisaris dan 2 (dua) Komisaris Independen. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Composition of The Board of Commissioners after Annual GMS for The 2024 Fiscal Year

On April 16, 2025, Annual GMS for the 2024 Fiscal Year decided:

1. Honorably dismissing members of the Company's Management as follows:
   a. Taswin Zakaria as Independent President Commissioner
   b. Diding Sakri as Independent Commissioner
   c. Hilman Purakusumah as Independent Commissioner
   d. M. Taufiq Budi Santoso as Commissioner
2. Appointed the members of the Board of Commissioners of the Company as follows:
   a. Wowiek Prasantyo as Independent President Commissioner
   b. Novian Herodwijanto as Independent Commissioner
   c. Helmy Yahya as Independent Commissioner
   d. Herman Suryatman as Commissioner

Therefore, the composition of the Board of Commissioners after Annual GMS for the 2024 Fiscal Year was 6 (six) people, consisting of 1 (one) Independent President Commissioner, 3 (three) Commissioners and 2 (two) Independent Commissioner. The composition and basis for the appointment of the Board of Commissioners can be seen in the following table.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Setelah RUPS Tahunan Tahun Buku 2024
Table of Composition and Rationale of the Board of Commissioners Nomination after the Annual GMS for the 2024 Fiscal Year

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Wowiek Prasantyo	Komisaris Utama Independen Independent President Commissioner	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Sesuai dengan Surat OJK No SR-294/PB.02/2025 tanggal 5 Agustus 2025 In accordance with OJK Letter No. SR-294/PB.02/2025 dated August 5, 2025
Tomsi Tohir	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS on May 25, 2023	Efektif menjabat sejak tanggal 9 Agustus 2023 Effective as of August 9, 2023
Rudie Kusmayadi	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS on May 25, 2023	Efektif menjabat sejak tanggal 9 Agustus 2023 Effective as of August 9, 2023
Novian Herodwijanto	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 11 Agustus 2025 Effective as of August 11, 2025
Helmy Yahya	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Sesuai dengan Surat OJK No SR-294/PB.02/2025 tanggal 5 Agustus 2025 In accordance with OJK Letter No. SR-294/PB.02/2025 dated August 5, 2025
Herman Suryatman	Komisaris Commissioner	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 11 Agustus 2025 Effective as of August 11, 2025

Komposisi Dewan Komisaris Setelah RUPS Luar Biasa Tahun 2025

Pada tanggal 9 Desember 2025, RUPS Luar Biasa memutuskan membatalkan dengan hormat pengangkatan Wowiek Prasantyo selaku Komisaris Utama Independen dan Helmi Yahya selaku Komisaris Independen. Sehingga komposisi Dewan Komisaris setelah RUPS Luar Biasa Tahun 2025 sebanyak 4 (empat) orang yang terdiri dari 3 (tiga) Komisaris dan 1 (satu) Komisaris Independen. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Composition of The Board of Commissioner after The 2025 Extraordinary GMS

On December 9, 2025, the 2025 Extraordinary GMS decided to annulling the nomination of Wowiek Prasantyo as Independent President Commissioner and Helmi Yahya as Independent President. Therefore, the composition of the Board of Commissioners after the 2025 Extraordinary GMS was 4 (four) people, consisting of 3 (three) Commissioner, 1 (one) Independent Commissioner. The composition and basis for the appointment of the Board of Commissioners can be seen in the following table.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Setelah RUPS Luar Biasa Tahun 2025
Table of Composition and Rationale of Board of Commissioners Nomination after The 2025 Extraordinary GMS

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Tomsi Tohir	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS on May 25 2023	Efektif menjabat sejak tanggal 9 Agustus 2023 Effective as of August 9, 2023
Rudie Kusmayadi*	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS on May 25 2023	Efektif menjabat sejak tanggal 9 Agustus 2023 Effective as of August 9, 2023
Novian Herodwijanto	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 11 Agustus 2025 Effective as of August 11, 2025
Herman Suryatman	Komisaris Commissioner	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 11 Agustus 2025 Effective as of August 11, 2025

* Koordinator Dewan Komisaris yang menjalankan fungsi koordinatif selama jabatan Komisaris Utama belum terisi secara definitif berdasarkan keputusan Rapat Dewan Komisaris. / *Coordinator of the Board of Commissioners who performs a coordinating function during the period in which the position of President Commissioner has not been definitively filled, based on a resolution of the Board of Commissioners.

Profil Pejabat Eksekutif
Profile of Executive Officers



Asep Dani Fadilah

SEVP Enterprise Risk

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1971, saat ini berusia 54 Tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas STIE Kuningan pada tahun 2000. Meraih gelar Magister di bidang Manajemen dari Universitas STIE Ganesha pada tahun 2003. Meraih gelar Magister di bidang Hukum Ekonomi dari Universitas Pasundan - Bandung pada tahun 2018. Menjabat sebagai Pemimpin Divisi Manajemen Risiko tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi manajemen Risiko Kredit, Pasar & Terintegrasi tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023. Menjabat sebagai SEVP Enterprise Risk sejak tahun 2024 berdasarkan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.

Born in 1971, currently 54 years old.. Earned a Bachelor's degree in Management from STIE Kuningan University in 2000. Earned a Master's degree in Management from STIE Ganesha University in 2003. Earned a Master's degree in Economic Law from Pasundan University - Bandung in 2018. Served as Head of Risk Management Division in 2019 based on Board of Directors Decree No. 0871/SK/DIR-HC/2019. Serving as Head of Credit, Market & Integrated Risk Management Division in 2023 based on Board of Directors Decree No. 0285/SK/DIR-HCA/2023. Serving as SEVP Enterprise Risk since 2024 based on Board of Directors Decree No. 0318/SK/DIR-HCA/2024.



Galis Prasetya

SEVP Credit Risk

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1971, saat ini berusia 54 Tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE YPKP Bandung pada tahun 1999. Mendapat gelar Magister Ilmu Manajemen Keuangan dari STIE PERBANAS pada tahun 2005. Menjabat sebagai CEO Regional Kantor Wilayah 3 tahun 2019 berdasarkan Surat Keputusan Direksi No.0422/SK/DIR-HC/2019. Menjabat sebagai Senior Executive Vice President Credit Risk sejak tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Born in 1971, currently 54 years old. Earned a Bachelor's degree in Management from STIE YPKP Bandung in 1999. Received a Master's degree in Financial Management from STIE PERBANAS in 2005. Served as Regional CEO of Regional Office 3 in 2019 based on Board of Directors Decree No. 0422 / SK / DIR-HC / 2019. Served as Senior Executive Vice President Credit Risk since 2019 based on Board of Directors Decree No. 0871 / SK / DIR-HC / 2019.



Muhammad Asadi Budiman

SEVP Korporasi & Komersial
SEVP of Corporate & Commercial

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1981, saat ini berusia 44 Tahun. Meraih gelar Sarjana di bidang Ekonomi dan Studi Pembangunan dari Universitas Padjadjaran Bandung pada tahun 2004. Meraih gelar Magister di bidang Ekonomi dari Universitas Padjadjaran Bandung pada tahun 2009. Menjabat sebagai Pemimpin Divisi Keuangan tahun 2020 berdasarkan Surat Keputusan Direksi No. 0069/SK/DIR-HCA/2020. Menjabat sebagai SEVP Treasury & International Banking sejak tahun 2024 berdasarkan Surat Keputusan Direksi No.0318/SK/DIR-HCA/2024. Menjabat sebagai SEVP Korporasi & Komersial sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0327/SK/DIR-HCA/2025.

Born in 1981, currently 44 years old. Earned a Bachelor's degree in Economics and Development Studies from Padjadjaran University, Bandung in 2004. Earned a Master's degree in Economics from Padjadjaran University, Bandung in 2009. Served as Head of Corporate Secretary Division in 2018 based on Board of Directors Decree No. 1135/SK/DIR-HC/2018. Serving as Head of Finance Division in 2020 based on Board of Directors Decree No. 0069/SK/DIR-HCA/2020. Serving as SEVP Treasury & International Banking since 2024 based on Board of Directors Decree No.0318/SK/ DIR-HCA/2024. Serves as SEVP of Corporate & Commercial since 2025 based on the Board of Directors' Decree No. 0327/SK/DIR-HCA/2025.



Adie Arief Wibawa

Pemimpin Divisi Kebijakan & Prosedur
Head of Policy & Procedure Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Tasikmalaya

Lahir pada tahun 1976, saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Siliwangi Tasikmalaya pada tahun 1999. Meraih gelar Magister di bidang Manajemen dari Universitas Siliwangi Tasikmalaya pada tahun 2014. Meraih gelar Magister di bidang Hukum Universitas Trisakti pada tahun 2026. Menjabat sebagai Pemimpin Kantor Cabang Khusus Jakarta bulan Januari tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022. Menjabat sebagai CEO Regional 4 bulan Juli tahun 2022 berdasarkan Surat Keputusan Direksi No. 0322/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Divisi Kebijakan & Prosedur sejak bulan September tahun 2025 berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025.

Born in 1976, currently 49 years old. Earned a Bachelor's degree in Accounting from Siliwangi University, Tasikmalaya in 1999. Earned a Master's degree in Management from Siliwangi University, Tasikmalaya in 2014, and a Master's degree in Law from Trisakti University in 2026. Served as Head of the Special Branch Office Jakarta in January 2022, based on the Board of Directors' Decree No. 0011/SK/DIR-HCA/2022. Appointed as Regional CEO 4 in July 2022, based on the Board of Directors' Decree No. 0322/SK/DIR-HCA/2022. Served as Head of the Policy & Procedure Division since September 2025, based on the Board of Directors' Decree No. 0362/SK/DIR-HCA/2025.



Adrianus Ulun SBB

Pemimpin Divisi Credit Portofolio Risk
Head of Credit Portfolio Risk Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1977, saat ini berusia 48 Tahun. Meraih gelar Sarjana di bidang Fisika dari Institut Teknologi Bandung (ITB) pada tahun 2003. Menjabat sebagai Executive Credit Officer tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Credit Risk tahun 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023. Menjabat sebagai Pemimpin Divisi Credit Portofolio Risk sejak tahun 2024 berdasarkan Surat Keputusan Direksi No. 0415/SK/DIR-HCA/2024.

Born in 1977, currently 48 years old. Earned a Bachelor's degree in Physics from the Bandung Institute of Technology (ITB) in 2003. Serving as Executive Credit Officer in 2021 based on Board of Directors Decree No. 0511/SK/DIR-HCA/2021. Serving as Head of Credit Risk Division in 2023 based on Board of Directors Decree No. 0115/SK/DIR-HCA/2023. Served as Head of Credit Portfolio Risk Division since 2024 based on Board of Directors Decree No. 0415/SK/DIR-HCA/2024.



Agus Somantri

Pemimpin Divisi Komersial
Head of Commercial Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1983, saat ini berusia 42. Meraih gelar Sarjana di bidang Manajemen dari Universitas Islam Bandung(UNISBA) pada tahun 2005. Mendapat gelar Magister di bidang Manajemen dari STIE EKUITAS pada tahun 2017. Menjabat sebagai Pemimpin Kantor Cabang Bandar Lampung tahun 2020 berdasarkan Surat Keputusan Direksi No. 0069/SK/DIR-HCA/2020. Menjabat sebagai Pemimpin Kantor Cabang Rasuna Said tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Komersial sejak 2024 berdasarkan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.

Born in 1983, currently 42 years old. Earned a Bachelor's degree in Management from Bandung Islamic University (UNISBA) in 2005. Received a Master's degree in Management from STIE EKUITAS in 2017. Serving as Head of Bandar Lampung Branch Office in 2020 based on Board of Directors Decree No. 0069/SK/DIRHCA/2020. Served as Head of Rasuna Said Branch Office in 2021 based on Board of Directors Decree No. 0039/SK/DIR-HCA/2021. Serving as Head of Commercial Division since 2024 based on Board of Directors Decree No. 0318/SK/DIR-HCA/2024.



Akhmad Zainy Abdulrasyid

Pemimpin Divisi Information Technology
Head of Information Technology Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Kota Bogor

Lahir pada tahun 1973, saat ini berusia 52 Tahun. Meraih gelar Sarjana di bidang Matematika dari Universitas Padjadjaran (UNPAD) Bandung pada tahun 2003. Menjabat sebagai WAKIL PEMIMPIN DIVISI IT OPERATION pada tahun 2020 berdasarkan Surat Keputusan Direksi No. 0161/SK/DIR-HCA/2020. Menjabat sebagai WAKIL PEMIMPIN DIVISI IT III pada tahun 2022 berdasarkan Surat Keputusan Direksi 0048/SK/DIR-HCA/2022.Pegawai Yang Ditempatkan di Anak Perusahaan tahun 2023 berdasarkan Surat Keputusan Direksi No. 0347/SK/DIR-HCA/2023. Menjabat sebagai Pegawai Yang Ditempatkan di Investee tahun 2024 berdasarkan Surat Keputusan Direksi No. 0415/SK/DIR-HCA/2024. Menjabat sebagai Pemimpin Divisi Information Technology sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0054/SK/DIR-HCA/2025.

Born in 1973, currently 52 years old. Earned a Bachelor's degree in Mathematics from Padjadjaran University (UNPAD), Bandung in 2003. Served as Deputy Head of the IT Operation Division in 2020, based on the Board of Directors' Decree No. 0161/SK/DIR-HCA/2020. Served as Deputy Head of the IT III Division in 2022 based on the Board of Directors' Decree No. 0048/SK/DIR-HCA/2022. Assigned as an Employee Assigned to a Subsidiary in 2023 based on the Board of Directors' Decree No. 0347/SK/DIR-HCA/2023. Served as an Employee Assigned to an Investee Company in 2024, based on the Board of Directors' Decree No. 0415/SK/DIR-HCA/2024. Serves as Head of the Information Technology Division since 2025 based on the Board of Directors' Decree No. 0054/SK/DIR-HCA/2025.



Angga Estrio Pratama

Pemimpin Divisi Korporasi
Head of Corporate Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1986, saat ini berusia 39 Tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Padjadjaran Bandung pada tahun 2007. Mendapat gelar Magister di bidang Manajemen SDM dari Universitas Mercu Buana pada tahun 2019. Menjabat sebagai Pemimpin Kantor Cabang Surabaya tahun 2024 berdasarkan Surat Keputusan Direksi No. 0010/SK/DIR-HCA/2024. Menjabat sebagai Executive Business Officer tahun 2024 berdasarkan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024. Menjabat sebagai Pemimpin Divisi Korporasi sejak 2024 berdasarkan Surat Keputusan Direksi No. 0344/SK/DIR-HCA/2024.

Born in 1986, currently 39 years old. Earned a Bachelor's degree in Management from Padjadjaran University, Bandung in 2007. Received a Master's degree in Human Resource Management from Mercu Buana University in 2019. Served as Head of Surabaya Branch Office in 2024 based on Board of Directors Decree No. 0010/SK/DIR-HCA/2024. Serving as Executive Business Officer in 2024 based on Board of Directors Decree No. 0318/SK/DIR-HCA/2024. Serving as Head of Corporate Division since 2024 based on Board of Directors Decree No. 0344/SK/DIR-HCA/2024.



Anthonius Satriyo Wibowo

Pemimpin Divisi IT Security
Head of IT Security Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1974, saat ini berusia 51. Meraih gelar Sarjana di bidang Teknik Sipil dari Universitas Katolik Parahyangan pada tahun 1998. Menjabat sebagai Pemimpin Divisi Information Technology tahun 2020 berdasarkan Surat Keputusan Direksi No. 0047/SK/DIR-HCA/2020. Menjabat sebagai Pemimpin Divisi IT Security sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born in 1974, currently 51 years old. Earned a Bachelor's degree in Civil Engineering from Parahyangan Catholic University in 1998. Served as Head of Information Technology Division in 2020 based on Board of Directors Decree No. 0047/SK/DIRHCA/2020. Served as Head of IT Security Division since 2023 based on Board of Directors Decree No. 0285/SK/DIR-HCA/2023.



Arris Mirawan

Pemimpin Divisi Digital Banking
Head of Digital Banking Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung Barat

Lahir pada tahun 1977, saat ini berusia 48 Tahun. Meraih gelar Sarjana di bidang Ilmu Hukum dari Sekolah Tinggi Hukum Bandung pada tahun 1999. Meraih gelar Magister di bidang Administrasi Bisnis dari Universitas Padjadjaran (UNPAD) Bandung pada tahun 2012. Menjabat sebagai CEO Regional V tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HCA/2021. Menjabat sebagai CEO Regional III tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023. Menjabat sebagai Pemimpin Divisi Digital Banking sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0275/SK/DIR-HCA/2025.

Born in 1977, currently 48 years old. Earned a Bachelor's degree in Law from Sekolah Tinggi Hukum Bandung in 1999. Earned a Master's degree in Business Administration from Padjadjaran University (UNPAD), Bandung in 2012. served as Regional CEO V in 2021, based on the Board of Directors' Decree No. 0511/SK/DIR-HCA/2021. Served as Regional CEO III in 2023, based on the Board of Directors' Decree No. 0285/SK/DIR-HCA/2023. Serves as Head of the Digital Banking Division since 2025, based on the Board of Directors' Decree No. 0275/SK/DIR-HCA/2025.



Bambang Kendra Senjaya

Pemimpin Divisi Kredit UMKM
Head of MSME Credit Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Ciamis

Lahir pada tahun 1972, saat ini berusia 54 Tahun. Meraih gelar Magister di bidang Manajemen Pemasaran dari Universitas Siliwangi Tasikmalaya pada tahun 2006. Menjabat sebagai Pemimpin Kantor Cabang tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Deputy CEO Regional tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023. Menjabat sebagai Pemimpin Divisi Kredit UMKM sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0216/SK/DIR-HCA/2025.

Born in 1972, currently 54 years old. Earned a Master's Degree in Marketing Management from Siliwangi University Tasikmalaya in 2006. Served as Branch Office Head in 2021, based on the Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Deputy Regional CEO in 2023, based on the Board of Directors' Decree No. 0285/SK/DIR-HCA/2023. Serves as Head of the MSME Credit Division since 2025, based on the Board of Directors' Decree No. 0216/SK/DIR-HCA/2025.



Boy Pandji Soedradjat

Pemimpin Divisi Hukum
Head of Legal Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1974, saat ini berusia 51 Tahun. Meraih gelar Sarjana di bidang Ilmu Hukum dari Universitas Parahyangan Bandung pada tahun 1997. Mendapat gelar Magister di bidang Ilmu Hukum dari Golden Gate University pada tahun 1999. Menjabat sebagai Pemimpin Grup Litigasi tahun 2017 berdasarkan Surat Keputusan Direksi No. 1127/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Kantor Cabang Cibinong tahun 2019 berdasarkan Surat Keputusan Direksi No.0031/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Hukum sejak 2021 berdasarkan Surat Keputusan Direksi No.0511/SK/DIR-HCA/2021.

Born in 1974, currently 51 years old. Earned a Bachelor's degree in Law from Parahyangan University, Bandung in 1997. Received a Master's degree in Law from Golden Gate University in 1999. Served as Head of Litigation Group in 2017 based on Board of Directors Decree No. 1127/SK/DIR-HC/2017. Served as Head of Cibinong Branch Office in 2019 based on Board of Directors Decree No.0031/SK/DIR-HC/2019. Served as Head of Legal Division since 2021 based on Board of Directors Decree No.0511/SK/DIR-HCA/2021.



Budiatmo Sudradjat

Pemimpin Divisi Penyelamatan & Penyelesaian Kredit
Head of Credit Rescue & Settlement Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1979, saat ini berusia 46 Tahun. Meraih gelar Sarjana di bidang Akuntansi dari STIE Banten pada tahun 2008. Menjabat sebagai Wakil Pemimpin Kantor Cabang Khusus Banten tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Kantor Cabang Khusus Banten tahun 2020 berdasarkan Surat Keputusan Direksi No. 0069/SK/DIR-HCA/2020. Menjabat sebagai Pemimpin Divisi Penyelamatan & Penyelesaian Kredit sejak 2023 berdasarkan Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023.

Born in 1979, currently 46 years old. Earned a Bachelor's degree in Accounting from STIE Banten in 2008. Served as Deputy Head of the Banten Special Branch Office in 2018 based on the Decree of the Board of Directors No. 1135/SK/DIRHC/2017. Served as Head of the Banten Special Branch Office in 2020 based on the Decree of the Board of Directors No. 0069/SK/DIRHCA/2020. Served as Head of the Credit Rescue & Settlement Division since 2023 based on the Decree of the Board of Directors No. 0008/ SK/DIR-HCA/2023.



Deden Hilman

Pemimpin Divisi Kepatuhan & APU PPT
Head of Compliance & AML-CFT Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1974, saat ini berusia 51 Tahun. Meraih gelar Sarjana di bidang Hukum dari Universitas Padjadjaran Bandung pada tahun 1998. Meraih gelar Magister dibidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010. Menjabat sebagai Pemimpin Kantor Cabang Depok tahun 2020 berdasarkan Surat Keputusan Direksi No.0069/SK/DIR-HCA/2020. Menjabat sebagai Deputy CEO Regional Kantor Wilayah 5 tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Kepatuhan & APU PPT sejak tahun 2023 dasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born in 1974, currently 51 years old. Earned a Bachelor's degree in Law from Padjadjaran University, Bandung in 1998. Earned a Master's degree in Economic & Business Law from Padjadjaran University, Bandung in 2010. Served as Head of Depok Branch Office in 2020 based on Board of Directors Decree No. 0069/SK/DIR-HCA/2020. Served as Deputy CEO of Regional Office 5 in 2021 based on Board of Directors Decree No. 0039/SK/DIR-HCA/2021. Served as Head of Compliance & APU PPT Division since 2023 based on Board of Directors Decree No. 0285/ SK/DIR-HCA/2023.



Detya Suryadani

Pemimpin Divisi Perencanaan Strategis
Head of Strategic Planning Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1979, saat ini berusia 46 Tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjadjaran Bandung pada tahun 2003. Mendapat gelar Magister Administrasi Bisnis dari Institut Teknologi Bandung (ITB) pada tahun 2009. Menjabat sebagai CEO Regional Kantor Wilayah 5 tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Kepatuhan & APU-PPT tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Perencanaan Strategis sejak 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born in 1979, currently 46 years old. Earned a Bachelor's degree in Accounting from Padjadjaran University, Bandung in 2003. Received a Masters in Business Administration from the Bandung Institute of Technology (ITB) in 2009. Served as Regional CEO of Regional Office 5 in 2021 based on Board of Directors Decree No. 0039/SK/DIR-HCA/2021. Served as Head of Compliance & APU-PPT Division in 2021 based on Board of Directors Decree No. 0511/SK/DIRHCA/2021. Served as Head of Strategic Planning Division since 2023 based on Board of Directors Decree No. 0285/SK/DIR-HCA/2023.



Diding Erawan

Pemimpin Divisi International & Transaction Banking
Head of International & Transaction Banking Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1979, saat ini berusia 46 Tahun. Meraih gelar Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran Bandung pada tahun 2003.Menjabat sebagai Pemimpin Grup Business Support tahun 2022 berdasarkan Surat Keputusan Direksi No. 0048/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Grup Trade Finance & Value Chain tahun 2022 berdasarkan Surat Keputusan Direksi No. 0004/SK/ITB/2022. Menjabat sebagai Pemimpin Divisi International & Transaction Banking sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born in 1979, currently 46 years old. Earned a Bachelor's degree in Law from Padjadjaran University, Bandung in 2003. Served as Business Support Group Leader in 2022 based on Board of Directors Decree No. 0048/SK/DIR-HCA/2022. Served as Trade Finance & Value Chain Group Leader in 2022 based on Board of Directors Decree No. 0004/SK/ITB/2022. Served as International & Transaction Banking Division Leader since 2023 based on Board of Directors Decree No. 0285/SK/DIR-HCA/2023.



Herfinia

Pemimpin Divisi Corporate Secretary
Head of Corporate Secretary Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1975, saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang Ekonomi Pertanian dari Universitas Padjajaran pada tahun 1999. Mendapat gelar Magister di bidang Pertanian dari Universitas Padjajaran pada tahun 2004. Menjabat sebagai Pemimpin Grup Rekrutmen & Pengembangan Karir tahun 2015 berdasarkan Surat Keputusan Direksi No. 0532/SK/DIR-SDM/2015. Menjabat sebagai Pemimpin Unit Dana Pensiun Lembaga Keuangan sejak tahun 2020 berdasarkan Surat Keputusan Direksi No. 0069/SK/ DIR-HCA/2020. Menjabat sebagai Pemimpin Divisi Corporate Secretary sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025.

Born in 1975, currently 50 years old. Earned a Bachelor's degree in Agricultural Economics from Padjajaran University in 1999. Received a Master's degree in Agriculture from Padjajaran University in 2004. Served as Manager (Support Center) in 2014 based on Board of Directors Decree No. 468/SK/DIR-SDM/2014. Served as Head of Recruitment & Career Development Group in 2015 based on Board of Directors Decree No. 0532/SK/DIR-SDM/2015. Served as Head of Financial Institution Pension Fund Unit since 2020 based on Board of Directors Decree No. 0069/SK/DIR-HCA/2020. Serves as Head of the Corporate Secretary Division since 2025, based on the Board of Directors' Decree No. 0362/SK/DIR-HCA/2025.



Hermawan Mulyana

Pemimpin Satuan Kerja Audit Internal
Head of Internal Audit Work Unit

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1976, saat ini berusia 49 Tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Padjajaran Bandung pada tahun 2001. Meraih gelar Magister di bidang Manajemen dari STIE Ekuitas pada tahun 2016. Menjabat sebagai Pemimpin Divisi Credit Risk tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Korporasi tahun 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023. Menjabat sebagai Pemimpin Satuan Kerja Audit Internal sejak 2024 berdasarkan Surat Keputusan Direksi No. 0344/SK/DIR-HCA/2024.

Born in 1976, currently 49 years old. Earned a Bachelor's degree in Management from Padjajaran University Bandung in 2001. Earned a Master's degree in Management from STIE Ekuitas in 2016. Served as Head of Credit Risk Division in 2021 based on Board of Directors Decree No. 0039/SK/DIR-HCA/2021. Serving as Head of Corporate Division in 2023 based on Board of Directors Decree No. 0115/SK/DIR-HCA/2023. Serving as Head of Internal Audit Work Unit since 2024 based on Board of Directors Decree No. 0344/SK/DIRHCA/2024.



Hindun Herdiyani

Pemimpin Divisi Institutional & Wholesale Banking
Head of Institutional & Wholesale Banking Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Tangerang Selatan

Lahir pada tahun 1977, saat ini berusia 48 Tahun. Meraih gelar Sarjana di bidang Ilmu Komunikasi dari Universitas Padjadjaran (UNPAD) Bandung pada tahun 2003. Meraih gelar Magister di bidang Komunikasi Bisnis dari Universitas Padjadjaran (UNPAD) Bandung pada tahun 2011. Menjabat sebagai Pemimpin Grup Pemasaran Corporate Priority tahun 2015 berdasarkan Surat Keputusan No. 1208/SK/DIR-SDM/2015. Menjabat sebagai Pemimpin Grup Corporate Priority tahun 2020 berdasarkan Surat Keputusan Direksi No. 005/SK-HKE/2020. Menjabat sebagai Pemimpin Divisi Institutional & Wholesale Banking sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025.

Born on September 10, 1977 (48 years old). Earned a Bachelor's Degree in Communication Science from Padjadjaran University (UNPAD), Bandung in 2003. Earned a Master's Degree in Business Communication from Padjadjaran University (UNPAD), Bandung in 2011. Served as Head of Corporate Priority Marketing Group in 2015 based on Decree No. 1208/SK/DIR-SDM/2015. Served as Head of Corporate Priority Group in 2020 based on the Board of Directors' Decree No. 005/SK-HKE/2020. Serves as Head of Institutional & Wholesale Banking Division since 2025 based on the Board of Directors' Decree No. 0362/SK/DIR-HCA/2025.



Isa Anwari

Pemimpin Divisi Jaringan & Layanan
Head of Network & Services Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1977, saat ini berusia 48 Tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Widyatama pada tahun 2000. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran Bandung pada tahun 2019. Menjabat sebagai Pemimpin Divisi Institutional Banking tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Hubungan Kelembagaan tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Institutional & Wholesale Banking sejak 2024 berdasarkan Surat Keputusan Direksi No. 0415/SK/DIR-HCA/2024. Menjabat sebagai Pemimpin Divisi Jaringan & Layanan sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025.

Born in 1977, currently 48 years old. Earned a Bachelor's degree in Management from Widyatama University in 2000. Received a Master's degree in Financial Management from Padjadjaran University Bandung in 2019. Serving as Head of Institutional Banking Division in 2018 based on Board of Directors Decree No. 1135/ SK/DIR-HC/2018. Served as Head of Institutional Relations Division in 2019 based on Board of Directors Decree No. 0871/SK/DIR-HC/2019. Serving as Head of Institutional & Wholesale Banking Division since 2024 based on Board of Directors Decree No. 0415/SK/DIR-HCA/2024. Serves as Head of the Network & Services Division since 2025, based on the Board of Directors' Decree No. 0362/SK/DIR-HCA/2025.



Iwan Gartiwa Dewantara

Pemimpin Divisi Pengendalian Keuangan
Head of Financial Control Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1969, saat ini berusia 56 Tahun. Meraih gelar Sarjana di bidang Tata Negara dari Universitas Pasundan Bandung pada tahun 1994. Menjabat sebagai Pemimpin Grup Kebijakan Akuntansi tahun 2019 berdasarkan Surat Keputusan Direksi No. 0161/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Grup Laporan Keuangan tahun 2021 berdasarkan Surat Keputusan Direksi No. 0001/SK/PKE-PKE/2021. Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak tahun 2024 berdasarkan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.

Born in 1969, currently 56 years old. Obtained a Bachelor's degree in Constitutional Law from Universitas Pasundan Bandung in 1994. Appointed as Head of Accounting Policy Group in 2019 based on Board of Directors Decree No. 0161/SK/DIR-HC/2019. Subsequently served as Head of Financial Reporting Group in 2021 based on Board of Directors Decree No. 0001/SK/PKE-PKE/2021.Serving as Head of Financial Control Division since 2024 based on Board of Directors Decree No. 0318/SK/DIR-HCA/2024.



Jhon Habibie Barus

Pemimpin Divisi Treasury
Head of Treasury Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Jakarta

Lahir pada tahun 1982, saat ini berusia 43 Tahun. Meraih gelar Sarjana di bidang Teknik Elektro dari Universitas Indonesia pada tahun 2005. Menjabat sebagai Pemimpin Divisi Treasury sejak tahun 2024 berdasarkan Surat Keputusan Direksi No. 0323/SK/DIR-HCA/2024.

Born in 1982, currently 43 years old. Earned a Bachelor's degree in Electrical Engineering from the University of Indonesia in 2005. Serving as Head of the Treasury Division since 2024 based on Board of Directors Decree No. 0323/SK/DIR-HCA/2024.



Joko Hartono Kalisman

Pemimpin Divisi Kredit Konsumer
Head of Consumer Credit Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1973, saat ini berusia 52 Tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjajaran Bandung pada tahun 2002. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjajaran pada tahun 2006. Mendapat gelar Doktor bidang Manajemen Pemasaran dari Universitas Padjadjaran Bandung pada tahun 2019. Menjabat sebagai Pemimpin Divisi KPR & KKB tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Satuan Kerja Audit Internal tahun 2018 berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Kredit Konsumer sejak 2024 berdasarkan Surat Keputusan Direksi No. 0344/SK/DIR-HCA/2024.

Born in 1973, currently 52 years old. Earned a Bachelor's degree in Accounting from Padjajaran University, Bandung in 2002. Received a Master's degree in Financial Management from Padjajaran University in 2006. Received a Doctorate in Marketing Management from Padjajaran University, Bandung in 2019. Serving as Head of KPR & KKB Division in 2018 based on Board of Directors Decree No. 1135/SK/DIR-HC/2018. Served as Head of Internal Audit Work Unit in 2018 based on Board of Directors Decree No. 1516/SK/DIR-HC/2018. Serving as Head of Consumer Credit Division since 2024 based on Board of Directors Decree No. 0344/SK/DIR-HCA/2024.



Juniardi Swastria

Pemimpin Divisi Operasi
Head of Operations Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1974 saat ini berusia 51 Tahun. Meraih gelar Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran Bandung pada tahun 2000. Menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan tahun 2017 berdasarkan Surat Keputusan Direksi No. 1127/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi Umum tahun 2018 berdasarkan Surat Keputusan No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Operasi sejak 2024 berdasarkan Surat Keputusan Direksi No. 0495/SK/DIR-HCA/2024.

Born in 1974, currently 51 years old. Earned a Bachelor's degree in Law from Padjadjaran University, Bandung in 2000. Serving as Head of Subsidiary Management Division in 2017 based on Board of Directors Decree No. 1127/SK/DIR-HC/2017. Served as Head of General Division in 2018 based on Board of Directors Decree No. 1135/SK/DIR-HC/2018. Serving as Head of Operations Division since 2024 based on Board of Directors Decree No. 0495/SK/ DIR-HCA/2024.



Maman Rukmana

Pemimpin Divisi Dana & Jasa Konsumer
Head of Consumer Funding & Services Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Garut

Lahir pada tahun 1979, saat ini berusia 46 Tahun. Meraih gelar D3 AKPI. Meraih gelar Sarjana di bidang Manajemen dari Universitas Surapati pada tahun 2009. Meraih gelar Magister di bidang Manajemen Keuangan dari Universitas Krisna Dwipayana pada tahun 2011. Menjabat sebagai Pemimpin Kantor Cabang Karawang tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Kantor Cabang Utama Bandung tahun 2024 berdasarkan Surat Keputusan Direksi No. 0010/SK/DIR-HCA/2024. Menjabat sebagai Pemimpin Divisi Dana & Jasa Konsumer sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025.

Born in 1979, currently 46 years old. Earned a Diploma (D3) from AKPI. Earned a Bachelor's Degree in Management from Universitas Surapati in 2009. Earned a Master's Degree in Financial Management from Universitas Krisna Dwipayana in 2011. Served as Head of Karawang Branch Office in 2022 based on the Board of Directors' Decree No. 0011/SK/DIR-HCA/2022. Served as Head of Bandung Main Branch Office in 2024 based on the Board of Directors' Decree No. 0010/SK/DIR-HCA/2024. Serves as Head of Consumer Funding & Services Division since 2025 based on the Board of Directors' Decree No. 0362/SK/DIR-HCA/2025.



Muhamad Aditya Wiradharma

Pemimpin Divisi KPR & KKB
Head of KPR & KKB Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1978, saat ini berusia 47 Tahun. Meraih gelar Sarjana di bidang Manajemen Keuangan dan Perbankan pada tahun 2002. Mendapat gelar Magister di bidang Manajemen dari Universitas Padjadjaran Bandung pada tahun 2011. Menjabat sebagai Pemimpin Kantor Cabang Cikarang tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023. Menjabat sebagai Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi sejak 2024 berdasarkan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024. Menjabat sebagai Pemimpin Divisi KPR & KKB sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025.

Born in 1978, currently 47 years old. Earned a Bachelor's degree in Financial Management and Banking in 2002. Received a Master's degree in Management from Padjadjaran University, Bandung in 2011. Serving as Head of Bogor Branch Office in 2021 based on Board of Directors Decree No. 0039/SK/DIR-HCA/2021. Serving as Head of Cikarang Branch Office in 2023 based on Board of Directors Decree No. 0285/SK/DIR-HCA/2023. Served as Head of Credit, Market & Integrated Risk Management Division since 2024 based on Board of Directors Decree No. 0318/SK/DIR-HCA/2024. Serves as Head of the KPR & KKB Division since 2025, based on the Board of Directors' Decree No. 0362/SK/DIR-HCA/2025.



R. Lina Risnaeni Ahmad

Pemimpin bjb University
Head of bjb University

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1978, saat ini berusia 47 Tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjadjaran Bandung pada tahun 2002. Meraih gelar Magister di bidang Manajemen dari Universitas Padjajaran Bandung pada tahun 2015. Mendapat gelar Doktor dibidang Ilmu Manajemen dari Universitas Padjadjaran Bandung pada tahun 2019. Menjabat sebagai Deputy CEO Regional Kantor Wilayah 2 tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai CEO Regional Kantor Wilayah 3 tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin bjb University sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born in 1978, currently 47 years old. Earned a Bachelor's degree in Accounting from Padjadjaran University, Bandung in 2002. Earned a Master's degree in Management from Padjadjaran University, Bandung in 2015. Received a Doctorate in Management Science from Padjadjaran University, Bandung in 2019. Served as Deputy CEO of Regional Office 2 in 2021 based on Board of Directors Decree No. 0039/SK/DIR-HCA/2021. Served as Regional CEO of Regional Office 3 in 2022 based on Board of Directors Decree No. 0011/SK/DIR-HCA/2022. Served as Leader of bjb University since 2023 based on Board of Directors Decree No. 0285/SK/DIR-HCA/2023.



Riki Achmad Nurdin

Pemimpin Divisi Manajemen Konglomerasi Keuangan
Head of the Financial Conglomerate Management Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1973, saat ini berusia 52 Tahun. Meraih gelar Sarjana di bidang Administrasi Negara dari Universitas Parahyangan Bandung pada tahun 1997. Meraih gelar Magister di bidang Manajemen Pemasaran dari Universitas Padjadjaran Bandung pada tahun 2000. Menjabat sebagai Pemimpin Divisi Change Management Office tahun 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Divisi Umum sejak 2024 berdasarkan Surat Keputusan Direksi No. 0495/SK/DIR-HCA/2024. Menjabat sebagai Pemimpin Divisi Manajemen Konglomerasi Keuangan berdasarkan Surat Keputusan Direksi No. 0453/SK/DIR-HCA/2025.

Born in 1973, currently 52 years old. Earned a Bachelor's degree in Public Administration from Parahyangan University, Bandung in 1997. Earned a Master's degree in Marketing Management from Padjadjaran University, Bandung in 2000. Serving as Executive Business Officer in 2021 based on Board of Directors Decree No. 0039/SK/DIR-HCA/2021. Serving as Head of Change Management Office Division in 2022 based on Board of Directors Decree No. 0192/ SK/DIR-HCA/2022. Served as Head of General Division since 2024 based on Board of Directors Decree No. 0495/SK/DIR-HCA/2024. Serves as Head of the Financial Conglomerate Management Division based on the Board of Directors' Decree No. 0453/SK/DIR-HCA/2025.



Rizani Azhar

Pemimpin Divisi Manajemen Risiko Operasional
Head of the Operational Risk Management Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1980, saat ini berusia 45 tahun. Meraih gelar Sarjana di bidang Ekonomi dan Studi Pembangunan dari Universitas Padjadjaran Bandung pada tahun 2002. Mendapat gelar Magister di bidang Ekonomi dari Universitas Padjajaran pada tahun 2011. Menjabat sebagai Pemimpin Divisi International & Transaction Banking tahun 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023. Menjabat sebagai Executive Business Officer sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/ DIR-HCA/2023. Menjabat sebagai Pemimpin Divisi Manajemen Risiko Operasional sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025.

Born in 1980, currently 45 years old. Earned a Bachelor's degree in Economics and Development Studies from Padjajaran University, Bandung in 2002. Received a Master's degree in Economics from Padjajaran University in 2011. Served as Deputy CEO Regional Head of Regional Office 2 in 2022 based on Board of Directors Decree No. 0011/SK/DIR-HCA/2022. Served as Head of International & Transaction Banking Division in 2023 based on Board of Directors Decree No. 0115/SK/DIR-HCA/2023. Served as Executive Business Officer since 2023 based on Board of Directors Decree No. 0285/SK/ DIR-HCA/2023. Serves as Head of the Operational Risk Management Division since 2025, based on the Board of Directors' Decree No. 0362/SK/DIR-HCA/2025.



Rudy Purwadhi

Pemimpin Divisi Kredit Ritel
Head of Retail Credit Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1973, saat ini berusia 52 Tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE STEMBI Bandung pada tahun 2014. Menjabat sebagai Pemimpin Cabang Cikarang Tahun 2016 berdasarkan Surat Keputusan Direksi No.0361/SK/DIR-SDM/2016. Menjabat sebagai CEO regional Kantor Wilayah 5 tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Kredit Ritel sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021.

Born in 1973, currently 52 years old. Earned a Bachelor's degree in Management from STIE STEMBI Bandung in 2014. Served as Branch Manager of Cikarang in 2016 based on Board of Directors Decree No. 0361/SK/DIR-SDM/2016. Served as Regional CEO of Regional Office 5 in 2019 based on Board of Directors Decree No. 0871/SK/DIR-HC/2019. Served as Head of Retail Credit Division since 2021 based on Board of Directors Decree No. 0039/SK/DIR-HCA/2021.



Somi Mohamad Yunus

Pemimpin Divisi Change Management Office
Head of Change Management Office Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1970, saat ini berusia 55 Tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Tirtayasa Banten pada tahun 1997. Meraih gelar Magister di bidang Manajemen Keuangan dari Universitas Pasundan Bandung pada tahun 2017 dan Meraih gelar Doktor Ilmu Manajemen bidang keuangan dari Universitas Pasundan Bandung pada tahun 2024 . Menjabat sebagai Pemimpin Divisi Dana & Jasa Konsumer tahun 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HCA/2022. Menjabat sebagai Executive Credit Officer sejak 2022 berdasarkan Surat Keputusan Direksi 0322/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Divisi Change Management Office sejak tahun 2025 berdasarkan Surat Keputusan Direksi No.0598/SK/DIR-HCA/2025.

Born in 1970, currently 55 years old. Earned a Bachelor's degree in Management from Tirtayasa University, Banten in 1997. Earned a Master's degree in Financial Management from Pasundan University, Bandung in 2017. Served as Deputy CEO Regional Office 4 in 2021 based on Board of Directors Decree No. 0039/SK/DIRHCA/2021. Served as Head of Funds & Consumer Services Division in 2022 based on Board of Directors Decree No. 0192/SK/DIR-HCA/2022. Served as Executive Credit Officer since 2022 based on Board of Directors Decree No. 0322/SK/DIR-HCA/2022. Serves as Head of the Change Management Office Division since 2025, based on the Board of Directors' Decree No. 0598/SK/DIR-HCA/2025.



Sony Sulaeman

Pemimpin Divisi Umum
Head of General Affairs Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1976, saat ini berusia 49 Tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Langlangbuana – Bandung pada tahun 1999. Menjabat sebagai Pemimpin Kantor Cabang Labuan tahun 2018 berdasarkan Surat Keputusan Direksi No. 0671/SK/DIR-HC/2018. Menjabat sebagai Wakil Pemimpin Divisi Umum tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Umum sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025.

Born in 1976, currently 49 years old. Earned a Bachelor's Degree in Management from Universitas Langlangbuana, Bandung in 1999. Served as Head of Labuan Branch Office in 2018 based on the Board of Directors' Decree No. 0671/SK/DIR-HC/2018. Served as Deputy Head of General Affairs Division in 2019 based on the Board of Directors' Decree No. 0871/SK/DIR-HC/2019. Serves as Head of General Affairs Division since 2025 based on the Board of Directors' Decree No. 0362/SK/DIR-HCA/2025.



Yogi Yogiswara

Pemimpin Divisi Human Capital
Head of Human Capital Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Kabupaten Bandung

Lahir pada tanggal 1979, saat ini berusia 46 Tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE INABA Bandung pada tahun 2009. Menjabat sebagai Executive Business Officer tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Kantor Cabang Tamansari tahun 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Divisi Human Capital sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0448/SK/DIR-HCA/2025.

Born in 1979, currently 46 years old. Earned a Bachelor's Degree in Management from STIE INABA Bandung in 2009. Served as Executive Business Officer in 2021 based on the Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of Tamansari Branch Office in 2022 based on the Board of Directors' Decree No. 0192/SK/DIR-HCA/2022. Serves as Head of Human Capital Division since 2025 based on the Board of Directors' Decree No. 0448/SK/DIR-HCA/2025.



Yogy Yatno

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi
Head of the Credit, Market & Integrated Risk Management Division

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1979 saat ini berusia 46 Tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE YPKP Bandung pada tahun 2001. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran Bandung pada tahun 2010. Menjabat sebagai Pemimpin Divisi Kebijakan & Prosedur tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Divisi Manajemen Risiko Operasional sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023. Menjabat sebagai Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025.

Born in 1979, currently 46 years old. Earned a Bachelor's degree in Management from STIE YPKP Bandung in 2001. Received a Master's degree in Financial Management from Padjadjaran University Bandung in 2010. Served as Head of Network & Service Division in 2021 based on Board of Directors Decree No. 0039/ SK/DIR-HCA/2021. Served as Head of Policy & Procedure Division in 2022 based on Board of Directors Decree No. 0011/SK/DIR-HCA/2022. Served as Head of Operational Risk Management Division since 2023 based on Board of Directors Decree No. 0285/SK/DIR-HCA/2023. Serves as Head of the Credit, Market & Integrated Risk Management Division since 2025, based on the Board of Directors' Decree No. 0362/SK/DIR-HCA/2025.



Rinda Merindawati

Pemimpin Unit Dana Pensiun Lembaga Keuangan
Head of Financial Institution Pension Fund Unit

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tanggal 1980, saat ini berusia 45 Tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjadjaran (UNPAD) Bandung pada tahun 2006. Menjabat sebagai Pemimpin Grup Bisnis Konsumer & Ritel tahun 2021 berdasarkan Surat Keputusan Direksi No. 0050/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Kantor Cabang Sumbersari tahun 2023 berdasarkan Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023. Menjabat sebagai Pemimpin Unit Dana Pensiun Lembaga Keuangan sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025.

Born in 1980, currently 45 years old. Earned a Bachelor's Degree in Accounting from Universitas Padjadjaran (UNPAD), Bandung in 2006. Served as Head of Consumer & Retail Business Group in 2021 based on the Board of Directors' Decree No. 0050/SK/DIR-HCA/2021. Served as Head of Sumbersari Branch Office in 2023 based on the Board of Directors' Decree No. 0008/SK/DIR-HCA/2023. Serves as Head of Financial Institution Pension Fund (DPLK) Unit since 2025 based on the Board of Directors' Decree No. 0362/SK/DIR-HCA/2025.



Titania Puspitasari

Executive Credit Officer

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1975, saat ini berusia 50 Tahun. Meraih gelar Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran (UNPAD) Bandung pada tahun 1999. Menjabat sebagai Pemimpin Grup Operasional Kredit tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Kantor Cabang Majalaya tahun 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HCA/2022. Menjabat sebagai Executive Credit Officer sejak tahun 2024 berdasarkan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.

Born in 1975, currently 50 years old. Earned a Bachelor's degree in Law from Padjadjaran University, Bandung in 1999. Serving as Head of Credit Operations Group in 2019 based on Board of Directors Decree No. 0871/SK/DIR-HC/2019. Served as Head of Majalaya Branch Office in 2022 based on Board of Directors Decree No. 0192/SK/DIR-HCA/2022. Served as Executive Credit Officer since 2024 based on Board of Directors Decree No. No. 0318/ SK/DIR-HCA/2024.



Andy Rachman

Executive Business Officer

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1977, saat ini berusia 48 Tahun. Meraih gelar Sarjana di bidang Akuntansi dari STIE Tridharma pada tahun 1999. Menjabat sebagai CEO Regional Kantor Wilayah 1 tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Komersial tahun 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023. Menjabat sebagai Executive Business Officer tahun 2024 berdasarkan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.

Born in 1977, currently 48 years old. Earned a Bachelor's degree in Accounting from STIE TRIDHARMA in 1999. Serving as Regional CEO of Regional Office 1 in 2021 based on Board of Directors Decree No. 0039/SK/DIR-HCA/2021. Serving as Head of Commercial Division in 2023 based on Board of Directors Decree No. 0115/SK/DIR-HCA/2023. Served as Executive Business Officer since 2024 based on Board of Directors Decree No. 0318/SK/ DIR-HCA/2024.



Bayu Novi Putra Utama

Executive Business Officer

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1978, saat ini berusia 47 Tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE Tridharma pada tahun 2015. Menjabat sebagai Pemimpin Kantor Cabang Patrol tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Kantor Cabang Bekasi tahun 2023 berdasarkan Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023. Menjabat sebagai Executive Business Officer sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025.

Born in 1978, currently 47 years old. Earned a Bachelor's Degree in Management from STIE Tridharma in 2015. Served as Head of Patrol Branch Office in 2021 based on the Board of Directors' Decree No. 0511/SK/DIR-HCA/2021. Served as Head of Bekasi Branch Office in 2023 based on the Board of Directors' Decree No. 0008/SK/DIR-HCA/2023. Serves as Executive Business Officer since 2025 based on the Board of Directors' Decree No. 0362/SK/DIR-HCA/2025.



Erry Rinaldi

Executive Business Officer

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1976, saat ini berusia 49 Tahun. Meraih gelar Sarjana di bidang Administrasi Negara dari Universitas Padjadjaran (UNPAD) Bandung pada tahun 1999. Meraih gelar Magister di bidang Manajemen SDM dari Universitas Winaya Mukti pada tahun 2010. Menjabat sebagai Pemimpin Kantor Cabang Cianjur tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Kantor Cabang Suci tahun 2023 berdasarkan Surat Keputusan Direksi No. 0081/SK/DIR-HCA/2023. Menjabat sebagai Executive Business Officer sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025.

Born in 1976, currently 49 years old. Earned a Bachelor's Degree in Public Administration from Universitas Padjadjaran (UNPAD), Bandung in 1999. Earned a Master's Degree in Human Resource Management from Universitas Winaya Mukti in 2010. Served as Head of Cianjur Branch Office in 2021 based on the Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of Suci Branch Office in 2023 based on the Board of Directors' Decree No. 0081/SK/DIR-HCA/2023. Serves as Executive Business Officer since 2025 based on the Board of Directors' Decree No. 0362/SK/DIR-HCA/2025.



Taupan Selamat Wibawa

Executive Business Officer

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1980, saat ini berusia 45 Tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE INABA Bandung pada tahun 2008. Menjabat sebagai Pemimpin Kantor Cabang Sukajadi tahun 2020 berdasarkan Surat Keputusan Direksi No. 0069/SK/DIR-HCA/2020. Menjabat sebagai Pemimpin Kantor Cabang Sumber tahun 2022 berdasarkan Surat Keputusan Direksi No. 0736/SK/DIR-HCA/2021. Menjabat sebagai Executive Business Officer sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0299/SK/DIR-HCA/2025.

Born in 1980, currently 45 years old. Earned a Bachelor's Degree in Management from STIE INABA Bandung in 2008. Served as Head of Sukajadi Branch Office in 2020 based on the Board of Directors' Decree No. 0069/SK/DIR-HCA/2020. Served as Head of Sumber Branch Office in 2022 based on the Board of Directors' Decree No. 0736/SK/DIR-HCA/2021. Serves as Executive Business Officer since 2025 based on the Board of Directors' Decree No. 0299/SK/DIR-HCA/2025.



Andry Leverandry Pratamargana

Executive Credit Officer

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Lahir pada tahun 1981, saat ini berusia 45 Tahun. Meraih gelar Sarjana di bidang Teknik Fisika dari Institut Teknologi Bandung (ITB) pada tahun 2004. Menjabat sebagai Pemimpin Grup Credit Risk Korporasi 1 tahun 2022 berdasarkan Surat Keputusan Direksi No. 0048/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Kantor Cabang Banjarmasin tahun 2024 berdasarkan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024. Menjabat sebagai Executive Credit Officer sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0299/SK/DIR-HCA/2025.

Born in 1981, currently 45 years old. Earned a Bachelor's Degree in Engineering Physics from Bandung Institute of Technology (ITB) in 2004. Served as Head of Corporate Credit Risk Group 1 in 2022 based on the Board of Directors' Decree No. 0048/SK/DIR-HCA/2022. Served as Head of Banjarmasin Branch Office in 2024 based on the Board of Directors' Decree No. 0318/SK/DIR-HCA/2024. Serves as Executive Credit Officer since 2025 based on the Board of Directors' Decree No. 0299/SK/DIR-HCA/2025.



Dian Kurniawan

Executive Business Officer

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Surabaya

Lahir pada tahun 1982, saat ini berusia 43 Tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE Kertanegara Malang pada tahun 2008. Menjabat sebagai Deputy CEO Regional tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023. Menjabat sebagai Executive Business Officer sejak tahun 2025 berdasarkan Surat Keputusan Direksi No. 0406/SK/DIR-HCA/2025.

Born in 1982, currently 43 years old. Earned a Bachelor's Degree in Management from STIE Kertanegara Malang in 2008. Served as Deputy Regional CEO in 2023 based on the Board of Directors' Decree No. 0285/SK/DIR-HCA/2023. Serves as Executive Business Officer since 2025 based on the Board of Directors' Decree No. 0406/SK/DIR-HCA/2025.

Profil Pegawai
Employee Profiles

Jumlah Pegawai Berdasarkan Jenis Kelamin
Number of Employees by Gender

Tabel Jumlah Pegawai Berdasarkan Jenis Kelamin
Table of Number of Employees by Gender

(dalam satuan orang / in units of people)

Jenis Kelamin	2025	2024	Gender
Pria	**3,559**	3,652	Male
Wanita	**3,242**	3,416	Female
Jumlah	**6,801**	7,068	**Total**

Jumlah Pegawai Berdasarkan Level Jabatan
Number of Employees by Position Level

Tabel Jumlah Pegawai Berdasarkan Level Jabatan
Number of Employees by Position Level

(dalam satuan orang / in units of people)

Level Jabatan	2025			2024			Position Level
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total	
Staf	**2,016**	**2,295**	**4,311**	2,102	2445	4547	Staf
First Line Management	**1,003**	**716**	**1,719**	989	727	1716	First Line Management
Middle Management	**378**	**205**	**583**	396	213	609	Middle Management
Senior Management	**136**	**25**	**161**	140	29	169	Senior Management
Executive Management	**26**	**1**	**27**	25	2	27	Executive Management
Jumlah	**3,559**	**3,242**	**6,801**	**3,652**	**3,416**	**7,068**	**Total**

Jumlah Pegawai Berdasarkan Rentang Usia
Number of Employees by Age Range

Tabel Jumlah Pegawai Berdasarkan Rentang Usia
Number of Employees by Position Level

(dalam satuan orang / xxx)

Rentang Usia	2025			2024			Position Level
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total	
18-30	**528**	**744**	**1,272**	501	764	1,265	18-30
31-40	**2,294**	**2,180**	**4,474**	2,371	2,309	4,680	31-40
41-50	**657**	**283**	**940**	675	293	968	41-50
>50	**80**	**35**	**115**	105	50	155	>50
Jumlah	**3,559**	**3,242**	**6,801**	**3,652**	**3,416**	**7,068**	**Total**

Jumlah Pegawai Berdasarkan Tingkat Pendidikan

Number of Employees by Education Level

Tabel Jumlah Pegawai Berdasarkan Tingkat Pendidikan
Table of Number of Employees by Education Level

(dalam satuan orang / in units of people)

Tingkat Pendidikan	2025			2024			Education Level
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total	
Diploma	**193**	**350**	**543**	198	351	549	Diploma
Sarjana	**2,838**	**2,643**	**5,481**	2,929	2,827	5,756	Bachelor
Pasca Sarjana	**521**	**247**	**768**	520	236	756	Postgraduate
Doktor	**7**	**2**	**9**	5	2	7	Doctor
Jumlah	**3,559**	**3,242**	**6,801**	**3,652**	**3,416**	**7,068**	**Total**

Jumlah Pegawai Berdasarkan Status Kepegawaian

Number of Employees by Employment Status

Tabel Jumlah Pegawai Berdasarkan Status Kepegawaian
Table of Number of Employees by Employment Status

(dalam satuan orang / in units of people)

Status Kepegawaian	2025			2024			Employment Status
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total	
Pegawai Tetap	**3,559**	**3,242**	**6,801**	3,652	3,416	7,068	Permanent Employee
PKWT	**67**	**4**	**71**	72	5	77	STWA
Jumlah	**3,559**	**3,242**	**6,801**	**3,724**	**3,421**	**7,145**	**Total**

Jumlah Pegawai Berdasarkan Direktorat

Number of Employees by Directorate

Tabel Jumlah Pegawai Berdasarkan Direktorat
Table of Number of Employees by Directorate

(dalam satuan orang / in units of people)

Direktorat	2025			2024			Directorate
	Pria Men	Wanita Women	Total	Pria Men	Wanita Women	Total	
*Direktorat IT, Treasury dan International Banking**	-	-	-	258	101	359	Directorate of IT, Treasury and International Banking*
Direktorat Kepatuhan*	**238**	**154**	**392**	195	117	312	Directorate of Compliance *
Direktorat Keuangan	**268**	**126**	**394**	152	58	210	Directorate of Finance
Direktorat Komersial dan UMKM*	-	-	-	161	85	246	Directorate of Commercial and SMEs*
Direktorat Konsumer dan Ritel*	**280**	**184**	**464**	109	118	227	Directorate of Consumer and Retail*

Direktorat	2025			2024			Directorate
	Pria Men	Wanita Women	Total	Pria Men	Wanita Women	Total	
Direktorat Operasional*	-	-	-	173	86	259	Directorate of Operations*
Direktorat Utama*	**76**	**36**	**112**	75	39	114	Main Directorate*
Direktorat Operasional dan Teknologi Informasi*	**364**	**106**	**470**	-	-	-	Directorate of Operations and Information Technology
Direktorat Korporasi & UMKM	**216**	**86**	**302**	-	-	-	Directorate of Corporate & MSMEs
Kantor Cabang	**2,117**	**2,550**	**4,667**	2,529	2,812	5,341	Branch office
Jumlah	**3,559**	**3,242**	**6,801**	**3,652**	**3,416**	**7,068**	**Total**

* Kategori Direktorat merujuk pada Surat Keputusan Direksi No. 0569/SK/DIR-PST/2025 Tanggal 18 November 2025 Tentang Perubahan Atas Surat Keputusan Direksi Nomor ; 0391/SK/DIR-PST/2025 Tentang Struktur Organisasi PT Bank Pembangunan Jawa Barat dan Banten, Tbk

Directorate category refers to Board of Directors Decree No. 0569/SK/DIR-PST/2025 Dated December 18, 2025 concerning the Amendment to the Board of Directors' Decree No. 0391/SK/DIR-PST/2025 concerning the Organizational Structure of PT Bank Pembangunan Jawa Barat dan Banten, Tbk

Jumlah Pegawai Berdasarkan Wilayah

Number of Employees by Region

Tabel Jumlah Pegawai Berdasarkan Wilayah
Table of Number of Employees by Region

(dalam satuan orang / in units of people)

Wilayah	2025			2024			xxx
	Pria Men	Wanita Women	Total	Pria Men	Wanita Women	Total	
Kantor Pusat	**1,120**	**601**	**1,721**	1,123	604	1,727	Head Office
Kantor Wilayah 1	**733**	**899**	**1,632**	785	969	1,754	Regional Office 1
Kantor Wilayah 2	**487**	**554**	**1,041**	547	641	1,188	Regional Office 2
Kantor Wilayah 3	**671**	**591**	**1,262**	641	587	1,228	Regional Office 3
Kantor Wilayah 4	**392**	**442**	**834**	373	428	801	Regional Office 4
Kantor Wilayah 5	**156**	**155**	**311**	183	187	370	Regional Office 5
Jumlah	**3,559**	**3,242**	**6,801**	**3,652**	**3,416**	**7,068**	**Total**

Jumlah Pegawai Berdasarkan Masa Kerja

Number of Employees by Period of Service

Tabel Jumlah Pegawai Berdasarkan Masa Kerja
Table of Number of Employees by Period of Service

(dalam satuan orang / in units of people)

Masa Kerja	2025			2024			Period of Service
	Pria Men	Wanita Women	Total	Pria Men	Wanita Women	Total	
1< TH	**97**	**65**	**162**	43	34	77	1< TH
1-3 TH	**170**	**142**	**312**	182	156	338	1-3 TH
4-15 TH	**2,901**	**2,790**	**5,691**	3,016	2,962	5,978	4-15 TH
16-25 TH	**368**	**242**	**610**	381	253	634	16-25 TH

Masa Kerja	2025			2024			Period of Service
	Pria Men	Wanita Women	Total	Pria Men	Wanita Women	Total	
>25 TH	**23**	**3**	**26**	30	11	41	>25 TH
Jumlah	**3,559**	**3,242**	**6,801**	**3,652**	**3,416**	7,068	**Total**

Pengembangan Kompetensi Pegawai

Dalam rangka mendukung penguatan tata kelola perusahaan dan manajemen risiko, bank **bjb** secara konsisten melaksanakan Program Sertifikasi Manajemen Risiko serta program *refreshment* kompetensi secara berjenjang dan berkesinambungan. Selain itu, Perseroan juga memfasilitasi sertifikasi lain yang relevan dengan kebutuhan jabatan dan profesi pegawai guna memastikan kesiapan kompetensi sesuai standar industri dan regulator. Adapun ketentuan pengelolaan Sertifikasi Manajemen Risiko tertuang dalam Surat Edaran Nomor 0601/SK/DIR-BUN/2024 tanggal 13 Desember 2024 perihal Sertifikasi Manajemen Risiko.

bank **bjb** menjunjung tinggi prinsip kesetaraan kesempatan pengembangan karier, di mana setiap pegawai memiliki akses yang sama terhadap program pembelajaran berdasarkan kinerja, kompetensi, pengalaman, serta kriteria yang ditetapkan Perseroan. Kebijakan ini sejalan dengan ketentuan internal terkait pengelolaan pembelajaran dan pengembangan kompetensi pada Surat Keputusan Direksi No. 0190/SK/DIR-BUN/2025 Tanggal 23 Juni 2025 Tentang Standar Operasional Prosedur Penyelenggaraan Pembelajaran.

Melalui kebijakan dan pelaksanaan pengembangan kompetensi yang terarah dan terintegrasi pada tahun 2025, bank **bjb** berkomitmen untuk memastikan kesiapan talenta dalam mendukung pencapaian target bisnis, memperkuat produktivitas *Human Capital*, serta mengokohkan peran Divisi Human Capital sebagai *strategic partner* dan *value creator* bagi Perseroan.

Employee's Competency Development

In order to support the strengthening of corporate governance and risk management, bank **bjb** consistently implemented the Risk Management Certification Program as well as tiered and continuous competency refreshment programs. In addition, the Company also facilitated other certifications relevant to employees' job and professional requirements to ensure competency readiness in accordance with industry and regulatory standards. The provisions governing the administration of Risk Management Certification were stipulated in Circular Letter No. 0601/SK/DIR-BUN/2024 dated December 13, 2024 concerning Risk Management Certification.

bank **bjb** upheld the principle of equal opportunity for career development, whereby all employees had equal access to learning programs based on performance, competencies, experience, and the criteria established by the Company. This policy was in line with the internal provisions governing learning management and competency development as stipulated in the Board of Directors Decree No. 0190/SK/DIR-BUN/2025 dated June 23, 2025 concerning the Standard Operating Procedures for Learning Implementation.

Through structured and integrated competency development policies and implementation in 2025, bank **bjb** remained committed to ensuring talent readiness in supporting the achievement of business targets, strengthening Human Capital productivity, and reinforcing the role of the Human Capital Division as a strategic partner and value creator for the Company.

Tabel Pengembangan Kompetensi Tahun 2025
Competency Development Table 2025

Level	Jenis pelatihan Type of Learning	Tujuan pelatihan Learning Goals	Jumlah Pegawai Number of Employees	Jumlah pegawai yang telah mengikuti pelatihan Number of Employees who have attended the Learning	Persentase yang telah mengikuti pelatihan untuk setiap jenis pelatihan Percentage that has followed the learning for each type of learning
Pegawai PKWT STWA Employees	*In House Training/ Public Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	48	48	100%

Level	Jenis pelatihan Type of Learning	Tujuan pelatihan Learning Goals	Jumlah Pegawai Number of Employees	Jumlah pegawai yang telah mengikuti pelatihan Number of Employees who have attended the Learning	Persentase yang telah mengikuti pelatihan untuk setiap jenis pelatihan Percentage that has followed the learning for each type of learning
Staff	*In House Training/ Public Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	4,021	4,013	99.8%
First Line Management	*In House Training/ Public Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	1,130	1,130	100%
Middle Management	*In House Training/ Public Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	1,324	1,324	100%
Senior Management	*In House Training/ Public Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	221	221	100%
Executive Management	*In House Training/ Public Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	128	128	100%
Top Management	*In House Training/ Public Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	8	8	100%

Evaluasi Pelaksanaan Pengembangan Kompetensi

Evaluation of Competency Development Implementation

Evaluasi Pembelajaran insan bank bjb Tahun 2025 Bank bjb Employee Learning Evaluation in 2025			
Tipe Evaluasi Evaluation Type	**Nilai** Score	**Target**	**Persentase** Percentage
Level 1 (Reaction)	4.58	4.25	107.76%
Level 2 (Learning)	96.29	82.00	117.43%
Level 3 (Behaviour)	4.54	4.20	108.10%

Skala L1 & L3 : 1 - 5
Scale L1 & L3

Skala L2 : 0 - 100
Scale L2

Biaya Pengembangan Kompetensi

Pada tahun 2025, bank **bjb** telah mengeluarkan biaya sebesar Rp47,61 miliar untuk pelaksanaan pengembangan kompetensi pegawai. Biaya pengembangan kompetensi di tahun 2025 mengalami kenaikan dari tahun 2024.

Competence Development Costs

In 2025, bank **bjb** will spend IDR47.61 billion for implementing employee competency development. The cost of competency development in 2025 incresed compared to 2024.

Komposisi Pemegang Saham
Composition of Shareholders

Tabel Komposisi Pemegang Saham bank bjb
Table of bank bjb Shareholder Composition

	Kepemilikan Saham / Shareholder	1 Januari 2025 / January 1, 2025			31 Desember 2025 / December 31, 2025		
		Jumlah Lembar Saham / Number of Shares	Total Modal Disetor / Total Paid-in Capital	%	Jumlah Lembar Saham / Number of Shares	Total Modal Disetor / Total Paid-in Capital	%
A	**PEMERINTAH DAERAH / REGIONAL GOVERNMENT**						
1	**Pemerintah Provinsi Jawa Barat / West Java Provincial Government**						
	Saham Seri A / Series A Share	3,756,415,785	1,015,698,682,050	38.52%	3,756,415,785	1,015,698,682,050	38.52%
	Saham Seri B / Series B Share	296,756,810	402,105,477,550		296,756,810	402,105,477,550	
	Total Provinsi Jawa Barat / Total West Java Provincial Government	4,053,172,595	1,417,804,159,600		4,053,172,595	1,417,804,159,600	
2	**Pemerintah Kota & Kab. se-Jawa Barat / City and District Governments in West Java**						
	Kota Bandung / Bandung City						
	Saham Seri A / Series A Share	116,000,006	29,000,001,500	1.18%	116,000,006	29,000,001,500	1.18%
	Saham Seri B / Series B Share	8,048,569	10,905,810,995		8,048,569	10,905,810,995	
	Total Kota Bandung / Total Bandung City	124,048,575	39,905,812,495		124,048,575	39,905,812,495	
	Kota Cirebon / Cirebon City						
	Saham Seri A / Series A Share	17,837,704	5,776,249,750	0.18%	17,837,704	5,776,249,750	0.18%
	Saham Seri B / Series B Share	1,237,655	1,677,022,525		1,237,655	1,677,022,525	
	Total Kota Cirebon / Total Cirebon City	19,075,359	7,453,272,275		19,075,359	7,453,272,275	
	Kota Sukabumi / Sukabumi City						
	Saham Seri A / Series A Share	38,545,063	12,481,761,700	0.39%	38,545,063	12,481,761,700	0.39%
	Saham Seri B / Series B Share	2,674,412	3,623,828,260		2,674,412	3,623,828,260	
	Total Kota Sukabumi / Total Sukabumi City	41,219,475	16,105,589,960		41,219,475	16,105,589,960	
	Kota Bekasi / Bekasi City						
	Saham Seri A / Series A Share	62,493,022	20,236,652,200	0.64%	62,493,022	20,236,652,200	0.64%
	Saham Seri B / Series B Share	4,336,029	5,875,319,295		4,336,029	5,875,319,295	
	Total Kota Bekasi / Total Bekasi City	66,829,051	26,111,971,495		66,829,051	26,111,971,495	
	Kota Bogor / Bogor City						

Kepemilikan Saham Shareholder	1 Januari 2025 January 1, 2025			31 Desember 2025 December 31, 2025		
	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
Saham Seri A Series A Share	46,737,809	11,684,452,250		46,737,809	11,684,452,250	
Saham Seri B Series B Share	3,242,866	4,394,083,340	0.48%	3,242,866	4,394,083,340	0.48%
Total Kota Bogor Total Bogor City	49,980,675	16,078,535,680		49,980,675	16,078,535,680	
Kota Cimahi Cimahi City						
Saham Seri A Series A Share	104,000,000	26,000,000,000		104,000,000	26,000,000,000	
Saham Seri B Series B Share	7,215,958	9,777,623,090	1.06%	7,215,958	9,777,623,090	1.06%
Total Kota Cimahi Total Cimahi City	111,215,958	35,777,623,090		111,215,958	35,777,623,090	
Kota Depok Depok City						
Saham Seri A Series A Share	93,777,672	30,367,329,600		93,777,672	30,367,329,600	
Saham Seri B Series B Share	-	-	0.89%	-	-	0.89%
Total Kota Depok Total Depok City	93,777,672	30,367,329,600		93,777,672	30,367,329,600	
Kota Tasikmalaya Tasikmalaya City						
Saham Seri A Series A Share	62,810,189	20,339,359,100		62,810,189	20,339,359,100	
Saham Seri B Series B Share	4,428,044	5,999,999,620	0.64%	4,428,044	5,999,999,620	0.64%
Total Kota Tasikmalaya Total Tasikmalaya City	67,238,233	26,339,358,720		67,238,233	26,339,358,720	
Kota Banjar Banjar City						
Saham Seri A Series A Share	41,000,000	10,250,000,000		41,000,000	10,250,000,000	
Saham Seri B Series B Share	2,878,228	3,899,998,940	0.42%	2,878,228	3,899,998,940	0.42%
Total Kota Banjar Total Banjar City	43,878,228	14,149, 998,940		43,878,228	14,149, 998,940	
Kabupaten Bandung Bandung Regency						
Saham Seri A Series A Share	712,485,914	230,226,741,050		712,485,914	230,226,741,050	
Saham Seri B Series B Share	49,435,275	66,984,797,625	7.24%	49,435,275	66,984,797,625	7.24%
Total Kabupaten Bandung Total Bandung Regency	761,921,189	297,211,538,675		761,921,189	297,211,538,675	
Kabupaten Cirebon Cirebon Regency						
Saham Seri A Series A Share	56,121,123	18,175,151,700		56,121,123	18,175,151,700	
Saham Seri B Series B Share	3,893,920	5,276,261,600	0.57%	3,893,920	5,276,261,600	0.57%
Total Kabupaten Cirebon Total Cirebon Regency	60,015,043	23,451,413,300		60,015,043	23,451,413,300	

Kepemilikan Saham Shareholder	1 Januari 2025 January 1, 2025			31 Desember 2025 December 31, 2025		
	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
Kabupaten Karawang Karawang Regency						
Saham Seri A Series A Share	56,863,937	18,415,717,700	0.63%	56,863,937	18,415,717,700	0.63%
Saham Seri B Series B Share	9,841,711	13,335,518,405		9,841,711	13,335,518,405	
Total Kabupaten Karawang Total Karawang Regency	66,705,648	31,751,236,105		66,705,648	31,751,236,105	
Kabupaten Ciamis Ciamis Regency						
Saham Seri A Series A Share	32,721,097	8,180,274,250	0.35%	32,721,097	8,180,274,250	0.35%
Saham Seri B Series B Share	4,059,040	5,499,999,200		4,059,040	5,499,999,200	
Total Kabupaten Ciamis Total Ciamis Regency	36,780,137	13,680,273,450		36,780,137	13,680,273,450	
Kabupaten Tasikmalaya Tasikmalaya Regency						
Saham Seri A Series A Share	130,953,800	32,738,450,000	1.34%	130,953,800	32,738,450,000	1.34%
Saham Seri B Series B Share	9,963,099	13,499,999,145		9,963,099	13,499,999,145	
Total Kabupaten Tasikmalaya Total Tasikmalaya Regency	140,916,899	46,238,449,145		140,916,899	46,238,449,145	
Kabupaten Sukabumi Sukabumi Regency						
Saham Seri A Series A Share	86,889,260	28,139,594,000	0.88%	86,889,260	28,139,594,000	0.88%
Saham Seri B Series B Share	6,028,743	8,168,946,765		6,028,743	8,168,946,765	
Total Kabupaten Sukabumi Total Sukabumi Regency	92,918,003	36,308 ,540,765		92,918,003	36,308 ,540,765	
Kabupaten Subang Subang Regency						
Saham Seri A Series A Share	44,937,610	11,234,402,500	0.43%	44,937,610	11,234,402,500	0.43%
Saham Seri B Series B Share	-	-		-	-	
Total Kabupaten Subang Total Subang Regency	44,937,610	11,234,402,500		44,937,610	11,234,402,500	
Kabupaten Indramayu Indramayu Regency						
Saham Seri A Series A Share	87,986,270	28,494,866,450	0.91%	87,986,270	28,494,866,450	0.91%
Saham Seri B Series B Share	7,380,073	9,999,998,915		7,380,073	9,999,998,915	
Total Kabupaten Indramayu Total Indramayu Regency	95,366,343	38,494,865,365		95,366,343	38,494,865,365	

Kepemilikan Saham Shareholder	1 Januari 2025 January 1, 2025			31 Desember 2025 December 31, 2025		
	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
Kabupaten Bekasi Bekasi Regency						
Saham Seri A Series A Share	73,550,504	18,387,626,000	0.75%	73,550,504	18,387,626,000	0.75%
Saham Seri B Series B Share	5,103,243	6,914,894,265		5,103,243	6,914,894,265	
Total Kabupaten Bekasi Total Bekasi Regency	78,653,747	25,302,520,265		78,653,747	25,302,520,265	
Kabupaten Sumedang Sumedang Regency						
Saham Seri A Series A Share	46,052,684	11,513,171,000	0.47%	46,052,684	11,513,171,000	0.47%
Saham Seri B Series B Share	3,195,329	798,832,250		3,195,329	798,832,250	
Total Kabupaten Sumedang Total Sumedang Regency	49,248,013	12,312,003,250		49,248,013	12,312,003,250	
Kabupaten Bogor Bogor Regency						
Saham Seri A Series A Share	202,523,232	65,588,331,900	2.06%	202,523,232	65,588,331,900	2.06%
Saham Seri B Series B Share	14,051,915	19,040,344,825		14,051,915	19,040,344,825	
Total Kabupaten Bogor Total Bogor Regency	216,575,147	84,628,676,725		216,575,147	84,628,676,725	
Kabupaten Cianjur Cianjur Regency						
Saham Seri A Series A Share	102,416,760	25,604,190,000	0.97%	102,416,760	25,604,190,000	0.97%
Saham Seri B Series B Share	-	-		-	-	
Total Kabupaten Cianjur Total Cianjur Regency	102,416,760	25,604,190,000		102,416,760	25,604,190,000	
Kabupaten Kuningan Kuningan Regency						
Saham Seri A Series A Share	28,797,110	9,326,111,000	0.29%	28,797,110	9,326,111,000	0.29%
Saham Seri B Series B Share	1,845,018	2,499,999,390		1,845,018	2,499,999,390	
Total Kabupaten Kuningan Total Kuningan Regency	30,642,128	11,826,110,390		30,642,128	11,826,110,390	
Kabupaten Majalengka Majalengka Regency						
Saham Seri A Series A Share	35,462,669	8,865,667,250	0.41%	35,462,669	8,865,667,250	0.41%
Saham Seri B Series B Share	7,380,073	9,999,998,915		7,380,073	9,999,998,915	
Total Kabupaten Majalengka Total Majalengka Regency	42,842,742	18,865,666,165		42,842,742	18,865,666,165	
Kabupaten Garut Garut Regency						

	Kepemilikan Saham Shareholder	1 Januari 2025 January 1, 2025			31 Desember 2025 December 31, 2025		
		Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
	Saham Seri A Series A Share	26,366,698	6,591,674,500	0.29%	26,366,698	6,591,674,500	0.29%
	Saham Seri B Series B Share	4,428,044	1,107,011,000		4,428,044	1,107,011,000	
	Total Kabupaten Garut Total Garut Regency	30,794,742	7,698,685,500		30,794,742	7,698,685,500	
	Kabupaten Purwakarta Purwakarta Regency						
	Saham Seri A Series A Share	51,219,171	12,804,792,750	0.54%	51,219,171	12,804,792,750	0.54%
	Saham Seri B Series B Share	5,904,059	7,999,999,945		5,904,059	7,999,999,945	
	Total Kabupaten Purwakarta Total Purwakarta Regency	57,123,230	20,804,792,695		57,123,230	20,804,792,695	
	Kabupaten Bandung Barat West Bandung Regency						
	Saham Seri A Series A Share	5,263,157	9,999,998,300	0.12%	5,263,157	9,999,998,300	0.12%
	Saham Seri B Series B Share	7,380,073	9,999,998,915		7,380,073	9,999,998,915	
	Total Kabupaten Bandung Barat Total West Bandung Regency	12,643,230	19,999,997,215		12,643,230	19,999,997,215	
	Kabupaten Pangandaran Pangandaran Regency						
	Saham Seri A Series A Share	-	-	0.03%	-	-	0.03%
	Saham Seri B Series B Share	2,656,826	3,599,999,230		2,656,826	3,599,999,230	
	Total Kabupaten Pangandaran Total Pangandaran Regency	2,656,826	3,599,999,230		2,656,826	3,599,999,230	
3	**Pemerintah Provinsi Banten** **Banten Provincial Government**						
	Saham Seri A Series A Share	520,589,856	130,147,464,000	4.95%	520,589,856	130,147,464,000	4.95%
	Saham Seri B Series B Share	-	-		-	-	
	Total Provinsi Banten Total Banten Province	520,589,856	130,147,464,000		520,589,856	130,147,464,000	
4	**Pemerintah Kota & Kab. se-Banten** **City and Regency Governments throughout Banten**						
	Kota Tangerang Tangerang City						
	Saham Seri A Series A Share	125,117,942	40,543,489,700	1.27%	125,117,942	40,543,489,700	1.27%
	Saham Seri B Series B Share	8,681,210	11,763,039,550		8,681,210	11,763,039,550	
	Total Kota Tangerang Total Tangerang City	133,799,152	52,306,529,250		133,799,152	52,306,529,250	

Kepemilikan Saham Shareholder	1 Januari 2025 January 1, 2025			31 Desember 2025 December 31, 2025		
	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
Kota Cilegon Cilegon City						
Saham Seri A Series A Share	60,631,578	19,499,998,200	0.61%	60,631,578	19,499,998,200	0.61%
Saham Seri B Series B Share	4,059,041	5,500,000,555		4,059,041	5,500,000,555	
Total Kota Cilegon Total Cilegon City	64,690,619	24,999,998,755		64,690,619	24,999,998,755	
Kota Tangerang Selatan South Tangerang City						
Saham Seri A Series A Share	-	-	0.07%	-	-	0.07%
Saham Seri B Series B Share	7,380,073	9,999,998,915		7,380,073	9,999,998,915	
Total Kota Tangerang Selatan Total South Tangerang City	7,380,073	9,999,998,915		7,380,073	9,999,998,915	
Kota Serang Serang City						
Saham Seri A Series A Share	-	-	0.07%	-	-	0.07%
Saham Seri B Series B Share	7,380,073	9,999,998,915		7,380,073	9,999,998,915	
Total Kota Serang Total Serang City	7,380,073	9,999,998,915		7,380,073	9,999,998,915	
Kabupaten Serang Serang Regency						
Saham Seri A Series A Share	151,092,304	48,961,813,450	1.53%	151,092,304	48,961,813,450	1.53%
Saham Seri B Series B Share	10,332,103	13,999,999,565		10,332,103	13,999,999,565	
Total Kabupaten Serang Total Serang Regency	161,424,407	62,961,813,015		161,424,407	62,961,813,015	
Kabupaten Tangerang Tangerang Regency						
Saham Seri A Series A Share	289,306,189	72,326,547,250	2.94%	289,306,189	72,326,547,250	2.94%
Saham Seri B Series B Share	20,073,282	27,199,297,110		20,073,282	27,199,297,110	
Total Kabupaten Tangerang Total Tangerang Regency	309,379,471	99,525,844,360		309,379,471	99,525,844,360	
Kabupaten Lebak Lebak Regency						
Saham Seri A Series A Share	37,586,022	12,179,837,700	0.38%	37,586,022	12,179,837,700	0.38%
Saham Seri B Series B Share	2,607,876	3,533,671,980		2,607,876	3,533,671,980	
Total Kabupaten Lebak Total Lebak Regency	40,193,898	15,713,509,680		40,193,898	15,713,509,680	
Kabupaten Pandeglang Pandeglang Regency						

	Kepemilikan Saham Shareholder	1 Januari 2025 January 1, 2025			31 Desember 2025 December 31, 2025		
		Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
	Saham Seri A Series A Share	110,162,524	35,698,422,400	1.05%	110,162,524	35,698,422,400	1.05%
	Saham Seri B Series B Share	-	-		-	-	
	Total Kabupaten Lebak Total Pandeglang Regency	110,162,524	35,698,422,400		110,162,524	35,698,422,400	
B	PUBLIK / PUBLIC						
	Saham Seri A Series A Share	-	-	24.45%	-	-	24.45%
	Saham Seri B Series B Share	2,572,850,355	1,631,034,754,329		2,572,850,355	1,631,034,754,329	
	Total Publik Total Public	2,572,850,355	1,631,034,754,329		2,572,850,355	1,631,034,754,329	
	TOTAL						
	Saham Seri A Series A Share	7,414,714,661	2,088,797,057,000		7,414,714,661	2,088,797,057,000	
	Saham Seri B Series B Share	3,106,729,025	2,354,440,352,179		3,106,729,025	2,354,440,352,179	
	TOTAL	10,521,443,686	4,443,237,409,179		10,521,443,686	4,443,237,409,179	100.00%

Komposisi 20 Pemegang Saham Terbesar

Composition of The 20 Biggest Shareholders

Tabel Komposisi 20 Pemegang Saham Terbesar bank bjb per 1 Januari 2025
Table of Composition of the 20 Largest Shareholders of bank **bjb** as of January 1, 2025

No.	Nama Investor Investor Name	Status Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
1.	Pemerintah Daerah Provinsi Jawa Barat West Java Provincial Government	Pemerintah Daerah Local Government	4,053,172,595	38.52
2.	Pemerintah Daerah Kabupaten Bandung Bandung Regency Government	Pemerintah Daerah Local Government	761,921,189	7.24
3.	Pemerintah Daerah Provinsi Banten Banten Province Governmen	Pemerintah Daerah Local Government	520,589,856	4.94
4.	PT Asuransi Jiwa IFG	Asuransi Insurance	331,665,400	3.15
5.	Pemerintah Daerah Kabupaten Tangerang Tangerang Regency Government	Pemerintah Daerah Local Government	309,379,471	2.94
6.	Pemerintah Daerah Kabupaten Bogor Bogor Regency Government	Pemerintah Daerah Local Government	216,575,147	2.05
7.	PT ASABRI (Persero) - DAPEN TNI	Dana Pensiun Pension Fun	179,673,700	1.70
8.	Pemerintah Daerah Kabupaten Serang Serang Regency Government	Pemerintah Daerah Local Government	161,424,407	1.53

No.	Nama Investor Investor Name	Status Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
9.	PT Taspen (Asuransi) - AFS	Dana Pensiun Pension Fun	141,003,100	1.34
10.	Pemerintah Daerah Kabupaten Tasikmalaya Tasikmalaya Regency Government	Pemerintah Daerah Local Government	140,916,899	1.33
11.	Pemerintah Daerah Kota Tangerang Tangerang City Government	Pemerintah Daerah Local Government	133,799,152	1.27
12.	Pemerintah Daerah Kota Bandung Bandung City Government	Pemerintah Daerah Local Government	124,048,575	1.17
13.	Pemerintah Daerah Kota Cimahi Cimahi City Government	Pemerintah Daerah Local Government	111,215,958	1.05
14.	PT ASABRI (Persero) - DAPEN	Dana Pensiun Pension Fun	111,089,600	1.05
15.	Pemerintah Daerah Kabupaten Pandeglang Pandeglang Regency Government	Pemerintah Daerah Local Government	110,162,524	1.04
16.	Pemerintah Daerah Kabupaten Cianjur Cianjur Regency Government	Pemerintah Daerah Local Government	102,416,760	0.97
17.	Pemerintah Daerah Kabupaten Indramayu Indramayu Regency Government	Pemerintah Daerah Local Government	95,366,343	0.90
18.	Pemerintah Daerah Kota Depok Depok City Government	Pemerintah Daerah Local Government	93,777,672	0.89
19.	Pemerintah Daerah Kabupaten Sukabumi Sukabumi Regency Government	Pemerintah Daerah Local Government	92,918,003	0.88
20.	Pemerintah Daerah Kabupaten Bekasi Bekasi Regency Government	Pemerintah Daerah Local Government	78,653,747	0.74

Tabel Komposisi 20 Pemegang Saham Terbesar bank bjb per 31 Desember 2025
Table of Composition of the 20 Largest Shareholders of bank **bjb** as of December 31, 2025

No.	Nama Investor Investor Name	Status Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) xxx
1.	Pemerintah Daerah Provinsi Jawa Barat West Java Provincial Government	Pemerintah Daerah Local Government	4,053,172,595	38.52
2.	Pemerintah Daerah Kabupaten Bandung Bandung Regency Government	Pemerintah Daerah Local Government	761,921,189	7.24
3.	Pemerintah Daerah Provinsi Banten Banten Province Government	Pemerintah Daerah Local Government	520,589,856	4.95
4.	PT Asuransi Jiwa IFG	Asuransi Insurance	331,665,400	3.15
5.	Pemerintah Daerah Kabupaten Tangerang Tangerang Regency Government	Pemerintah Daerah Local Government	309,379,471	2.94
6.	Pemerintah Daerah Kabupaten Bogor Bogor Regency Government	Pemerintah Daerah Local Government	216,575,147	2.06
7.	PT Asabri (Persero) - Dapen TNI	Dana Pensiun Pension Fun	179,673,700	1.71
8.	Pemerintah Daerah Kabupaten Serang Serang Regency Government	Pemerintah Daerah Local Government	161,424,407	1.53
9.	PT Taspen (Asuransi) - FVTOCI	Dana Pensiun Pension Fun	141,003,100	1.34

No.	Nama Investor Investor Name	Status Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) xxx
10.	Pemerintah Daerah Kabupaten Tasikmalaya Tasikmalaya Regency Government	Pemerintah Daerah Local Government	140,916,899	1.34
11.	Pemerintah Daerah Kota Tangerang Tangerang City Government	Pemerintah Daerah Local Government	133,799,152	1.27
12.	Pemerintah Daerah Kota Bandung Bandung City Government	Pemerintah Daerah Local Government	124,048,575	1.18
13.	Pemerintah Daerah Kota Cimahi Cimahi City Government	Pemerintah Daerah Local Government	111,215,958	1.06
14.	PT Asabri (Persero) - Dapen	Dana Pensiun Pension Fun	111,089,600	1.06
15.	Pemerintah Daerah Kabupaten Pandeglang Pandeglang Regency Government	Pemerintah Daerah Local Government	110,162,524	1.05
16.	Pemerintah Daerah Kabupaten Cianjur Cianjur Regency Government	Pemerintah Daerah Local Government	102,416,760	0.97
17.	Pemerintah Daerah Kabupaten Indramayu Indramayu Regency Government	Pemerintah Daerah Local Government	95,366,343	0.91
18.	Pemerintah Daerah Kota Depok Depok City Government	Pemerintah Daerah Local Government	93,777,672	0.89
19.	Pemerintah Daerah Kabupaten Sukabumi Sukabumi Regency Government	Pemerintah Daerah Local Government	92,918,003	0.88
20.	Pemerintah Daerah Kabupaten Bekasi Bekasi Regency Government	Pemerintah Daerah Local Government	78,653,747	0.75

Komposisi Pemegang Saham 5% atau Lebih

Composition of Shareholders 5% or More

Tabel Komposisi Pemegang Saham 5% atau Lebih bank bjb per 1 Januari 2025
Table of Shareholder Composition of 5% or More bank **bjb** as of January 1, 2025

No.	Nama Investor Investor Name	Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
1.	Pemda Provinsi Jawa Barat West Java Provincial Government	Pemerintah Daerah Local Government	4,053,172,595	38.52
2.	Pemda Kabupaten Bandung Bandung Regency Government	Pemerintah Daerah Local Government	761,921,189	7.24

Tabel Komposisi Pemegang Saham 5% atau Lebih bank bjb per 31 Desember 2025
Table of Shareholder Composition of 5% or More bank **bjb** as of December 31, 2025

No.	Nama Investor Investor Name	Status	Jumlah Saham (Lembar) Jumlah Saham (Lembar)	Kepemilikan (%)
1.	Pemda Provinsi Jawa Barat West Java Provincial Government	Pemerintah Daerah Local Government	4,053,172,595	38.52
2.	Pemda Kabupaten Bandung Bandung Regency Government	Pemerintah Daerah Local Government	761,921,189	7.24

Komposisi Pemegang Saham Masyarakat Kurang dari 5%

Composition of Public Shareholders Less Than 5%

Tabel Komposisi Pemegang Saham Masyarakat Kurang dari 5% bank bjb Per 1 Januari 2025
Table of Composition of Public Shareholders Less than 5% bank **bjb** as of January 1, 2025

Kepemilikan Saham Publik Public Share Ownership	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
PEMODAL NASIONAL / NATIONAL INVESTORS			
Pemerintah Daerah / Local Government	35	3,133,499,547	29.78
Perorangan Dalam Negeri / Domestic Individuals	31,594	1,064,854,778	10.12
Dana Pensiun / Pension Funds	24	641,356,635	6.09
Asuransi / Insurance	3	331,783,800	3.15
Reksadana / Mutual Funds	20	69,085,451	0.65
Perseroan Terbatas / Limited Liability Companies	57	61,781,770	0.58
Pengurus / Management	9	7,923,967	0.07
Bank / Bank	2	5,647,800	0.05
Yayasan / Foundations	1	1,175,700	0.01
Koperasi / Cooperatives	1	250,000	0.00
Lembaga Pemerintah / Government Institutions	1	49	0.00
Total Pemodal Nasional / Total National Investors	**31,738**	**5,309,435,530**	**50.46**
PEMODAL ASING / FOREIGN INVESTORS			
Perorangan Asing / Foreign Individuals	16	148,900	0.00
Badan Usaha Asing / Foreign Business Entities	155	396,765,472	3.77
Total Pemodal Asing / Total Foreign Investors	**171**	**396,914,372**	**3.77**
TOTAL	**31,909**	**5,706,349,902**	**54,24**

Tabel Komposisi Pemegang Saham Masyarakat Kurang dari 5% bank bjb Per 31 Desember 2025
Table of Composition of Public Shareholders Less than 5% bank **bjb** as of December 31, 2025

Kepemilikan Saham Publik Public Share Ownership	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
PEMODAL NASIONAL / NATIONAL INVESTORS			
Pemerintah Daerah / Local Government	35	3,133,499,547	29.78
Perorangan Dalam Negeri / Domestic Individuals	32,563	1,278,052,093	12.15
Dana Pensiun / Pension Funds	19	641,149,655	6.09
Asuransi / Insurance	1	331,665,400	3.15
Reksadana / Mutual Funds	10	26,030,275	0.25
Perseroan Terbatas / Limited Liability Companies	63	78,684,252	0.75
Pengurus / Management	4	702,459	0.01
Bank / Bank	2	5,550,300	0.05
Yayasan / Foundations	3	2,175,651	0.02
Koperasi / Cooperatives	1	250,000	0.00
Lembaga Pemerintah / Government Institutions	1	49	0.00

Kepemilikan Saham Publik Public Share Ownership	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
Total Pemodal Nasional / Total National Investors	**32,704**	**5,497,759,681**	**52.25**
PEMODAL ASING / FOREIGN INVESTORS			
Perorangan Asing / Foreign Individuals	17	194,500	0.00
Badan Usaha Asing / Foreign Business Entities	98	208,395,721	1.98
Total Pemodal Asing / Total Foreign Investors	**115**	**208,590,221**	**1.98**
TOTAL	**32,819**	**5,706,349,902**	**54,24**

Kepemilikan Saham oleh Dewan Komisaris dan Direksi

Share Ownership by The Board of Commissioners and Board of Directors

Tabel Kepemilikan Saham Dewan Komisaris dan Direksi bank bjb per 1 Januari 2025
Table of Share Ownership of the Board of Commissioners and Board of Directors of bank **bjb** as of January 1, 2025

No.	Nama Name	Jabatan Position	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
DIREKSI / BOARD OF DIRECTORS				
1.	Yuddy Renaldi*	Direktur Utama / President director	2,190,656	0.02
2.	Tedi Setiawan**	Direktur Operasional / Director of Operations	1,489,408	0.01
3.	Rio Lanasier**	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	1,489,418	0.01
4.	Nancy Adistyasari**	Direktur Komersial & UMKM Director of Commercial & MSME	976,859	0.00
5.	Cecep Trisna**	Direktur Kepatuhan Director of Compliance	718,127	0.00
6.	Hana Dartiwan	Direktur Keuangan Director of Finance	252,309	0.00
7.	Yusuf Saadudin***	Direktur Konsumer dan Ritel Director of Consumer & Retail	725,568	0.00
DEWAN KOMISARIS / BOARD OF COMMISSIONERS				
1.	Taswin Zakaria**	Komisaris Utama Independen Independent President Commissioner	-	-
2.	Diding Sakri**	Komisaris Independen Independent Commissioner	-	-
3.	Tomsi Tohir	Komisaris Commissioner	40,811	0.00
4.	Rudie Kusmayadi	Komisaris Commissioner	40,811	0.00
5.	Mohammad Taufiq Budi Santoso**	Komisaris Commissioner	-	-
6.	Hilman Purakusumah**	Komisaris Independen Independent Commissioner	-	-

* Telah mengundurkan diri pada tanggal 04 Maret 2025 dan dibebastugaskan selaku Direktur Utama pada tanggal 06 Maret 2025
** Berhenti menjabat sejak 16 April 2025
*** Berhenti menjabat 9 Desember 2025

* Resigned on March 4, 2025 and was relieved of his duties as President Director on March 6, 2025
** Resigned from office on April 16, 2025
*** Resigned from office on December 9, 2025

Tabel Kepemilikan Saham Dewan Komisaris dan Direksi bank bjb per 31 Desember 2025
Table of Share Ownership of the Board of Commissioners and Board of Directors of bank **bjb** as of December 31, 2025

No.	Nama Name	Jabatan Position	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
DIREKSI / BOARD OF DIRECTORS				
1.	Ayi Subarna*	Direktur Operasional dan Teknologi Informasi Director of Operations and Information Technology	20,500	0,00
2.	Hana Dartiwan**	Direktur Keuangan Director of Finance	128,222	0,00
3.	Mulyana	Direktur Korporasi dan UMKM Director of Corporate and MSME	-	-
4.	Nunung Suhartini	Direktur Konsumer dan Ritel Director of Consumer & Retail	-	-
DEWAN KOMISARIS / BOARD OF COMMISSIONERS				
1.	Tomsi Tohir	Komisaris Commissioner	150,714	0,00
2.	Rudie Kusmayadi***	Komisaris Commissioner	150,714	0,00
3.	Herman Suryatman	Komisaris Commissioner	-	-
4.	Novian Herodwijanto	Komisaris Independen Independent Commissioner	-	-

* Bertindak selaku Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi No. 0656/SK/DIR-CSE/2025 tanggal 15 November 2025.
Served as Acting President Director based on Board of Directors Decree No. 0656/SK/DIR-CSE/2025 dated November 15, 2025

** Ditetapkan selaku Direktur yang membawahkan Divisi Kepatuhan & APU PPT berdasarkan Surat Keputusan Direksi No. 0123/SK-DIR-CSE/2025 tanggal 21 April 2025. /
Appointed as the Director in charge of the Compliance & APU PPT Division based on Board of Directors Decree No. 0123/SK-DIR-CSE/2025 dated April 21, 2025

*** Koordinator Dewan Komisaris yang menjalankan fungsi koordinatif selama jabatan Komisaris Utama belum terisi secara definitif berdasarkan keputusan Rapat Dewan Komisaris. / *Coordinator of the Board of Commissioners who performs a coordinating function during the period in which the position of President Commissioner has not been definitively filled, based on a resolution of the Board of Commissioners.

Sampai dengan 31 Desember 2025, Dewan Komisaris dan Direksi bank **bjb** tidak memiliki kepemilikan saham secara tidak langsung.

As of December 31, 2025, the Board of Commissioners and Directors of bank **bjb** do not have indirect share ownership.

Klasifikasi Pemegang Saham

Classification of Shareholders

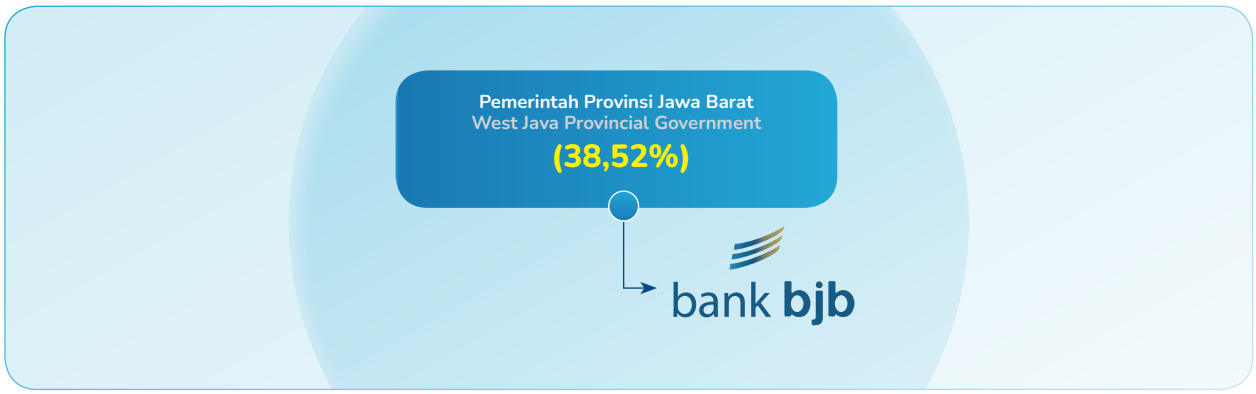
Tabel Klasifikasi Pemegang Saham bank bjb Per 31 Desember 2025
Table of bank **bjb** Shareholders Classification as of December 31, 2025

Kepemilikan Saham Shareholding	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan Ownership (%)
Pemerintah Daerah Local Government	37	7,948,593,331	75.55
Institusi Lokal Local Institution	98	1,079,955,282	10.26
Institusi Asing Foreign Institution	98	208,395,721	1.98
Individu Lokal Local Individual	32,571	1,284,304,852	12.21
Individu Asing Foreign Individual	17	194,500	0.00
Total	**32,821**	**10,521,443,686**	**100**

Pemegang Saham Utama dan Pengendali
Main and Controlling Shareholders

bank **bjb** merupakan Badan Usaha Milik Daerah dengan kepemilikan saham terbesar dimiliki oleh Pemerintah Provinsi Jawa Barat. Pemegang Saham Utama dan Pengendali Perseroan adalah Pemerintah Provinsi Jawa Barat dengan persentase kepemilikan sebesar 38,52%. Hingga 31 Desember 2025, tidak terdapat Pemegang Saham Utama dan Pengendali secara tidak langsung, sampai ke pemilik individu, serta tidak terdapat Pemegang Saham yang bertindak atas nama Pemegang Saham lain.

bank **bjb** is a regional-owned enterprise with the most extensive share ownership owned by the West Java Provincial Government. The Company's Major and Controlling Shareholders are the Government of West Java Province, with an ownership percentage of 38.52%. As of December 31, 2025, there are no Major and Controlling Shareholders indirectly, down to individual owners, and no Shareholders are acting on behalf of other Shareholders.



Daftar Entitas Anak, Entitas Asosiasi dan Perusahaan Ventura Bersama
List of Subsidiaries, Associated Entities and Joint Venture Companies

Sampai dengan 31 Desember 2025, bank **bjb** telah memiliki 5 (lima) entitas anak dan 10 (sepuluh) entitas asosiasi. Keseluruhan entitas anak maupun entitas asosiasi yang dimiliki oleh bank **bjb** dijelaskan sebagai berikut.

As of December 31, 2025, bank **bjb** had 5 (five) subsidiaries and 10 (ten) associates. The details of the subsidiaries and associates owned by bank **bjb** are presented as follows.

Entitas Anak
Subsidiaries

bank bjb Syariah

Bidang Usaha Business Field	Perbankan Banking
Tanggal Pendirian Date of Establishment	7 Mei 2010 May 7, 2010
Jumlah Aset Total Assets	Rp16,15 Triliun (Posisi Desember 25 Unaudited) IDR16.15 trillion (As of December 25 Unaudited)

Kepemilikan (%) Ownership (%)	99,24%	
Status Beroperasi Operating Status	Telah Beroperasi Operated	
Alamat Address	Jl. Braga No. 135 – Bandung Telp: (022) 420 2599 Fax: (022) 421 2524 Email: corporate@bjbs.co.id Web: www.bjbsyariah.co.id	
Pengurus Perusahaan Company Management	**DEWAN KOMISARIS** / BOARD OF COMMISSIONERS	
	Agus Riswanto	Komisaris Utama / President Commissioner
	Didi Suhardi	Komisaris / Commissioner
	Rio Febrian Dilantara	Komisaris Independen / Independent Commissioner
	DIREKSI / BOARD OF DIRECTORS	
	Arief Setyahadi	Direktur Utama / President Director
	Ita Garmeita	Direktur Bisnis / Director of Business
	Vicky Fitriadi	Direktur Operasional / Director of Operations
	Anwar Munawar	Direktur Kepatuhan / Director of Compliance
	DEWAN PENGAWAS SYARIAH / SHARIA SUPERVISORY BOARD	
	Endjo Sunidja	Ketua / Chairman
	Iwan Kartiwan	Anggota / Member
	Sofian Al Hakim	Anggota / Member

Pendirian bank **bjb** Syariah diawali dengan pembentukan Divisi/Unit Usaha Syariah oleh PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk pada 20 Mei 2000, dengan tujuan untuk memenuhi kebutuhan masyarakat Jawa Barat yang mulai tumbuh keinginannya untuk menggunakan jasa perbankan syariah pada saat itu.Setelah 10 (sepuluh tahun) operasional Divisi/Unit Usaha Syariah, manajemen PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk berpandangan bahwa untuk mempercepat pertumbuhan usaha syariah serta mendukung program Bank Indonesia yang menghendaki peningkatan *share* perbankan syariah, maka dengan persetujuan Rapat Umum Pemegang Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk diputuskan untuk menjadikan Divisi/Unit Usaha Syariah menjadi Bank Umum Syariah.

Establishment of bank **bjb** syariah began with the establishment of Sharia Division/Business Unit by PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk on May 20, 2000 with the purpose to meet West Java's society emerging needs of using sharia banking services at that time. After 10 (ten) years of operational of Sharia Division/Business Unit, management of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk viewed that to accelerate sharia business growth and to support Bank Indonesia program intending to increase sharia banking share, therefore, at the approval of General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, it was decided to transform the Sharia Division/ Business Unit into Sharia Commercial Bank.

Sebagai tindak lanjut keputusan Rapat Umum Pemegang Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, maka pada tanggal 15 Januari 2010 didirikan bank bjb syariah berdasarkan Akta Pendirian Perseroan Terbatas No. 4 yang dibuat oleh Notaris Fathiah Helmi dan telah mendapat pengesahan dari Menkumham Nomor AHU-04317.AH.01.01 Tahun 2010 tanggal 26 Januari 2010.

As a follow-up to the decision of the General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, on January 15, 2010, bank **bjb** syariah was established based on the Deed of Establishment of Limited Liability Company No. 4 made by Notary Fathiah Helmi and approved by the Minister of Law and Human Rights Number AHU-04317.AH.01.01 Year 2010 dated January 26, 2010.

Dari segi kepemilikan saham, pada tahun 2024 komposisi kepemilikan saham bank **bjb** Syariah tidak mengalami perubahan dengan susunan pemegang saham adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten modal disetor sebesar Rp1.831.890.000.000 (satu triliun delapan ratus tiga

In terms of share ownership, in 2024 the composition of share ownership of Bank **bjb** Syariah will not change with the composition of shareholders being PT Bank Pembangunan Daerah Jawa Barat and Banten with paid-up capital of IDR1,831,890,000,000 (one trillion eight hundred thirty

puluh satu miliar delapan ratus sembilan puluh juta rupiah) atau sebesar 99,24% dan PT Banten Global Development dengan modal disetor sebesar Rp14.000.000.000 (empat belas miliar rupiah) atau sebesar 0,76%.

one billion eight hundred ninety million rupiah) or 99.24% and PT Banten Global Development with paid-up capital of IDR14,000,000,000 (fourteen billion rupiah) or 0.76%.

bjb Sekuritas

Bidang Usaha Business Field	Perusahaan Efek Securities Company
Tanggal Pendirian Date of Establishment	23 November 2020 November 23, 2020
Jumlah Aset Total Assets	Rp36,234 miliar IDR36.234 billion
Kepemilikan (%) Ownership (%)	93,75%
Status Beroperasi Operating Status	Telah Beroperasi Operated
Alamat Address	Jl. Teuku Umar No. 10, Lebak Gede, Coblong, Kota Bandung. 40132 Telp : (022) 4211415 Fax : - Email : info@bjbsekuritas.co.id Web : www.bjbsekuritas.co.id
Pengurus Perusahaan Company Management	**DEWAN KOMISARIS / BOARD OF COMMISSIONERS**
	Bambang Setiadi* — Komisaris / Commissioner
	DIREKSI / BOARD OF DIRECTORS
	Maryadi Suwondo — Direktur Utama / President Director
	Yogi Heditia Permadi — Direktur / Director

* Efektif setelah lulus *fit and propper test* OJK
Effective after passed the OJK fit and proper test

Pada tanggal 23 November 2020 telah didirikan suatu Perseroan Terbatas dengan nama PT BJB Sekuritas Jawa Barat, sesuai dengan Akta Pendirian Perseroan Terbatas No. 38 tanggal 23 November 2020 yang dibuat dihadapan R. Tendy Suwarman, S.H. Notaris di Kota Bandung, dan telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Nomor AHU-0063135.AH.01.01. TAHUN2020 tanggal 27 November 2020 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas PT BJB Sekuritas Jawa Barat.

On November 23, 2020, a Limited Liability Company under the name of PT BJB Sekuritas Jawa Barat was established based on the Deed of Establishment of Limited Liability Company No. 38 dated November 23, 2020, drawn up before R. Tendy Suwarman, S.H., Notary in Bandung. The establishment was approved by the Minister of Law and Human Rights of the Republic of Indonesia pursuant to the Decree of the Minister of Law and Human Rights No. AHU-0063135.AH.01.01. TAHUN2020 dated November 27, 2020 concerning the Approval of the Establishment of the Legal Entity of Limited Liability Company PT BJB Sekuritas Jawa Barat.

PT BJB Sekuritas Jawa Barat mendapatkan izin usaha pada tanggal 29 Juni 2021 berdasarkan Keputusan Dewan Komisioner Otoritas Jasa Keuangan Nomor Kep.29/D.04/2021 Tanggal 29 Juni 2021 Tentang Pemberian Izin Usaha Perusahaan Efek Daerah Kepada PT BJB Sekuritas Jawa Barat.

PT BJB Sekuritas Jawa Barat obtained its business license on June 29, 2021 based on the Decree of the Board of Commissioners of the Financial Services Authority (OJK) No. Kep.29/D.04/2021 dated June 29, 2021 concerning the Granting of a Regional Securities Company Business License to PT BJB Sekuritas Jawa Barat.

PT BJB Sekuritas Jawa Barat dengan kode Perusahaan Efek Daerah JB telah mendapatkan izin operasional pada tanggal 27

PT BJB Sekuritas Jawa Barat, with the Regional Securities Company code JB, obtained its operational permit on September

September 2021 melalui kerja sama dengan PT Mandiri Sekuritas sebagai Perusahaan Efek Anggota Bursa berdasarkan Surat Bursa Efek Indonesia kepada PT Mandiri Sekuritas nomor S-06969/BEI. ANG/09-2021 Tanggal 27 September 2021 Perihal Pemberian Surat Persetujuan sebagai Anggota Bursa Efek yang Melakukan Kerjasama Dengan Perusahaan Efek Daerah PT BJB Sekuritas Jawa Barat dan secara resmi PT BJB Sekuritas Jawa Barat mulai beroperasi pada Tanggal 8 Oktober 2021.

Dari segi kepemilikan saham, pada tahun 2024 komposisi kepemilikan saham PT BJB Sekuritas Jawa Barat adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebesar 93,75%, dan Yayasan Kesejahteraan Pegawai bank bjb sebesar 6,25%.

27, 2021 through cooperation with PT Mandiri Sekuritas as a securities company and exchange member based on the letter of the Indonesia Stock Exchange to PT Mandiri Sekuritas No. S-06969/BEI.ANG/09-2021 dated September 27, 2021 regarding the Approval Letter as an Exchange Member Cooperating with the Regional Securities Company PT BJB Sekuritas Jawa Barat. PT BJB Sekuritas Jawa Barat officially commenced its operations on October 8, 2021.

In terms of share ownership, in 2024 the composition of share ownership of PT BJB Sekuritas Jawa Barat is PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk at 93.75%, and the Bank BJB Employee Foundation at 6.25%.

PT Bank Pembangunan Daerah Bengkulu

Bidang Usaha Business Field	Perbankan Banking	
Tanggal Pendirian Date of Establishment	09 Agustus 1969 Agustus 9, 1969	
Jumlah Aset Total Assets	Rp11,190 Triliun IDR11.190 trillion	
Kepemilikan (%) Ownership (%)	15,48%	
Status Beroperasi Operating Status	Telah Beroperasi Telah Beroperasi	
Alamat Address	Jl. S Parman No. 57, Padang Jati, Kota Bengkulu. Telp: (0736) 341170 Fax: - Email: customercarebb@bankbengkulu.co.id Web: bankbengkulu.co.id	
Pengurus Perusahaan Company Management	**DEWAN KOMISARIS / BOARD OF COMMISSIONERS**	
	Drs. Riduan, S.IP, M.Si	Komisaris Independen / Independent Commissioner
	Elva Hartati	Komisaris Non Independen / Non Independent Commissioner
	DIREKSI / BOARD OF DIRECTORS	
	Agus Sabarudin*	Direktur Utama / President Director
	Joni Haryanto*	Direktur Utama / President Director
	Robi Wijaya*	Direktur Utama / President Director
	Iswahyudi*	Direktur Bisnis yang ditunjuk sebagai Plt. Direktur Utama Director of Business appointed as Acting President Director
	Mulkan	Direktur Operasional / Director of Operations
	Somi Muhammad Yunus**	Direktur Kepatuhan / Director of Compliance

* Apabila calon Direktur Utama yang dinyatakan lulus fit and propper test OJK lebih dari satu orang maka akan ditetapkan melalui RUPS salah satu di antaranya.
** Efektif setelah lulus *fit and propper test* OJK

* If more than one candidate for President Director is declared to have passed the OJK fit and proper test, one of them shall be appointed through the General Meeting of Shareholders (GMS).
** Effective after passed the OJK fit and proper test

PT Bank Pembangunan Daerah Bengkulu dengan sebutan bank bengkulu, dahulu bernama Perusahaan Daerah (PD) Bank Pembangunan Daerah Bengkulu didirikan pertama kali berdasarkan Surat Keputusan Penguasa Daerah Provinsi No.

PT Bank Pembangunan Daerah Bengkulu, known as Bank Bengkulu, formerly known as the Regional Company (PD) Bank Pembangunan Daerah Bengkulu, was first established based on the Decree of the Regional Government of the Province

08/14/EKU/1969 tanggal 9 Agustus 1969 tentang Pendirian Bank Pembangunan Daerah Bengkulu dan disahkan oleh Menteri Dalam Negeri Republik Indonesia dengan Surat Keputusan No. D-15-6.1.25 tanggal 17 Mei 1970. Terakhir dengan keikutsertaan Bank dalam program rekapitalisasi yaitu Peraturan Daerah Provinsi Daerah Tingkat I Bengkulu Nomor: 1 Tahun 1999 tanggal 11 Februari 1999 tentang perubahan bentuk badan hukum Bank Pembangunan Daerah Bengkulu dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT) Bank Pembangunan Daerah Bengkulu Perubahan tersebut telah disahkan oleh Menteri Dalam Negeri Nomor: 584.28-277 tanggal 7 April Tahun 1999 serta telah diundangkan dalam Lembaran Daerah Provinsi Daerah Tingkat I Bengkulu Nomor: 2 tahun 1999 seri D. Anggaran Dasar Bank dibuat berdasarkan Akta Notaris Irawan, S.H. No. 1 tanggal 01 Mei 1999, Notaris di Bengkulu dan telah memperoleh pengesahan dari Menteri Kehakiman Republik Indonesia (sekarang Kementerian Hukum dan Hak Asasi Manusia) Nomor: C2-8226.HT.01.01.TH.99 tanggal 5 Mei 1999 dan diumumkan dalam Berita Negara Republik Indonesia No. 38 tanggal 11 Mei 1999.

No. 08/14/EKU/1969 dated August 9, 1969 concerning the Establishment of the Bengkulu Regional Development Bank and was approved by the Minister of Home Affairs of the Republic of Indonesia with Decree No. D-15-6.1.25 dated May 17, 1970. Lastly, with the Bank's participation in the recapitalization program, namely the Regional Regulation of the Bengkulu Province Number: 1 of 1999 dated February 11, 1999, concerning the change in the legal form of the Bengkulu Regional Development Bank from a Regional Company (PD) to a Limited Liability Company (PT) Bengkulu Regional Development Bank. The change has been approved by the Minister of Home Affairs Number: 584.28-277 dated April 7, 1999, and has been promulgated in the Regional Gazette of the Bengkulu Province Number: 2 of 1999 series D. The Bank's Articles of Association were made based on the Notarial Deed of Irawan, S.H. No. 1 dated May 1, 1999, Notary in Bengkulu and has obtained approval from the Minister of Justice of the Republic of Indonesia (now the Ministry of Law and Human Rights) Number: C2-8226.HT.01.01. TH.99 dated May 5, 1999 and announced in the State Gazette of the Republic of Indonesia No. 38 dated May 11, 1999.

Dari segi kepemilikan saham, pada tahun 2024 komposisi kepemilikan saham PT Bank Pembangunan Daerah Bengkulu adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebesar 15,52%, Pemerintah Provinsi Bengkulu sebesar 35,83%, Pemerintah Kabupaten Mukomuko sebesar 7,55%, Pemerintah Kabupaten Lebong sebesar 6,20%, Pemerintah Kabupaten Kepahiang sebesar 5,17% Pemerintah Kabupaten Bengkulu Selatan sebesar 4,90%, Pemerintah Kabupaten Rejang Lebong sebesar 4,84%, Pemerintah Kabupaten Kaur sebesar 4,21%, Pemerintah Kabupaten Seluma sebesar 3,70%, Pemerintah Kabupaten Bengkulu Utara sebesar 3,47%, Pemerintah Kabupaten Bengkulu Tengah sebesar 2,71% Pemerintah Kota Bengkulu 2,77%, Koperasi 1,77% dan Perorangan 1,36%.

In terms of share ownership, in 2024 the composition of share ownership of PT Bank Pembangunan Daerah Bengkulu is PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk at 15.52%, Bengkulu Provincial Government at 35.83%, Mukomuko Regency Government at 7.55%, Lebong Regency Government at 6.20%, Kepahiang Regency Government at 5.17% South Bengkulu Regency Government at 4.90%, Rejang Lebong Regency Government at 4.84%, Kaur Regency Government at 4.21%, Seluma Regency Government at 3.70%, North Bengkulu Regency Government at 3.47%, Central Bengkulu Regency Government at 2.71% Bengkulu City Government 2.77%, Cooperatives 1.77% and Individuals 1.36%.

PT BPR Intan Jabar

Bidang Usaha Business Field	Bank Perekonomian Economic Bank
Tanggal Pendirian Date of Establishment	22 Juni 1998 June 22, 1998
Jumlah Aset Total Assets	Rp457,02 miliar (unaudited) IDR457.02 billion (unaudited)
Kepemilikan (%) Ownership (%)	10,92%
Status Beroperasi Operating Status	Telah Beroperasi Operated
Alamat Address	Jl. Pramuka No. 30A Garut Telp : (0262) 231172 Fax : (0262) 2244396 Email : bpr.bij@gmail.com Web : www.bankbij.co.id

Pengurus Perusahaan Company Management		
	DEWAN KOMISARIS / BOARD OF COMMISSIONERS	
	Dedi Achmad Santika	Komisaris / Commissioner
	DIREKSI / BOARD OF DIRECTORS	
	Budi	Direktur Utama / President Director
	Dicky Fardiansyah	Direktur Bisnis / Director of Business
	Dadang Kurnia	Direktur Operasional / Director of Operations

Pada tahun 1973 Kabupaten Garut mendirikan lembaga keuangan dengan nama Lembaga Perkreditan Kecamatan berdasarkan Surat Keputusan Gubernur Kepala Daerah Tingakt I Jawa Barat Nomor 446/A.III/SK/1973 tentang Pembentukan Lembaga Perkreditan Kecamatan (LPK) di Provinsi Jawa Barat. Pada tahun 1998, PD. LPK di Kabupaten Garut selanjutnya berubah status menjadi PD BPR LPK sesuai Peraturan Daerah Provinsi Jawa Barat No. 25 Tahun 1996 Tentang Perusahaan Daerah Perkreditan Kecamatan (PD.PK) dan mendapat izin usaha sebagai BPR dari Bank Indonesia sesuai surat No. 31/20/DIR/UBPR/Rahasia tanggal 22 Juni 1998 serta disahkan melalui Keputusan Menteri Keuangan Republik Indonesia No. KEP-467/KM.17/1998 tentang Pemberian Izin Usaha sebagai Bank Perkreditan Rakyat kepada Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Rakyat Kecamatan Garut Kota.

In 1973 Garut regency established a financial institution with the name of the District Credit Institution based on the Governor's Decree of the Head of the Level I of West Java No. 446/A. III/SK/1973 concerning Establishment of District Credit Institutions (LPK) in West Java Province. In 1998, PD LPK in Garut Regency then changed its status to PD BPR LPK according to West Java Province Regulation No. 25 of 1996 concerning Regional Credit Companies (PD.PK) and obtain a business license as a Rural Bank from Bank Indonesia in accordance with letter No. 31/20/DIR/UBPR/Rahasia dated June 22, 1998 and approved by Decree of the Minister of Finance of the Republic of Indonesia No. KEP467/KM.17/1998 concerning Granting of Business Licenses as Rural Banks to Regional Companies of Rural Banks for Rural Credit Institutions in Garut City District.

Untuk penguatan perusahaan, pada tahun 2010 dimulai proses merger terhadap 7 (tujuh) PD BPR LPK di Kabupaten Garut sesuai Perda Provinsi Jabar No. 30 Tahun 2010 tentang Perubahan atas Perusahaan Daerah Jawa Barat No. 14 Tahun 2006, yaitu:

- PD BPR LPK Garut Kota
- PD BPR LPK Sukawening
- PD BPR LPK Bayongbong
- PD BPR LPK Cikajang
- PD BPR LPK Banjarwangi
- PD BPR LPK Leuwigoong
- PD BPR LPK Cibalong

In order to strengthen the Company, in 2010 the merger process of 7 (seven) PD BPR LPK in Garut Regency was initiated in accordance with West Java Provincial Regulation No. 30 of 2010 concerning the Amendment to West Java Provincial Regulation No. 14 of 2006, namely as follows:

- PD BPR LPK Garut Kota
- PD BPR LPK Sukawening
- PD BPR LPK Bayongbong
- PD BPR LPK Cikajang
- PD BPR LPK Banjarwangi
- PD BPR LPK Leuwigoong
- PD BPR LPK Cibalong

Menindaklanjuti Peraturan Daerah Provinsi Jawa Barat Nomor 10 Tahun 2013 Tentang Perubahan Bentuk Hukum Perusahaan Daerah Bank Perekonomian Rakyat Hasil Merger Di Kabupaten Garut, Kabupaten Subang, Kabupaten Cianjur Dan Kabupaten Tasikmalaya Menjadi Perseroan Terbatas, maka pada tanggal 3 April 2014 Pemegang Saham dan Pengurus PD. BPR LPK Garut Kota telah melaksanakan Rapat Umum Pemegang Saham Luar Biasa (RUPS-LB) Dalam Rangka Perubahan Bentuk Badan Hukum PD. BPR LPK Garut Kota Kabupaten Garut. Dalam RUPS Luar Biasa tersebut Pemegang Saham telah memberikan persetujuan terhadap perubahan bentuk badan hukum PD. BPR LPK Garut Kota.

Following up on the Regional Regulation of West Java Province Number 10 of 2013 concerning Changes in the Legal Form of the Regional Company Bank Perekonomian Rakyat Resulting from the Merger in Garut Regency, Subang Regency, Cianjur Regency and Tasikmalaya Regency into a Limited Liability Company, on April 3, 2014 the Shareholders and Management of PD. BPR LPK Garut City held an Extraordinary General Meeting of Shareholders (EGMS-LB) in the Framework of Changing the Legal Form of PD. BPR LPK Garut City, Garut Regency. In the Extraordinary GMS, the Shareholders have given their approval for the change in the legal form of PD. BPR LPK Garut City.

Kemudian, pada tanggal 11 Desember 2014 telah didirikan suatu Perseroan Terbatas dengan nama PT. BPR Intan Jabar, sesuai dengan Akta Pendirian Perseroan Terbatas nomor 47 tanggal 11 Desember 2014 yang dibuat dihadapan Intan Rubyati Dewi,

After that, on December 11, 2014 has been established a Limited Liability Company with the name of PT BPR Intan Jabar, in accordance with Deed of Establishment of Limited Liability Company No. 47 on December 11, 2014 made in front of

S.H., M.Kn., Notaris di Garut, dan telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai dengan Keputusan Menteri Hukum Dan Hak Asasi Manusia Nomor AHU-39238.40.10.2014 tanggal 11 Desember 2014 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas PT. BPR Intan Jabar dan pada Tanggal 22 Mei 2015 PT. BPR Intan Jabar mendapatkan izin operasional dari Otoritas Jasa Keuangan berdasarkan Keputusan Kepala Regional 2 Jawa Barat Nomor Kep-21/KR.2/2015 tentang Pengalihan Izin Usaha Atas Perubahan Badan Hukum PD. BPR LPK Garut Kota Kepada PT BPR Intan Jabar dan Keputusan Kepala Regional 2 Jawa Barat Nomor Kep-22/KR.2/2015 tentang Penetapan Penggunaan Izin Usaha Atas Nama PD. BPR LPK Garut Kota Menjadi Izin Usaha Atas Nama PT. BPR Intan Jabar dan secara resmi mulai beroperasi pada Tanggal 5 Juni 2015.

Dari segi kepemilikan saham, pada tahun 2024 komposisi kepemilikan saham PT BPR Intan Jabar adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebesar 10,92%, Pemerintah Provinsi Jawa Barat sebesar 46,51%, dan Pemerintah Kabupaten Garut sebesar 42,57%.

Intan Rubyati Dewi, SH, M.Kn., Notary in Garut, and has been approved by the Minister of Justice and Human Rights of the Republic of Indonesia in accordance with the Decision Minister of Justice and Human Rights No. AHU-39238.40.10.2014 on December 11, 2014 on Legalization of Establishment of Limited Liability Company PT BPR Intan Jabar and on May 22, 2015, PT BPR Intan Jabar obtained operational permission from the Financial Services Authority (OJK) based on the Decree of the Head of Regional 2 West Java No. Kep21/ KR.2/2015 regarding the Transfer of Business License to Change of Legal Entity of PD BPR LPK Garut City To PT BPR Intan Jabar and Decision of Regional Head 2 West Java No. Kep-22/ KR.2/2015 on Determination of Business License Usage in the Name of PD BPR LPK Garut City Becoming a Business License on behalf of PT BPR Intan Jabar and officially start operating on Juni 5, 2015.

In terms of share ownership, in 2024 the composition of share ownership of PT BPR Intan Jabar is PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk at 10.92%, the West Java Provincial Government at 46.51%, and the Garut Regency Government at 42.57%.

PT Bank Pembangunan Daerah Jambi

Bidang Usaha Business Field	Perbankan Banking	
Tanggal Pendirian Date of Establishment	12 Februari 1959 February 12, 1959	
Jumlah Aset Ownership (%)	Rp 15,389 Triliun IDR15.389 trillion	
Kepemilikan (%) Ownership (%)	7,73%	
Status Beroperasi Operating Status	Telah Beroperasi Operated	
Alamat Address	Jl. Jend A. Yani No. 18 Telanaipura Jambi Telp : (0741) 1500665 Fax : - Email : bankjambi@bankjambi.co.id Web : https://bankjambi.co.id/	
Pengurus Perusahaan Company Management	**DEWAN KOMISARIS / BOARD OF COMMISSIONERS**	
	Emilia	Komisaris Utama / President Commissioner
	Agus Pirngadi	Komisaris / Commissioner
	Rahayu	Komisaris Independen / Independent Commissioner
	Ansorullah	Komisaris Independen / Independent Commissioner
	DIREKSI / BOARD OF DIRECTORS	
	Khairul Suhairi	Direktur Utama / President Director
	Achmad Nunung	Direktur Treasury Dana, IT, dan Digital Director of Treasury Dana, IT, dan Digital
	Yufnizarman	Direktur Kredit dan Syariah / Director of Credit and Sharia
	Hendri	Direktur Kepatuhan / Director of Compliance
	Zulfikar	Direktur Operasional / Director of Operations

PT Bank Pembangunan Daerah Jambi merupakan Bank Milik Pemerintah Daerah Provinsi Jambi dan Pemerintah Kabupaten/ Kota Provinsi Jambi yang didirikan berdasarkan Akta Notaris No.6 tanggal 12 Februari 1959 dengan nama PT Bank Pembangunan Daerah Jambi yang kemudian disempurnakan melalui Akte Notaris No. 70 tanggal 12 Oktober 1959 dan mendapat pengesahan dari Menteri Kehakiman Republik Indonesia No. J.A/5/115/8 tanggal 6 November 1959 dimuat pada Tambahan Berita Negara Republik Indonesia No.110.104 tanggal 29 Desember 1959. Berdasarkan Peraturan Daerah Tingkat I Provinsi Jambi No.3 Tahun 1963 dengan pengesahan Menteri Dalam Negeri No. 9/32/127-164 tanggal 25 September 1964, PT. Bank Pembangunan Daerah Jambi menjadi Bank Pembangunan Daerah Jambi dengan spesifikasi kegiatannya sebagai Bank Pembangunan Daerah sesuai dengan aturan pada Undang-Undang No. 13 Tahun 1962. Melalui Peraturan Daerah Tingkat I Provinsi Jambi No. 13 Tahun 1992 tanggal 30 November 1992 dengan pengesahan Menteri Dalam Negeri No. 548.25-25-434 tanggal 23 Maret 1993, Bank Pembangunan Daerah Jambi diatur kembali untuk menyesuaikan kegiatannya sesuai ketentuan Undang-Undang tentang Perbankan sebagai Bank Umum. Sejak tanggal 22 November 2007, Bank Pembangunan Daerah Jambi berubah status menjadi Perseroan Terbatas (PT.) berdasarkan Peraturan Daerah Provinsi Jambi No. 2 Tahun 2006. Kemudian disahkan oleh Menteri Kehakiman dan Hak Asasi Manusia Republik Indonesia melalui surat No. W20-00061 HT.01.01-TH.2007 dan diumumkan dalam Tambahan Berita Negara Republik Indonesia No. 55 tanggal 10 Juli 2007 serta Keputusan Gubernur Bank Indonesia No. 9/59 /KEP. GBI/2007 tanggal 13 November 2007.

Dari segi kepemilikan saham, pada tahun 2024 komposisi kepemilikan saham PT Bank Pembangunan Daerah Jambi adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebesar 7,75%, Pemerintah Provinsi Jambi sebesar 24,34%, Pemerintah-Pemerintah Kabupaten Jambi 57,40%, Pemerintah Kota Jambi 6,64% dan Pemegang Saham Lainnya 3,87%.

PT Bank Pembangunan Daerah Jambi is a Bank owned by the Regional Government of Jambi Province and the Regency/ City Government of Jambi Province which was established based on Notarial Deed No. 6 dated February 12, 1959 under the name PT Bank Pembangunan Daerah Jambi which was later perfected through Notarial Deed No. 70 dated October 12, 1959 and received approval from the Minister of Justice of the Republic of Indonesia No. J.A/5/115/8 dated November 6, 1959 published in the Supplement to the State Gazette of the Republic of Indonesia No. 110.104 dated December 29, 1959. Based on Regional Regulation of Jambi Province No. 3 of 1963 with the approval of the Minister of Home Affairs No. 9/32/127- 164 dated September 25, 1964, PT. Bank Pembangunan Daerah Jambi became Bank Pembangunan Daerah Jambi with the specifications of its activities as a Regional Development Bank in accordance with the provisions of Law No. 13 of 1962. Through Regional Regulation of Jambi Province No. 13 of 1992 dated November 30, 1992, with the ratification of the Minister of Home Affairs No. 548.25-25-434 dated March 23, 1993, the Jambi Regional Development Bank was re-regulated to adjust its activities in accordance with the provisions of the Law on Banking as a Commercial Bank. Since November 22, 2007, the Jambi Regional Development Bank changed its status to a Limited Liability Company (PT.) based on Jambi Provincial Regulation No. 2 of 2006. Then it was ratified by the Minister of Justice and Human Rights of the Republic of Indonesia through letter No. W20-00061 HT.01.01-TH.2007 and announced in the Supplement to the State Gazette of the Republic of Indonesia No. 55 dated July 10, 2007, and the Decree of the Governor of Bank Indonesia No. 9/59 /KEP.GBI/2007 dated November 13, 2007.

In terms of share ownership, in 2024 the composition of share ownership of PT Bank Pembangunan Daerah Jambi is PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk at 7.75%, Jambi Provincial Government at 24.34%, Jambi Regency Governments at 57.40%, Jambi City Government at 6.64% and Other Shareholders at 3.87%.

Entitas Asosiasi

Adapun daftar entitas asosiasi yang dimiliki oleh Perseroan adalah sebagai berikut:

Associate Company

The list of associates owned by the Company is as follows:

No.	Nama Name	Bidang Usaha Line of Business	Alamat Address	Kepemilikan Saham Shareholding	Status Operasi Operation Status	Jumlah Aset (dalam ribu Rupiah) Total Assets (in thousands of Rupiah)
1.	PT BPR Serang	Perbankan Banking	Jl. Raya Serang Jakarta KM 11 Kp. Nambo Ds. Keserangan Kec. Ciruas Kab. Serang Provinsi Banten Telp : (0254) 430630 Fax : - Email : bpr.serang@yahoo.co.id Web : www.bprserang.com	**4.95%**	Telah Beroperasi Operated	562,212,586

No.	Nama Name	Bidang Usaha Line of Business	Alamat Address	Kepemilikan Saham Shareholding	Status Operasi Operation Status	Jumlah Aset (dalam ribu Rupiah) Total Assets (in thousands of Rupiah)
2.	PT BPR Lebak Sejahtera	Perbankan Banking	Jl. Raya Holland Sukadiningrat No.6, Keluarahan Muara Ciujung Timur Kec. Rangkasbitung Kabupaten Lebak, Provinsi Banten Telp : 081294818410, 087773099337 Email : bprlebaksejahtera@gmail.com Web : www.bprlebaksejahtera.co.id	**2.45%**	Telah Beroperasi Operated	78,467,387
3.	PT BPR Berkah	Perbankan Banking	Jl. Mayor Widagdo Kel. Kabayan Kec. Pandeglang, Kabupaten Pandeglang, Provinsi Banten Telp : (0253) 5550095 Fax : - Email : info@bprberkah.com Web : www.bprberkah.com	**1.18%**	Telah Beroperasi Operated	279,654,725
4.	PT BPR Kerta Raharja Gemilang	Perbankan Banking	Jl. Raya serang KM 15 No. 1 Ds. Talagasari, Kec. Cikupa, Kabupaten Tangerang, Provinsi Banten Telp : (0260) 472100 Fax : (0260) 471186 Email : bprkrgemilang.care@gmail.com Web : www.bprkrgemilang.co.id	**1.47%**	Telah Beroperasi Operated	775,821,603
5.	PT BPR Bogor Jabar	Perbankan Banking	Jl. Muhammad Toha No. 80 Parungpanjang, Kabupaten Bogor, Provinsi Jawa Barat Telp : (021) 5979127 Fax : (021) 5979127 Email : bprbogorjabar@gmail.com Web : www.bprbogorjabar.co.id	**8.55%**	Telah Beroperasi Operated	116,803,317
6.	PT BPR Cianjur Jabar	Perbankan Banking	Jl. Cilaku No. 5 Desa Cikaruya Warungkondang, Kabupaten Cianjur, Provinsi Jawa Barat Telp : (0263) 287598 Fax : (0263) 287598 Email :bprcall@bprcianjur.co.id Web : www.bprcianjur.co.id	**8.81%**	Telah Beroperasi Operated	180,659,039
7.	PT BPR Indramayu Jabar	Perbankan Banking	Jl. Raya Sukaurip No.30, Balongan, Kec. Balongan, Kabupaten Indramayu, Provinsi Jawa Barat Telp : (0234) 428362 Email : halo@bprindramayujabar.co.id Web : https://bprindramayujabar.co.id	**7.22%**	Telah Beroperasi Operated	189,190,174
8.	PT BPR Cipatujah Jabar	Perbankan Banking	Jl. Raya Cipatujah No. 293 Cipatujah, Kabupaten Tasikmalaya, Provinsi Jawa Barat Telp : (0265) 7159111 Fax : (0265) 7159111 Email : info@bankcij.co.id Web : www.bankcij.com	**1.91%**	Telah Beroperasi Operated	385,755,400
9.	PT BPR Karya Utama Jabar	Perbankan Banking	Jl. Raya Jalancagak No. 151, Kabupaten Subang, Provinsi Jawa Barat Telp : (0260) 472100 Fax : (0260) 471186 Email : bprku.pusat@gmail.com Web : www.bprku.com	**11.88%**	Telah Beroperasi Operated	359,793,769
10.	PT Asuransi Bangun Askrida	Asuransi Insurance	Askrida Tower Jalan Pramuka Raya Kavling 151 Jakarta Timur 13120 Telp : (021) 8191212 Fax : (021) 29827215, 29827216, 29827217 Email : info@askrida.co.id Web : www.askrida.com	**9.28%**	Telah Beroperasi Operated	4,844,025,140

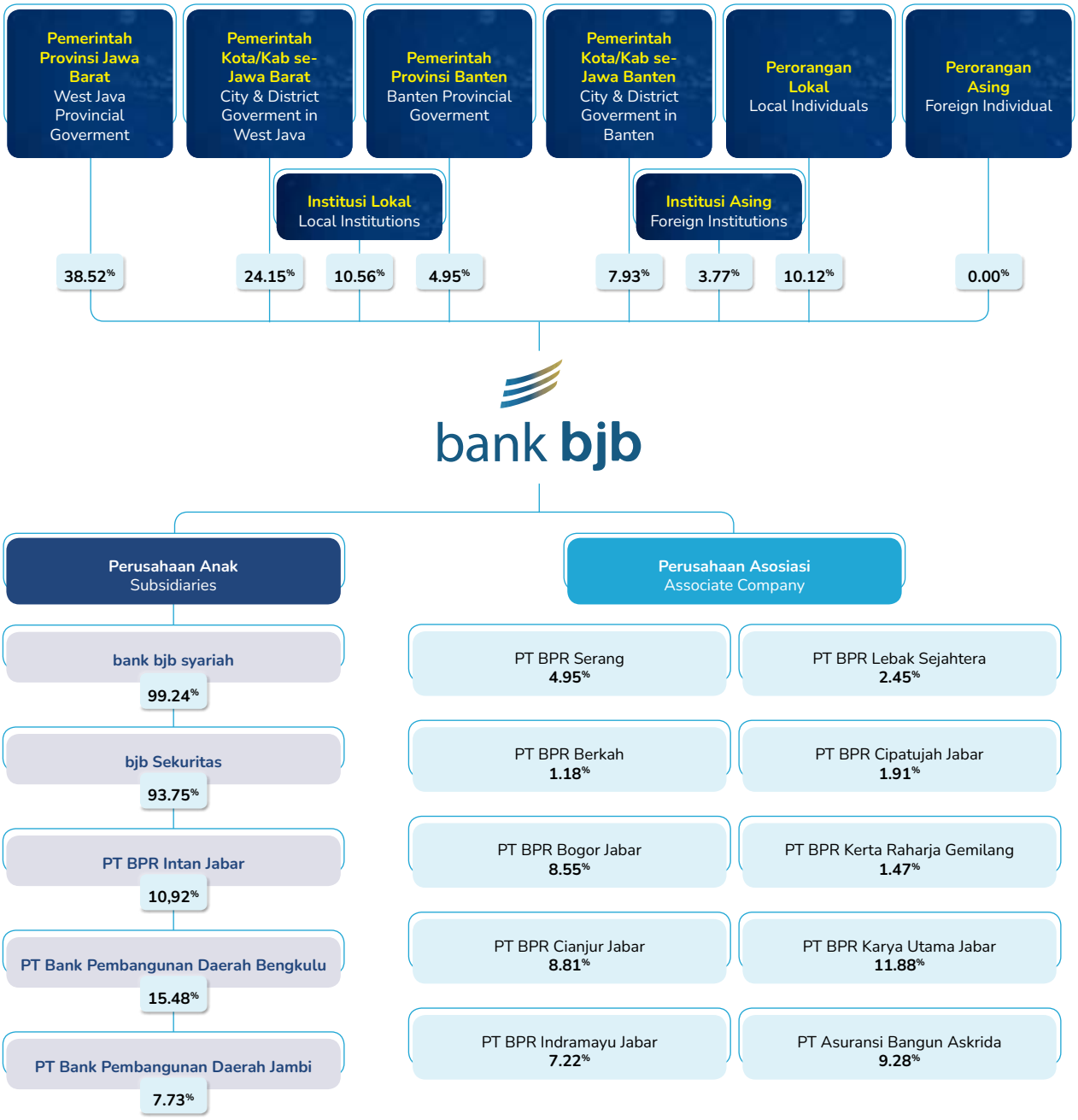
Per 31 Desember 2025, bank **bjb** tidak memiliki Perusahaan Ventura Bersama.

As of December 31, 2025, bank **bjb** does not have a Joint Venture Company.

Struktur Grup Perusahaan
Company Group Structure

Struktur Pemegang Saham bank **bjb** periode 31 Desember 2025 adalah sebagai berikut:

The shareholder scheme of bank **bjb** for the period of December 31, 2025 is as follows:



Sampai dengan 31 Desember 2025, bank **bjb** tidak memliliki memiliki Entitas Induk, *Joint Venture* dan *Special Purpose Vehicle* (SPV).

As of December 31, 2025, bank **bjb** does not have a Parent Entity, Joint Venture and Special Purpose Vehicle (SPV).

Informasi Kelompok Usaha Bank
Bank Business Group Information

Pada tanggal 25 Desember 2024 dibentuk Kelompok Usaha Bank (KUB) bank **bjb** berdasarkan Surat Otoritas Jasa Keuangan Nomor S-165/KO.12/2024 perihal Penegasan Struktur Kelompok Usaha Bank (KUB) PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, dengan struktur KUB sebagai berikut:

On December 25, 2024, the Bank Business Group (KUB) of bank **bjb** was formed based on the Financial Services Authority Letter Number S-165/KO.12/2024 concerning the Affirmation of the Structure of the Bank Business Group (KUB) of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk, with the KUB structure as follow:



Per 31 Desember 2025, belum terdapat pengurus dari kelompok usaha Bank yang menjabat di bank **bjb**. Kemudian sampai dengan 31 Desember 2025, tidak terdapat pemegang saham yang bertindak atas nama pemegang saham lain.

As of December 31, 2025, there has been no influence from the Bank's business group that holds positions at bank **bjb**. Then, until December 31, 2025, there were no shareholders acting on behalf of other shareholders.

Kronologis Penerbitan Saham
Chronology of Sharelistings

Pada tahun 2010, Perseroan menawarkan 2.424.072.500 sahan, atau 25% dari jumlah saham Perseroan, kepada masyarakat pada harga penawaran sebesar Rp600 (nilai penuh) per saham. Saham yang ditawarkan merupakan saham Seri B dengan harga nominal Rp250 (nilai penuh) per lembar saham. Penawaran umum tersebut telah memperoleh pernyataan efektif berdasarkan surat dari Bapepam-LK No. S-5901/BL/2010 tanggal 29 Juni 2010. Total penerimaan dari penawaran umum tersebut sebesar Rp1.454.443 juta. Selisih lebih antara harga penawaran per saham dengan nilai nominal per saham dicatat sebagai "Tambahan Modal Disetor." Yang disajikan pada bagian Ekuitas pada laporan posisi keuangan konsolidasian.

In 2010, the Bank offered 2,424,072,500 shares, or 25% of the total shares of the Bank, to the public at an offering price of Rp600 (full amount) per share. The offered shares are Series B shares with a nominal price of IDR250 (full amount) per share. The public offering has obtained an effective statement based on a letter from Bapepam-LK No. S-5901/BL/2010 dated June 29, 2010. The total revenue from the public offering amounted to IDR1,454,443 million. The difference between the per share offer price and the nominal value per share is recorded as "Additional Paid-in Capital" which is presented in the Equity section in the consolidated statement of financial positio.

Pada tanggal 8 Juli 2010, saham Perseroan secara resmi telah tercatat di Bursa Efek Indonesia. Jumlah saham Perseroan yang tercatat di Bursa Efek Indonesia sebanyak 2.424.072.500 saham seri B atau 25% dari jumlah saham Bank.

On July 8, 2010, Bank shares were officially listed on the Indonesia Stock Exchange. The number of Bank shares listed on the Indonesia Stock Exchange is 2,424,072,500 series B shares or 25% of the Bank's total shares.

Dalam rangka penguatan struktur permodalan untuk menjaga rasio permodalan sesuai Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum sebagaimana telah diubah oleh Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 serta untuk menunjang ekspansi bisnis Perseroan di masa mendatang, khususnya untuk ekspansi kredit, Perseroan merencanakan untuk melaksanakan Program Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (Program PMT HMETD) sebagaimana dimaksud dalam Peraturan No. 38/POJK.04/2014 tentang Penambahan Modal Tanpa Memberikan Hak Memesan Efek Terlebih Dahulu.

In the context of strengthening the capital structure to maintain the capital ratio in accordance with Financial Services Authority Regulation No. 11/POJK.03/2016 concerning the Minimum Capital Requirement for Commercial Banks as amended by Financial Services Authority Regulation No. 34/POJK.03/2016 and to support the expansion of the Company's business in the future, specifically for loan expansion, the Company plans to implement a Capital Addition Program without Pre-emptive Rights (PMT HMETD Program) as referred to in Regulation No. 38/POJK.04/2014 concerning Increasing Capital Without Giving Preemptive Rights.

Berdasarkan hasil Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan di Kota Bandung pada tanggal 11 Desember 2018, telah memberikan persetujuan untuk pelaksanaan PMT HMETD dengan menerbitkan sebanyak-banyaknya 360.100.000 lembar saham Seri A dengan nilai nominal Rp250 per lembar saham, dengan harga penerbitan sebesar Rp1.900 per lembar saham. Dasar penetapan harga penerbitan berdasarkan ketentuan dalam butir V.1 Lampiran II Peraturan Pencatatan PT Bursa Efek Indonesia No. 1-A Keputusan No. Kep-00001/BEI/01-2014 tanggal 20 Januari 2014 yakni harga rata-rata 25 (dua puluh lima) hari penutupan perdagangan saham Perseroan di Bursa Efek Indonesia sebelum tanggal pemberitahuan pelaksanaan RUPSLB yakni mulai tanggal 28 September 2018 sampai dengan 1 November 2018.

Based on the results of the Extraordinary General Meeting of Shareholders held in the city of Bandung on December 11, 2018, has given approval for the exercise of Pre-emptive Rights by issuing as many as 360,100,000 Series A shares with a nominal value of IDR250 per share, with the issuance price in the amount of IDR1,900 per share. The basis for determining the issuance price is based on the provisions in point V.1 Appendix II of PT Indonesia Stock Exchange Listing Regulation No. 1-A Decree No. Kep-00001/BEI/01-2014 dated January 20, 2014 namely the average price of 25 (twenty-five) days of trading closure of the Company's shares on the Indonesia Stock Exchange prior to the date of the notice of the EGMS starting on September 28, 2018 until November 1, 2018.

Jangka waktu pelaksanaan Program PMT HMETD adalah 2 (dua) tahun terhitung sejak persetujuan RUPSLB yaitu sampai dengan 11 Desember 2020. Pelaksanaan setoran modal dilakukan secara bertahap disesuaikan dengan anggaran serta pemenuhan peraturan perundang-undangan yang berlaku untuk pemerintah daerah. Di tahun 2018 terdapat 20 (dua puluh) Pemerintah Daerah yang telah melakukan setoran modal dengan total nilai setoran adalah sebesar Rp270.742.390.500 dan dengan jumlah lembar saham Seri A baru yang diterbitkan sebanyak 142.495.995 lembar saham.

The period for implementing the Preemptive Rights PMT Program was 2 (two) years from the approval of the EGMS, namely until December 11, 2020. The capital injection was carried out in stages according to the budget and compliance with the laws and regulations that applied to local governments. In 2018 there were 20 (twenty) Regional Governments that had paid up capital with a total deposit value of IDR270,742,390,500 and with the number of new Series A shares issued as many as 142,495,995 shares.

Berdasarkan hasil keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 yang diselenggarakan di Kota Bandung pada tanggal 6 April 2021 telah menyetujui pelaksanaan Penambahan Modal dengan Hak Memesan Efek

Based on the resolution of the Annual General Meeting of Shareholders for Fiscal Year 2020 held in Bandung on April 6, 2021, the Company approved the implementation of a Capital Increase with Pre-emptive Rights (PMHMETD) through

Tabel Kronologis Penerbitan Saham bank bjb
Table of Chronology of Issuance of bank **bjb** Shares

No.	Periode Period	Keterangan Description	Jumlah Saham Number of Shares	Nilai Nominal (Rp) Nominal Value (IDR)	Harga Penawaran (Rp) Nominal Value (IDR)	
1.	**Sebelum IPO** Before IPO	-	-	-	-	
2.	**2010**	Penawaran Umum Perdana Initial Public Offering	Saham Biasa Seri B Series B Ordinary Shares	600	600	
3.	**2018**	PMT HMETD	Saham Seri A Series A Shares	250	1,900	
4.	**2022**	PM HMETD	Saham Seri B Series B Shares	250	1,355	

Terlebih Dahulu (PMHMETD) dengan menerbitkan sebanyak-banyaknya 925.000.000 saham seri B baru dengan nilai nominal Rp250 per saham, dengan harga pelaksanaan sebesar Rp1.355 per lembar saham.

Jangka waktu pelaksanaan PMHMETD adalah 12 (dua belas) bulan sejak tanggal RUPS Tahunan sampai dengan efektifnya Pernyataan Pendaftaran. Pada bulan Maret 2022 dana berhasil terserap sebesar Rp924.999.591.375 dengan jumlah lembar saham Seri B baru yang diterbitkan sebanyak 682.656.525 lembar saham.

Nama Bursa Tempat Saham Perusahaan Dicatatkan

Seluruh saham bank **bjb** telah dicatatkan pada Bursa Efek Indonesia.

the issuance of a maximum of 925,000,000 new Series B shares with a par value of Rp250 per share, at an exercise price of Rp1,355 per share.

The implementation period of the Capital Increase with Pre-emptive Rights (PMHMETD) was 12 (twelve) months from the date of the Annual General Meeting of Shareholders until the effective date of the Registration Statement. In March 2022, the proceeds raised amounted to Rp924,999,591,375 through the issuance of 682,656,525 new Series B shares.

Name of Stock Exchange Where the Company's Shares are Listed

All bank **bjb** shares had been listed on the Indonesian Stock Exchange.

	Jumlah Saham yang Diterbitkan Number of Shares Issued	**Modal Ditempatkan dan Disetor** Issued and Paid Up Capital		
		Jumlah Saham Number of shares	**Total Nilai Nominal (Rp)** Total Nominal Value (IDR)	**Total Harga Penawaran (Rp)** Total Offer Price (IDR)
	-	-	-	-
	2,424,072,500	9,696,291,166	2,424,072,791,500	1,454,443,500,000
	142,495,995	9,838,787,161	2,459,696,790,250	270,742,390,500
	682,656,525	10,521,443,686	4,443,237,409,179	924,999,591,375

Kronologis Penerbitan dan/atau Pencatatan Obligasi dan Efek Lainnya

Cronological Issuance and /or Listing of Bonds and Other

Kronologis Penerbitan dan/atau Pencatatan Obligasi

Sampai dengan 31 Desember 2025, bank **bjb** telah menerbitkan obligasi sebanyak 21 (dua puluh satu) kali. Seluruh obligasi bank **bjb** telah dicatatkan di Bursa Efek Indonesia.

Chronology of The Issuance and/or Listing of Bonds

As of December 31, 2025, bank bjb had issued 21 (twenty-one) bonds. All bank **bjb** bonds have been listed on the Indonesia Stock Exchange.

Tabel Kronologis Penerbitan Obligasi Bank bjb
Table of Chronology of bank **bjb** Bonds Issuance

No.	Uraian Description	Tanggal Terbit Date of Issue	Tanggal Efektif Effective date	Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)
1.	Obligasi I Bank Jabar Bond I Bank Jabar	Juli 1991 July 1991	Juli 1991 July 1991	5 Tahun years	Rp IDR	25,000
2.	Obligasi II Bank Jabar Bond II Bank Jabar	Juli 1993 July 1993	Juli 1993 July 1993	5 Tahun years	Rp IDR	50,000
3.	Obligasi III Bank Jabar Bond III Bank Jabar	18 April 2000 April 18, 2000	18 April 2000 April 18, 2000	5 Tahun years	Rp IDR	150,000
4.	Obligasi IV Bank Jabar Seri A Bond VI Bank Jabar Series A	5 Oktober 2004 October 5, 2004	5 Oktober 2004 October 5, 2004	3 Tahun years	Rp IDR	300,000
5.	Obligasi IV Bank Jabar Seri B Bond VI Bank Jabar Series B	5 Oktober 2004 October 5, 2004	5 Oktober 2004 October 5, 2004	5 Tahun years	Rp IDR	700,000
6.	Obligasi V Bank Jabar Bond V Bank Jabar	8 Desember 2006 December 8, 2006	27 November 2006 November 27, 2006	5 Tahun years	Rp IDR	100,000
7.	Obligasi VI Bank Jabar Banten Seri A Bond VI Bank Jabar Banten Series A	10 Juli 2009 July 10, 2009	30 Juni 2009 June 30, 2009	3 Tahun years	Rp IDR	350,000
8.	Obligasi VI Bank Jabar Banten Seri B Bond VI Bank Jabar Banten Series B	10 Juli 2009 July 10, 2009	30 Juni 2009 June 30, 2009	5 Tahun years	Rp IDR	400,000
9.	Obligasi VII bank **bjb** Tahun 2011 Seri A Bond VII bank **bjb** Year 2011 Series A	31 Januari 2011 January 31, 2011	9 Februari 2011 February 9, 2011	3 Tahun years	Rp IDR	276,000
10.	Obligasi VII bank **bjb** Tahun 2011 Seri B Bond VII bank **bjb** Year 2011 Series B	31 Januari 2011 January 31, 2011	9 Februari 2011 February 9, 2011	5 Tahun years	Rp IDR	601,000

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment Status	Peringkat Rating		Wali Amanat Trustee
					2025	2024	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Juli 1996 July 1996	24.30% (tahun pertama dan selanjutnya *floating*)	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Juli 1998 July 1998	17.25% (tahun pertama dan selanjutnya *floating*)	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 April 2005 April 18, 2025	16.25% (tahun pertama dan selanjutnya *floating* / first year and subsequent floating)	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	5 Oktober 2007 October 5, 2007	11.75% *(fixed)*	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	5 Oktober 2009 October 5, 2009	12.50% *(fixed)*	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	8 Desember 2011 December 8, 2011	11.25% *(fixed)*	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	10 Juli 2012 July 10, 2012	12.00% *(fixed)*	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	10 Juli 2014 July 10, 2014	12.50% *(fixed)*	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2014 February 9, 2014	9.20% *(fixed)*	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2016 February 9, 2016	10.20% *(fixed)*	Lunas Paid Off	-	-	PT Bank Mega Tbk

No.	Uraian Description	Tanggal Terbit Date of Issue	Tanggal Efektif Effective date	Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)
11.	Obligasi VII bank **bjb** Tahun 2011 Seri C Bond VII bank **bjb** Year 2011 Series C	31 Januari 2011 January 31, 2011	9 Februari 2011 February 9, 2011	7 Tahun years	Rp IDR	1,123,000
12.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri A Continuous Public Offering I (PUB I) of Phase I Bonds 2017 Series A	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	3 Tahun years	Rp IDR	251,700
13.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri B Continuous Public Offering I (PUB I) of Phase I Bonds 2017 Series B	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	5 Tahun years	Rp IDR	468,300
14.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri C Continuous Public Offering I (PUB I) of Phase I Bonds 2017 Series C	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	7 Tahun years	Rp IDR	780,000
15.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Subordinasi Tahap I Tahun 2017 Seri A Continuous Public Offering I (PUB I) Subordinated Bonds Phase I Year 2017 Series A	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	5 Tahun years	Rp IDR	307,000
16.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Subordinasi Tahap I Tahun 2017 Seri B Continuous Public Offering I (PUB I) Subordinated Bonds Phase I Year 2017 Series B	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	7 Tahun years	Rp IDR	693,000
17.	Obligasi Berkelanjutan I bank **bjb** Tahap II Tahun 2018 Seri A Sustainable Bond I bank **bjb** Phase II Year 2018 Series A	28 September 2018 September 28, 2018	28 September 2018 September 28, 2018	3 Tahun years	Rp IDR	835,500
18.	Obligasi Berkelanjutan I bank **bjb** Tahap II Tahun 2018 Seri B Sustainable Bond I bank **bjb** Phase II Year 2018 Series B	28 September 2018 September 28, 2018	28 September 2018 September 28, 2018	5 Tahun years	Rp IDR	916,500
19.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri A Sustainable Bond I bank **bjb** Phase III Year 2019 Series A	18 Oktober 2019 October 18, 2019	18 Oktober 2019 October 18, 2019	3 Tahun years	Rp IDR	66,000
20.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri B Sustainable Bond I bank **bjb** Phase III Year 2019 Series B	18 Oktober 2019 October 18, 2019	18 Oktober 2019 October 18, 2019	5 Tahun years	Rp IDR	108,000
21.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri C Sustainable Bond I bank **bjb** Phase III Year 2019 Series C	18 Oktober 2019 October 18, 2019	18 Oktober 2019 October 18, 2019	7 Tahun years	Rp IDR	74,000
22.	Obligasi Berkelanjutan II bank **bjb** Tahap I Tahun 2020 Seri A Sustainable Bond II bank **bjb** Phase I Year 2020 Series A	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	5 Tahun years	Rp IDR	132,000
23.	Obligasi Berkelanjutan II bank **bjb** Tahap I Tahun 2020 Seri B Sustainable Bond II bank **bjb** Phase I Year 2020 Series B	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	7 Tahun years	Rp IDR	368,000
24.	Obligasi Berkelanjutan II bank **bjb** Tahap II Tahun 2020 Seri A Sustainable Bond II bank **bjb** Phase II Year 2020 Series A	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	5 Tahun years	Rp IDR	162,580
25.	Obligasi Berkelanjutan II bank **bjb** Tahap II Tahun 2020 Seri B Sustainable Bond II bank **bjb** Phase II Year 2020 Series B	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	7 Tahun years	Rp IDR	337,420

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment Status	Peringkat Rating		Wali Amanat Trustee
					2025	2024	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2018 February 9, 2018	10.40% *(fixed)*	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2020 December 6, 2020	7.50% *(fixed)*	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2022 December 6, 2022	8.15% *(fixed)*	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	8.85% *(fixed)*	Lunas Paid Off	-	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2022 December 6, 2022	9.60% *(fixed)*	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	9.90% *(fixed)*	Lunas Paid Off	-	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	28 September 2021 September 28, 2021	9% (*fixed*)	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	28 September 2023 September 28, 2023	9.5% (*fixed*)	Lunas Paid Off	-	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2022 October 18, 2022	8.25% (*fixed*)	Lunas Paid Off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2024 October 18, 2024	8.50% (*fixed*)	Lunas Paid Off	-	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2026 October 18, 2026	8.75% (*fixed*)	Aktif Active	idAA	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2025 March 3, 2025	8.60% (*fixed*)	Lunas Paid Off	idA+	idA+	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2027 March 3, 2027	9.35 % (*fixed*)	Aktif Active	idA+	idA+	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2025 November 17, 2025	8.50% (*fixed*)	Lunas Paid Off	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2027 November 17, 2027	9.00 % (*fixed*)	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk

No.	Uraian Description	Tanggal Terbit Date of Issue	Tanggal Efektif Effective date	Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)
26.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri A Sustainable Subordinated Bonds III bank **bjb** Phase I Year 2021 Series A	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	5 Tahun years	Rp IDR	379,000
27.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri B Sustainable Subordinated Bonds III bank **bjb** Phase I Year 2021 Series B	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	7 Tahun years	Rp IDR	621,000
28.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri A Sustainable Subordinated Bonds III bank **bjb** Phase II Year 2022 Series A	09 Juni 2022 June 09, 2022	09 Juni 2022 June 09, 2022	5 Tahun years	Rp IDR	399,910
29.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri B Sustainable Subordinated Bonds III bank **bjb** Phase II Year 2022 Series A	09 Juni 2022 June 09, 2022	09 Juni 2022 June 09, 2022	7 Tahun years	Rp IDR	600,090
30.	Obligasi Keberlanjutan Berkelanjutan I Bank **bjb** Tahap I Tahun 2024 Seri A Sustainable Sustainable Bonds I Bank **bjb** Phase I Year 2024 Series A	10 Desember 2024 December 10, 2024	10 Desember 2024 December 10, 2024	3 Tahun years	Rp IDR	200,000
31.	Obligasi Keberlanjutan Berkelanjutan I Bank **bjb** Tahap I Tahun 2024 Seri B Sustainable Sustainable Bonds I Bank **bjb** Phase I Year 2024 Series B	10 Desember 2024 December 10, 2024	10 Desember 2024 December 10, 2024	5 Tahun years	Rp IDR	800,000
32.	Surat Berharga Perpetual Berkelanjutan I Bank **bjb** Tahap I Tahun 2024 Sustainable Perpetual Securities I Bank **bjb** Phase I Year 2024	10 Desember 2024 December 10, 2024	10 Desember 2024 December 10, 2024	Tanpa Jangka Waktu No Term	Rp IDR	1,000,000

Kronologis Penerbitan dan/atau Pencatatan Efek Lainnya

Chronology of Issuance and/or Other Securities Listing

Tabel Kronologis Penerbitan dan/pencatatan Efek Lainnya bank bjb
Table of Chronological Issuance and/listing of Other Securities bank **bjb**

No.	Uraian Description	Tanggal Terbit Date of Issue	Tanggal Efektif Effective Date	Tenor
1.	*Medium Term Notes* I	September 1996 September 1996	September 1996 September 1996	3 Tahun Years
2.	*Medium Term Notes* II	28 Desember 2016 December 28, 2016	28 Desember 2016 December 28, 2016	370 Hari Days
3.	*Negotiable Certificates of Deposit* (NCD) IA bank **bjb**	21 Juni 2017 June 21, 2017	21 Juni 2017 June 21, 2017	273 Hari Days
4.	*Negotiable Certificates of Deposit* (NCD) IB bank **bjb**	21 Juni 2017 June 21, 2017	21 Juni 2017 June 21, 2017	365 Hari Days
5.	*Negotiable Certificates of Deposit* (NCD) IC bank **bjb**	21 Juni 2017 June 21, 2017	21 Juni 2017 June 21, 2017	548 Hari Days
6.	*Negotiable Certificates of Deposit* (NCD) IIA bank **bjb**	2 Oktober 2017 October 2, 2017	2 Oktober 2017 October 2, 2017	365 Hari Days
7.	*Negotiable Certificates of Deposit* (NCD) IIB bank **bjb**	2 Oktober 2017 October 2, 2017	2 Oktober 2017 October 2, 2017	730 Hari Days
8.	*Negotiable Certificates of Deposit* (NCD) IIC bank **bjb**	2 Oktober 2017 October 2, 2017	2 Oktober 2017 October 2, 2017	1.096 Hari Days

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment Status	Peringkat Rating		Wali Amanat Trustee
					2025	2024	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2026 July 15, 2026	7.85%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2028 July 15, 2028	8.6%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	09 Juni 2027 June 09, 2027	7.85%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	09 Juni 2029 June 09, 2029	8.6%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	10 Desember 2027 December 10, 2027	7%	Aktif Active	idAA		PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	10 Desember 2029 December 10, 2029	7.3%	Aktif Active	idAA	idAA	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Tanpa Jangka Waktu No Term	9.5%	Aktif Active	idA	idA	PT Bank Tabungan Negara (Persero) Tbk

	Mata Uang Currency	Jumlah (juta) Total (million)	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment Status
	Rp IDR	75,000	September 1999 September 1996	17,75% (tahun pertama dan selanjutnya *floating* / first year and subsequent floating)	Lunas Paid Off
	Rp IDR	1,189,000	8 Januari 2018 January 8, 2018	9% *(fixed)*	Lunas Paid Off
	Rp IDR	100,000	21 Maret 2018 March 21, 2018	7.50%	Lunas Paid Off
	Rp IDR	375,000	21 Juni 2018 June 21, 2018	7.60%	Lunas Paid Off
	Rp IDR	25,000	21 Desember 2018 December 21, 2018	7.80%	Lunas Paid Off
	Rp IDR	1,000,000	2 Oktober 2018 October 2, 2018	6.85%	Lunas Paid Off
	Rp IDR	170,000	2 Oktober 2019 October 2, 2019	7.20%	Lunas Paid Off
	Rp IDR	70,000	2 Oktober 2020 October 2, 2020	7.90%	Lunas Paid Off

No.	Uraian Description	Tanggal Terbit Date of Issue	Tanggal Efektif Effective Date	Tenor
9.	*Negotiable Certificates of Deposit* (NCD) III A bank **bjb** Tahun 2018	28 Maret 2018 March 28, 2018	28 Maret 2018 March 28, 2018	373 hari Days
10.	*Negotiable Certificates of Deposit* (NCD)III B bank **bjb** Tahun 2018	28 Maret 2018 March 28, 2018	28 Maret 2018 March 28, 2018	1.094 hari Days
11.	*Term Loan* I BCA	29 Maret 2018 March 28, 2018	29 Maret 2018 March 28, 2018	2 tahun Years
12.	*Term Loan* II	7 Juni 2018 June 7, 2018	7 Juni 2018 June 7, 2018	3 tahun Years
13.	*Term Loan* III	31 Oktober 2018 October 31, 2018	31 Oktober 2018 October 31, 2018	3 tahun Years
14.	*Term Loan* IV BCA	16 November 2018 November 16, 2018	16 November 2018 November 16, 2018	4 tahun Years
15.	Term Loan Bank BCA (ket 2)	17 Oktober 2022 October 17, 2022	17 Oktober 2022 October 17, 2022	2 Tahun Years
16.	Term Loan Bank Danamon	28 September 2022 September 28, 2022	28 September 2022 September 28, 2022	3 Tahun Years
17.	Term Loan Bank Mandiri - 1	27 Desember 2021 December 27, 2021	27 Desember 2021 December 27, 2021	2 Tahun Years
18.	Term Loan Bank BCA	30 Juni 2021 June 30, 2021	30 Juni 2021 June 30, 2021	2 Tahun Years
19.	Term Loan Bank BCA	29 Oktober 2021 October 29, 2021	29 Oktober 2021 October 29, 2021	2 Tahun Years
20.	Term Loan Bank ICBC Indonesia	1 Maret 2022 March 1, 2022	1 Maret 2022 March 1, 2022	2 Tahun Years
21.	Term Loan Bank Danamon	28 Maret 2022 March 28, 2022	28 Maret 2022 March 28, 2022	2 Tahun Years
22.	Term Loan Bank Mandiri	28 Maret 2022 March 28, 2022	28 Maret 2022 March 28, 2022	21 Bulan
23.	Term Loan Bank DKI	29 September 2022 September 29, 2022	29 September 2022 September 29, 2022	2 Tahun Years
24.	Term Loan Bank Danamon	18 Oktober 2022 October 18, 2022	18 Oktober 2022 October 18, 2022	3 Tahun Years
25.	NCD bank **bjb** Tahun 2023	06 November 2023 November 06, 2023	06 November 2023 November 06, 2023	1 Tahun Years
26.	NCD II bank **bjb** Tahun 2023	28 Desember 2023 December 28, 2023	28 Desember 2023 December 28, 2023	1 Tahun Years
27.	NCD III bank **bjb** Tahun 2024	28 Juni 2024 June 28, 2024	28 Juni 2024 June 28, 2024	1 Tahun Years
28.	NCD IV bank **bjb** Tahun 2024	7 Oktober 2024 October 7, 2024	7 Oktober 2024 October 7, 2024	1 Tahun Years
29.	NCD bank **bjb** Tahun 2024	6 November 2024 November 6, 2024	6 November 2024 November 6, 2024	1 Tahun Years
30.	NCD II bank **bjb** Tahun 2024	30 Desember 2024 December 30, 2024	30 Desember 2024 December 30, 2024	1 Tahun Years
31	NCD III bank bjb Tahun 2025	26 Juni 2025 June 26, 2025	26 Juni 2025 June 26, 2025	1 Tahun Years
32	NCD IV bank bjb Tahun 2025	07 Oktober 2025 October 07, 2025	07 Oktober 2025 October 07, 2025	1 Tahun Years
33	NCD bank bjb Tahun 2025	06 November 2025 November 06, 2025	06 November 2025 November 06, 2025	1 Tahun Years
34	NCD II bank bjb Tahun 2025	30 Desember 2025 December 30, 2025	30 Desember 2024 December 30, 2025	1 Tahun Years

	Mata Uang Currency	Jumlah (juta) Total (million)	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment Status
	Rp IDR	240,000	5 April 2019 April 5, 2019	6,30%	Lunas Paid Off
	Rp IDR	110,000	26 Maret 2021 March 26, 2021	7,50%	Lunas Paid Off
	Rp IDR	2,000,000	27 Maret 2024 March 27, 2024	JIBOR 3M + 0.75%	Lunas Paid Off
	Rp IDR	1,500,000	7 Juni 2021 June 7, 2021	7,80%	Lunas Paid Off
	Rp IDR	220,000	15 Oktober 2021 October 15, 2021	9,10%	Lunas Paid Off
	Rp IDR	2,000,000	17 Oktober 2022 October 17, 2022	7,25%	Lunas Paid Off
	Rp IDR	2,000,000	17 Oktober 2024 October 17, 2024	JIBOR 3M + 0.50%	Lunas Paid Off
	Rp IDR	1,500,000	26 September 2025 September 26, 2025	6.30%	Lunas Paid Off
	Rp IDR	1,000,000	19 Desember 2023 December 19, 2023	JIBOR 3M + 1%	Lunas Paid Off
	Rp IDR	1,500,000	30 Juni 2023 June 30, 2023	JIBOR 3M + 1.15%	Lunas Paid Off
	Rp IDR	200,000	29 Oktober 2023 October 29, 2023	JIBOR 3M + 1.15%	Lunas Paid Off
	Rp IDR	800,000	1 Maret 2024 March 1, 2024	JIBOR 3M + 0.80%	Lunas Paid Off
	Rp IDR	1,000,000	28 Maret 2024 March 28, 2024	4.50%	Aktif Active
	Rp IDR	500,000	19 Desember 2023 December 19, 2023	JIBOR 3M + 1%	Lunas Paid Off
	Rp IDR	1,500,000	27 September 2024 September 27, 2024	JIBOR 3M + 0.65%	Lunas Paid Off
	Rp IDR	1,500,000	17 Oktober 2025 October 17, 2025	6.70%	Lunas Paid Off
	Rp IDR	20,524,318,759	06 November 2024 November 06, 2024	1.49%	Lunas Paid Off
	Rp IDR	4,630,161,557	28 Desember 2024 December 28, 2024	1.49%	Lunas Paid Off
	Rp IDR	9,039,556,991	28 Juni 2025 June 28, 2025	1.49%	Lunas Paid Off
	Rp IDR	13,046,783,076	7 Oktober 2025 October 7, 2025	1.49%	Lunas Paid Off
	Rp IDR	18,945,525,008	6 November 2025 November 06, 2024	1.49%	Lunas Paid Off
	Rp IDR	11,532,413,341	30 Desember 2025 December 30, 2025	1.49%	Lunas Paid Off
	Rp IDR	8,303,326,726	26 Juni 2026 June 26, 2026	1.49%	Aktif Active
	Rp IDR	11,875,961,058	07 Oktober 2026 October 07, 2026	1.49%	Aktif Active
	Rp IDR	17,370,272,442	06 November 2026 November 06, 2026	1.49%	Aktif Active
	Rp IDR	10,590,991,844	30 Desember 2026 December 30, 2026	1.49%	Aktif Active

Informasi Penggunaan Jasa Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP)

Information on The Use of Public Accountants (AP) and Public Accounting Firms (KAP)

Nama KAP **Name of Public Accounting Firm**	Amir Abadi Jusuf, Aryanto, Mawar & Rekan
Jaringan Asosiasi **Association Network**	RSM Indonesia
Alamat KAP **Financial Accounting Firm Address**	Plaza Asia Level 10, Jl. Jendral Sudirman Kav. 59 Jakarta 12190 Indonesia Telp: (021) 51401340 Fax: (021) 51401350
Nama AP **AP Name**	Saptoto Agustomo
Periode Penugasan KAP **Financial Accounting Firm Assignment Period**	Periode Ke 8 8th Period
Periode Penugasan AP **AP Assignment Period**	Periode Ke 4 4th Period
Jasa Audit **Audit Services**	Audit Laporan Keuangan Financial Statement Audit
***Fee* Audit** **Audit Fee**	Rp3,496,500,000 IDR3,496,500,000
Jasa Non Audit **Non-Audit Services**	Tidak memiliki jasa non audit No non-audit services were provided
***Fee* Non Audit** **Non-Audit Fee**	Tidak memiliki *fee* non audit No non-audit fees were incurred.

Lembaga dan/atau Profesi Penunjang
Supporting Institutions and/or Professions

Lembaga Pemeringkat Efek — Securities Rating Agency

PT Pemeringkat Efek Indonesia (PEFINDO)	Panin Tower Senayan City, 17th Floor Jl. Asia Afrika Lot.19 Jakarta 10270, Indonesia Telp : (021) 7278-2380 Fax : (021) 7278-2370 **Jasa yang diberikan / Services provided:** - Biaya pemantauan tahunan dan Pemeringkatan Obligasi Subordinasi Berkelanjutan IV Bank bjb Tahap I Tahun 2024 / Annual monitoring costs and Rating of Bank bjb's Continuous Subordinated Bonds IV Phase I 2024 - Biaya pemantauan tahunan dan Pemeringkatan Obligasi Keberlanjutan Berkelanjutan I Bank bjb Tahap I Tahun 2024 & Surat Berharga Perpetual Berkelanjutan I bank bjb Tahun 202 / Annual monitoring fees and Rating of Bank bjb's Sustainable Bonds I Phase I Year 2024 & Bank bjb's Sustainable Perpetual Securities I Year 202 **Besaran *Fee* / Fee Amount:** - Rp691.828.800 / IDR691,828,800 - Rp900.000.000 / IDR900,000,000
Fitch Rating	DBS Bank Tower, 24th Floor Jl. Prof. Dr. Satrio No. Kav 3-5 Jakarta 12940, Indonesia Telp : (021) 2988-6800 Fax : (021) 2988-6822 **Jasa yang diberikan / Services provided :** Biaya pemantauan tahunan Tahun 2023 / Annual monitoring fee for 2023 **Besaran *Fee* / Fee Amount :** Rp180.000.000 / Rp180.000.000

Informasi Perdagangan dan Pencatatan Saham — Trade Information and Share Listing

PT Bursa Efek Indonesia	Indonesia Stock Exchange Building, 1st Tower Jl. Jend. Sudirman Kav 52-53 Jakarta Selatan 12190, Indonesia. Telp : 0800-100-9000. Email : callcenter@idx.co.id **Jasa yang diberikan / Services provided :** Biaya Pencatatan Tahunan Obligasi dan Saham Tahun 2024. / Annual Recording Fee for Bonds and Shares in 2024. **Besaran *Fee* / Fee Amount :** Rp1.150.119.100 / IDR1.150.119.100

Biro Administrasi Efek — Securities Administration Bureau

PT Datindo Entrycom	Jl. Hayam Wuruk No.28, Lantai 2 Jakarta 10120-Indonesia Telp : (021) 350 8077 (Hunting) Fax : (021) 350 8078 Email : corporatesecretary@datindo.com **Jasa yang diberikan / Services provided :** Biaya pembayaran dividen dan Biaya Lembaga Penunjang RUPST Tahun Buku 2022 dan RUPS Luar Biasa Tahun 2023 / Services provided: Dividend payment fees and Supporting Institution Fees for the 2022 Financial Year GMS and the 2023 Extraordinary GMS **Besaran *Fee* / Fee Amount :** Rp363.624.900 / IDR363.624.900

Kustodian / Custodian

PT Kustodian Sentral Efek Indonesia	Gedung Bursa Efek Indonesia, Tower 1, Lt. 5 Jl. Jend. Sudirman kav. 52-53, Jakarta 12190 Indonesia. Telp : (021) 515 2855 Fax : (021) 5299 1199. Email : helpdesk@ksei.co.id **Jasa yang diberikan / Services provided :** Pemantauan Tahunan Obligasi dan NCD. / Services provided: Annual Monitoring of Bonds and NCDs. **Besaran *Fee* / Fee Amount :** Rp163.724.998 / IDR163.724.998

Perusahaan Sekuritas / Securities Company

PT Mandiri Sekuritas	Menara Mandiri Lantai 24-25 Jl. Jend. Sudirman Kav. 54-55 Jakarta 12190 Telp : (021) 5263445 Fax : (021) 5263507 **Jasa yang diberikan / Services provided :** - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Subordinasi Berkelanjutan IV Bank bjb Tahap I Tahun 2024. / Underwriter for Continuous Public Offering (PUB) of Continuous Subordinated Bonds IV Bank bjb Phase I 2024. - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Keberlanjutan Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Underwriter for the Sustainable Public Offering (PUB) of Bank bjb Sustainable Bonds I Phase I 2024. - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Surat Berharga Perpetual Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Underwriter for Continuous Public Offering (PUB) of Continuous Perpetual Securities I Bank bjb Phase I 2024. **Besaran *Fee* / Fee Amount :** - Rp599.610.964 / IDR 599,610,964 - Rp490.990.991 / IDR 490,990,991 - Rp512.627.000 / IDR 512,627,000
PT CIMB Sekuritas Indonesia	Graha CIMB Niaga Lantai 28 Jl. Jend. Sudirman Kav. 58 Jakarta 12190. Telp : (021) 50847848 Fax : (021) 50847849 **Jasa yang diberikan / Services provided :** Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Subordinasi Berkelanjutan IV Bank bjb Tahap I Tahun 2024. / Underwriter for Continuous Public Offering (PUB) of Continuous Subordinated Bonds IV Bank bjb Phase I 2024. **Besaran *Fee* / Fee Amount :** Rp392.940.090 / IDR 392.940.090
PT Mega Capital Sekuritas	Menara Bank Mega Lantai 12 Jl. Kapten P. Tendean Kav 12-14 A Jakarta 12190 Telp : (021) 79175599 Fax : (021) 79193900 **Jasa yang diberikan / Services provided :** - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Subordinasi Berkelanjutan IV Bank bjb Tahap I Tahun 2024. / Underwriter for Continuous Public Offering (PUB) of Continuous Subordinated Bonds IV Bank bjb Phase I 2024. - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Keberlanjutan Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Underwriter for the Sustainable Public Offering (PUB) of Bank bjb Sustainable Bonds I Phase I 2024. - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Surat Berharga Perpetual Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Underwriter for Continuous Public Offering (PUB) of Continuous Perpetual Securities I Bank bjb Phase I 2024. **Besaran *Fee* / Fee Amount :** - Rp843.129.730 / IDR843.129.730 - Rp490.990.991 / IDR490.990.991 - Rp2.657.093.000 / IDR2.657.093.000

PT Indo Premier Sekuritas	Gedung Pacific Century Place Lantai 16 Jl. Jend. Sudirman Kav. 52-53 SCB Lot 10 Jakarta 12190 Tel : (021) 5088 7168 Fax : (021) 5088 7167 **Jasa yang diberikan / Services provided :** - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Subordinasi Berkelanjutan IV Bank bjb Tahap I Tahun 2024. / Underwriter for Continuous Public Offering (PUB) of Continuous Subordinated Bonds IV Bank bjb Phase I 2024. - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Keberlanjutan Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Underwriter for the Sustainable Public Offering (PUB) of Bank bjb Sustainable Bonds I Phase I 2024. - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Surat Berharga Perpetual Berkelanjutan I Bank bjb Tahap I Tahun 2024. /Underwriter for Continuous Public Offering (PUB) of Continuous Perpetual Securities I Bank bjb Phase I 2024. **Besaran *Fee* / Fee Amount :** - Rp698.925.921 / IDR698.925.921 - Rp490.990.991 / IDR490.990.991 - Rp2.184.360.000 / IDR2.184.360.000
PT Trimegah Sekuritas Indonesia	Gedung Artha Graha Lantai 18 & 19 Jl. Jend. Sudirman Kav. 52-53 Jakarta 12190 Telp : (021) 29249088 Fax : (021) 29249150 **Jasa yang diberikan / Services provided :** - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Subordinasi Berkelanjutan IV Bank bjb Tahap I Tahun 2024. / Underwriter for Continuous Public Offering (PUB) of Continuous Subordinated Bonds IV Bank bjb Phase I 2024. - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Keberlanjutan Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Underwriter for the Sustainable Public Offering (PUB) of Bank bjb Sustainable Bonds I Phase I 2024. - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Surat Berharga Perpetual Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Underwriter for Continuous Public Offering (PUB) of Continuous Perpetual Securities I Bank bjb Phase I 2024. **Besaran *Fee* / Fee Amount :** - Rp490.990.991 / IDR490.990.991 - Rp490.990.991 / IDR490.990.991 - Rp552.630.000 / IDR552.630.000
PT BRI Danareksa Sekuritas	Gedung BRI II Lantai 23Suite 2301 Jl. Jend. Sudirman No.44-46 Jakarta 10210 Telp : (021) 50914100 Fax : (021) 2520990 **Jasa yang diberikan / Services provided :** - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Subordinasi Berkelanjutan IV Bank bjb Tahap I Tahun 2024. / Underwriter for Continuous Public Offering (PUB) of Continuous Subordinated Bonds IV Bank bjb Phase I 2024. - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Keberlanjutan Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Underwriter for the Sustainable Public Offering (PUB) of Bank bjb Sustainable Bonds I Phase I 2024. - Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Surat Berharga Perpetual Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Underwriter for Continuous Public Offering (PUB) of Continuous Perpetual Securities I Bank bjb Phase I 2024. **Besaran *Fee* / Fee Amount :** - Rp624.696.676 / IDR624.696.676 - Rp490.990.991 / IDR490.990.991 - Rp327.000.000 / IDR327.000.000
PT Aldiracita Sekuritas Indonesia	Menara Tekno Lantai 9 Jl. Fachrudin No. 19 Jakarta 10250 Telp : (021) 39705870 **Jasa yang diberikan / Services provided :** Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Surat Berharga Perpetual Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Underwriter for Continuous Public Offering (PUB) of Continuous Perpetual Securities I Bank bjb Phase I 2024. **Besaran *Fee* / Fee Amount :** Rp3.576.290.000 / IDR3.576.290.000

PT Bahana Sekuritas	Gedung Graha CIMB Niaga Lantai 10 Jl. Jend. Sudirman Kav. 58 Jakarta 12190 Telp : (021) 2505081 **Jasa yang diberikan / Services provided :** Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan (PUB) Surat Berharga Perpetual Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Services provided: Underwriter for Continuous Public Offering (PUB) of Continuous Perpetual Securities I Bank bjb Phase I 2024. **Besaran *Fee* / Fee Amount :** Rp1.090.000.000 / IDR1.090.000.000

Wali Amanat Trustee

PT Bank Mega, Tbk.	Menara Bank Mega Jl. Kapten P. Tendean No.12-14A Jakarta 12790 Telp : (021) 7917 5000 (hunting) Fax : (021) 7918 7100 **Jasa yang diberikan / Services provided :** Sebagai wali amanat dalam rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan II (PUB II) Tahap I Tahun 2020. / As trustee in the framework of the Public Offering of Continuous Subordinated Bonds II (PUB II) Phase I of 2020. **Besaran *Fee* / Fee Amount :** Rp99.000.000 / IDR 99.000.000
PT Bank Tabungan Negara (Persero) Tbk	Institutional Banking Division (IBD) Menara BTN Lantai 18 Jl. Gajah Mada No. 1 Jakarta Pusat 10130, Indonesia Telp : (021) 633 6789 ; ext. 1847 Website : www.btn.co.id E-mail : trustee.btn@gmail.com Up. : *Capital Market Department* **Jasa yang diberikan / Services provided :** - Wali amanat dalam rangka Penawaran Umum Berkelanjutan (PUB) Obligasi Subordinasi Berkelanjutan IV Bank bjb Tahap I Tahun 2024 / Trustee in the framework of the Continuous Public Offering (PUB) of Continuous Subordinated Bonds IV of Bank bjb Phase I of 2024 - Wali amanat dalam rangka Penawaran Umum Berkelanjutan (PUB) Obligasi Keberlanjutan Berkelanjutan I Bank bjb Tahap I Tahun 2024 / Trustee in the framework of the Continuous Public Offering (PUB) of Bank bjb Continuous Sustainability Bonds I Phase I 2024 - Wali amanat dalam rangka Penawaran Umum Berkelanjutan (PUB) Surat Berharga Perpetual Berkelanjutan I Bank bjb Tahap I Tahun 2024 / Trustee in the framework of Continuous Public Offering (PUB) of Continuous Perpetual Securities I Bank bjb Phase I 2024 **Besaran *Fee* / Fee Amount :** - Rp99.900.000 / IDR99.900.000 - Rp99.900.000 / IDR99.900.000 - Rp99.900.000 / IDR99.900.000

Notaris Notary

Kantor Notaris Yenni Yunithawati, SH	Arthaloka Building Jl. Jendral Sudirman No.2 RT 10/ RW 11, Kec Tanah Abang Jakarta Pusat 10220 **Jasa yang diberikan / Services provided :** Biaya Lembaga Penunjang RUPS Luar Biasa Tahun 2023 / Costs of Supporting Institutions for the 2023 Extraordinary General Meeting of Shareholders (RUPS) **Besaran *Fee* / Fee Amount :** Rp20.000.000 / IDR20.000.000

Notaris Tendy Suwarman, SH	Jl. Laswi No. 99 Bandung 40273 Telp : (022) 730 7507 **Jasa yang diberikan / Services provided :** Biaya Lembaga Penunjang RUPST Tahun Buku 2022 / Costs of Supporting Institutions for the 2022 Extraordinary General Meeting of Shareholders (RUPS) **Besaran *Fee* / Fee Amount :** Rp58.000.000 / IDR58.000.000
Notaris Arry Supratno, SH	Arry Centre Jl. Bendungan Jatiluhur No. 69 Jakarta Pusat 10210 Telp : (021) 57852525, 57852333 Fax : (021) 57851551, 57930373 **Jasa yang diberikan / Services provided :** Notaris Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022. / Notary for the Issuance of the Public Offering of Subordinated Sustainable Bonds III (PUB III) Phase II Year 2022. **Besaran *Fee* / Fee Amount :** Rp75.000.000 / IDR75.000.000
Notaris Vita Cahyojati,S.H., MHum	Jl. Jati Padang V Nomor 17 C Kel. Jati Padang, Kec. Pasar Minggu, Jakarta Selatan 12540 Telp : (021) 78341119, 78342861 **Jasa yang diberikan / Services provided :** - Notaris Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Subordinasi Berkelanjutan IV Bank bjb Tahap I Tahun 2024. / Notary of the Issuance of Continuous Public Offering (PUB) of Continuous Subordinated Bonds IV of Bank bjb Phase I of 2024. - Notaris Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Keberlanjutan Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Notary of Sustainable Public Offering (PUB) Issuance of Sustainable Bonds I Bank bjb Phase I 2024 - Notaris Emisi Penawaran Umum Berkelanjutan (PUB) Surat Berharga Perpetual Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Notary of Continuous Public Offering (PUB) of Continuous Perpetual Securities I Bank bjb Phase I 2024. **Besaran *Fee* / Fee Amount :** - Rp110.000.000 / IDR110.000.000 - Rp150.000.000 / IDR150.000.000 - Rp152.000.000 / IDR152.000.000

Konsultan Hukum / Legal Consultant

Dindin S. Maolani & Partners	Jl. Saledri No. 16 Bandung 400263 Telp/Fax : (022) 7300169 **Jasa yang diberikan / Services provided :** Jasa Konsultan Hukum RUPST Tahun Buku 2022 dan RUPS Luar Biasa Tahun 2023 / Legal Consultant Services for the 2022 Fiscal Year Annual General Meeting of Shareholders (RUPST) and the 2023 Extraordinary General Meeting of Shareholders (RUPS) **Besaran *Fee* / Fee Amount :** Rp85.000.000 / IDR85.000.000
Rossner & Co	Jalan Langen Sari Nomor 65 Kota Cimahi, 40535 **Jasa yang diberikan / Services provided :** Jasa Konsultan Hukum RUPST Tahun Buku 2022 dan RUPS Luar Biasa Tahun 2023 / Legal Consultant Services for the 2022 Fiscal Year Annual General Meeting of Shareholders (RUPST) and the 2023 Extraordinary General Meeting of Shareholders (RUPS) **Besaran *Fee* / Fee Amount :** Rp80.000.000 / IDR80.000.000

HKGM & Partners	Pondok Indah Plaza 3, Blok E/4 & E/5 Jl. TB Simatupang Jakarta 12310 **Jasa yang diberikan / Services provided :** - Konsultan Hukum Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Subordinasi Berkelanjutan IV Bank bjb Tahap I Tahun 2024. / Legal Consultant for the Issuance of Continuous Public Offering (PUB) of Continuous Subordinated Bonds IV of Bank bjb Phase I of 2024. - Konsultan Hukum Emisi Penawaran Umum Berkelanjutan (PUB) Obligasi Keberlanjutan Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Legal Consultant for the Issuance of Continuous Public Offering (PUB) of Continuous Subordinated Bonds I of Bank bjb Phase I of 2024. - Konsultan Hukum Emisi Penawaran Umum Berkelanjutan (PUB) Surat Berharga Perpetual Berkelanjutan I Bank bjb Tahap I Tahun 2024. / Legal Consultant for the Issuance of Continuous Public Offering (PUB) of Continuous Perpetual Securities I of Bank bjb Phase I of 2024. **Besaran *Fee* / Fee Amount :** - Rp400.000.000 / IDR400.000.000 - Rp400.000.000 / IDR400.000.000 - Rp400.000.000 / IDR400.000.000

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Hanindo Communication	Jl. Tebet Barat Dalam II C No.23, RT.2/RW.3, Tebet Barat., Tebet, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 10033. Telp : (021) 83700730 Email : info@hanindo.co.id **Jasa yang diberikan / Services provided :** - Jasa Periklanan terkait Penawaran Umum Berkelanjutan Tahun 2024. / Advertising Services related to the 2024 Continuous Public Offering. - Jasa Event Organizer terkait Penawaran Umum Berkelanjutan Tahun 2024 / Event Organizer Services related to the 2024 Continuous Public Offering **Besaran *Fee* / Fee Amount :** - Rp298.591.110 / IDR298.591.110 - Rp110.198.711 / IDR 110.198.711

Penghargaan dan Sertifikasi
Awards and Certifications

Penghargaan Award

No.	Nama Penghargaan Award Name	Acara Events	Penyelenggara Organizer	Tanggal Date	Foto
1.	**bjb** Call: Call Center Regular Banking	Contact Center Service Excellence Award	Majalah Marketing Marketing Magazine	19 Februari 2025 February 19, 2025	
2.	Golden Champion - Excellent Financial Performance in 7 Consecutive Years (2017-2024)	The Best Regional Champion 2025	Infobank	16 Mei 2025 May 16, 2025	
3.	Bank Pembangunan Daerah dengan predikat Excellent Untuk Kinerja Keuangan Periode 2023-2024 Regional Development Bank with an "Excellent" Predicate for Financial Performance for the 2023–2024 Period	The Best Regional Champion 2025	Infobank	16 Mei 2025 May 16, 2025	
4.	Bank Teraktif Dalam Pelaksanaan Bank Goes To School (Bgts) Most Active Bank in the Implementation of the Bank Goes To School (BGTS) Program	Kejar Award 2025	Otoritas Jasa Keuangan (OJK)	22 Agustus 2025 August 22, 2025	

No.	Nama Penghargaan Award Name	Acara Events	Penyelenggara Organizer	Tanggal Date	Foto
5.	The Excellent Performance Bank – KBMI 3 (Asset Class Above IDR 200 Trilion)	Infobank Award 2025	Infobank	29 Agustus 2025 August 29, 2025	
6.	Bank With Consistent Excellent Performance For 25 Consecutive Years (2000-2024)	Infobank Award 2025	Infobank	29 Agustus 2025 August 29, 2025	
7.	TOP 50 Middle Capitalization Public Listed Company	16th IICD Corporate Governance Conference and Award 2025	IICD	15 September 2025 September 15, 2025	
8.	PUJK Konvensional Teraktif dalam Kegiatan Literasi Keuangan pada Bulan Inklusi Keuangan Jawa Barat tahun 2025 Most Active Conventional Financial Services Institution (PUJK) in Financial Literacy Activities during the West Java Financial Inclusion Month 2025	Penghargaan Award	OJK	25 Oktober 2025 October 25, 2025	
9.	Leadership AA Excellence Leader in ESG Transparancy	Indonesia ESG Leadership Awards 2025 -	Bumi Global Carbon (BGK) Foundation	12 November 2025 November 12, 2025	
10.	1st Winner of Indonesia Customer Service Quality Awards 2025 Kategori Regional Development Bank	Indonesia Customer Service Quality Award 2025	SWA	14 November 2025 November 14, 2025	

No.	Nama Penghargaan Award Name	Acara Events	Penyelenggara Organizer	Tanggal Date	Foto
11.	Best Climate Financing	Editors Choice Award 2025	Investing On Climate	5 Desember 2025 December 5, 2025	
12.	Best Literacy For Climate Resilience	Editors Choice Award 2025	Investing On Climate	5 Desember 2025 December 5, 2025	
13.	Best Emission Reduction	Editors Choice Award 2025	Investing On Climate	5 Desember 2025 December 5, 2025	
14.	Inovator Inklusi dan Ekosistem Keuangan Digital Daerah Innovator in Regional Financial Inclusion and Digital Financial Ecosystem	Anugrah Program Ekonomi Terpuji Commendable Economic Program Award	Detik Jabar	10 Desember 2025 December 10, 2025	
15.	Anugerah Keterbukaan Informasi Publik 2025 – Informatif Public Information Disclosure Award 2025 – Informative	Piagam Penghargaan Certificate of Appreciation	Komisi Informasi Provinsi Jawa Barat West Java Provincial Information Commission	30 Desember 2025 December 30, 2025	

Sertifikasi

ISO 9001:2015 Quality Management System

Validasi
Validated

16 Mei 2022 – 19 April 2025
May 16, 2022 – April 19, 2025

Penerima Sertifikasi
Certification Recipients

PT Bank Pembangunan Daerah Jawa Barat & Banten, Tbk (International & Transaction Banking Division – Trade Finance & Value Chain Group)

Dikeluarkan Oleh
Issued by

British Standard Institution (BSI)



ISO 22301:2019 Business Continuity Management System

Validasi
Validated

26 Agustus 2024 – 25 Agustus 2027
August 26, 2024 – August 25, 2027

Penerima Sertifikasi
Certification Recipients

PT Bank Pembangunan Daerah Jawa Barat & Banten, Tbk

Dikeluarkan Oleh
Issued by

British Standard Institution (BSI)



ISO/IEC 27001:2022 Information Security Management System

Validasi
Validated

1 Desember 2024 – 30 November 2027
December 1, 2024 – November 30, 2027

Penerima Sertifikasi
Certification Recipients

PT Bank Pembangunan Daerah Jawa Barat & Banten, Tbk

Dikeluarkan Oleh

British Standard Institution (BSI)



ISO/IEC 20000-1:2018 IT Service Management System

Validasi
Validated

25 November 2024 – 11 November 2027
November 25, 2024 – November 11, 2027

Penerima Sertifikasi
Certification Recipients

PT Bank Pembangunan Daerah Jawa Barat & Banten, Tbk

Dikeluarkan Oleh
Issued by

British Standard Institution (BSI)



ISO 37001:2016 Sistem Manajemen Anti Penyuapan

Validasi
Validated

22 November 2024 – 21 Novenber 2027
November 22, 2024 – November 21, 2027

Penerima Sertifikasi
Certification Recipients

PT Bank Pembangunan Daerah Jawa Barat & Banten, Tbk

Dikeluarkan Oleh
Issued by

PT Chesna



ISO 37301:2021 Sistem Manajemen Kepatuhan

Validasi
Validated

22 November 2024 – 21 Novenber 2027
November 22, 2024 – November 21, 2027

Penerima Sertifikasi
Certification Recipients

PT Bank Pembangunan Daerah Jawa Barat & Banten, Tbk

Dikeluarkan Oleh
Issued by

PT Chesna



Informasi yang Tersedia di Website
Information Available on The Website

Sebagai wujud penerapan prinsip keterbukaan informasi, bank **bjb** telah menyajikan informasi secara transparan melalui *website* Perseroan, dengan alamat: http://www.bankbjb.co.id. Seluruh isi dalam situs telah mengacu pada Peraturan Otoritas Jasa Keuangan (OJK) Nomor 8/POJK.04/2015 tentang Situs *Web* Emiten atau Perusahaan Publik.

As a manifestation of the application of the principle of information disclosure, bank **bjb** has provided information transparently through the Company's website, with the address: http:// www. bankbjb.co.id. Whole the content in the site has referred to the Financial Services Authority (OJK) Regulation Number 8/ POJK.04/2015 concerning the Issuer or Public Company Website.

Dalam regulasi OJK tersebut, empat konten yang wajib seluruhnya telah tersedia dalam situs bank **bjb**, yaitu: informasi umum bank **bjb**, informasi bagi pemodal atau investor, informasi tata kelola perusahaan, informasi tanggung jawab sosial perusahaan.

In the OJK regulation, four mandatory content are all available on bank **bjb** website, namely: bank **bjb** general information, information for investors or investors, information on corporate governance, information on corporate social responsibility.

Selain itu, mengacu pada *best practise* seperti tertuang dalam *Annual Report Award* (ARA), bank **bjb** juga telah memenuhinya. *Website* ini memiliki dua versi bahasa, yaitu Bahasa Indonesia dan Bahasa Inggris.

In addition, referring to best practice as stated in the Annual Report Award (ARA), bank **bjb** has also fulfilled it. This website has two language versions, namely Indonesian and English.

Menu pada *Website* Menu on Website	
Perorangan Individual	Terdapat info Produk dan Layanan Perbankan seperti Produk Simpanan dan Produk Pinjaman. There is information on Banking Products and Services such as Savings Products and Loan Products.
Bisnis Bussiness	Terdapat info Produk dan Layanan bank **bjb** seperti Produk Simpanan dan Produk Pinjaman untuk bisnis nasabah. There is information on bank **bjb** products and services such as savings products and loan products for customer businesses.
bjb Prioritas	Terdapat info mengenai **bjb** Prioritas. There is info about **bjb** Prioritas.
Tentang bank bjb About bjb bank	Terdapat beberapa menu seperti Profil bank **bjb** antara lain profil perusahaan, profil Dewan Komisaris dan Direksi dan lainnya. Kemudian terdapat menu Hubungan Investor yang memuat Laporan Tahunan bank **bjb** selama 6 (enam) tahun terakhir, (termasuk Laporan Keuangan Triwulanan). Selain itu terdapat menu Tata Kelola Perusahaan yang memuat informasi pemegang saham sampai dengan pemilik akhir individu, isi Kode Etik, media *briefing*, informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan serta Piagam/*Charter* Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal. Selain hal-hal yang telah disebutkan di atas, website bank **bjb** telah memuat, Struktur Grup Perusahaan, media briefing, serta Informasi bagi Pemegang Saham. There are several menus such as bank **bjb** profiles including company profiles, profiles of the Board of Commissioners and Board of Directors and others. Then there is the Investor Relations menu which contains the bank **bjb** Annual Report for the last 6 (six) years including the Quarterly Financial Statements. In addition, there is a Corporate Governance menu which contains information on shareholders to individual final owners, the contents of the Code of Ethics, media briefing, information on the General Meeting of Shareholders (GMS) at least covering the agenda items discussed at the GMS, a summary of the minutes of the GMS, and information on important dates, namely the date of announcement of the GMS, the date of the invitation to the GMS, the date of the GMS, the date on which the summary of the minutes of the GMS is announced and the Charter/Charter of the Board of Commissioners, Board of Directors, Committees, and the Internal Audit Uni. In addition to the matters disclosed above, the bank **bjb** website also provides information on the Group Corporate Structure, media briefings, and information for shareholders.



ANALISIS DAN PEMBAHASAN MANAJEMEN ATAS KINERJA BANK

Management Discussion and Analysis on Bank's Performance

04


TRANSAKSI OBLIGASI
Nilai Nominal
Rp 5.000.000
Kupon
7% per tahun
Total Investasi
Rp 50.354.480

Tinjauan Perekonomian
Economic Review



Analisis Perekonomian Global

Ketidakpastian ekonomi global meningkat tajam seiring perubahan besar dalam kebijakan perdagangan internasional. Amerika Serikat (AS) memberlakukan tarif impor tinggi terhadap sebagian besar mitra dagangnya, termasuk Tiongkok, yang memicu gelombang proteksionisme dan mendorong negara lain melakukan penyesuaian kebijakan. Meski beberapa kesepakatan dagang bilateral sempat menurunkan ketegangan, situasi perdagangan global masih diwarnai ketidakpastian yang menekan investasi, memperlambat arus perdagangan, dan menghambat pemulihan ekonomi pasca pandemi.

IMF memproyeksikan pertumbuhan ekonomi global melambat dari kisaran 3,9% pada 2025 dan 3,1% pada 2026, di bawah rata-rata pra-pandemi, dengan negara berkembang tetap menjadi penopang utama di tengah lemahnya pemulihan negara maju. Kondisi ini menciptakan tekanan eksternal yang signifikan bagi Indonesia melalui jalur nilai tukar, arus modal, dan permintaan ekspor, meskipun likuiditas global relatif membaik seiring pelonggaran kebijakan moneter di sejumlah negara maju.

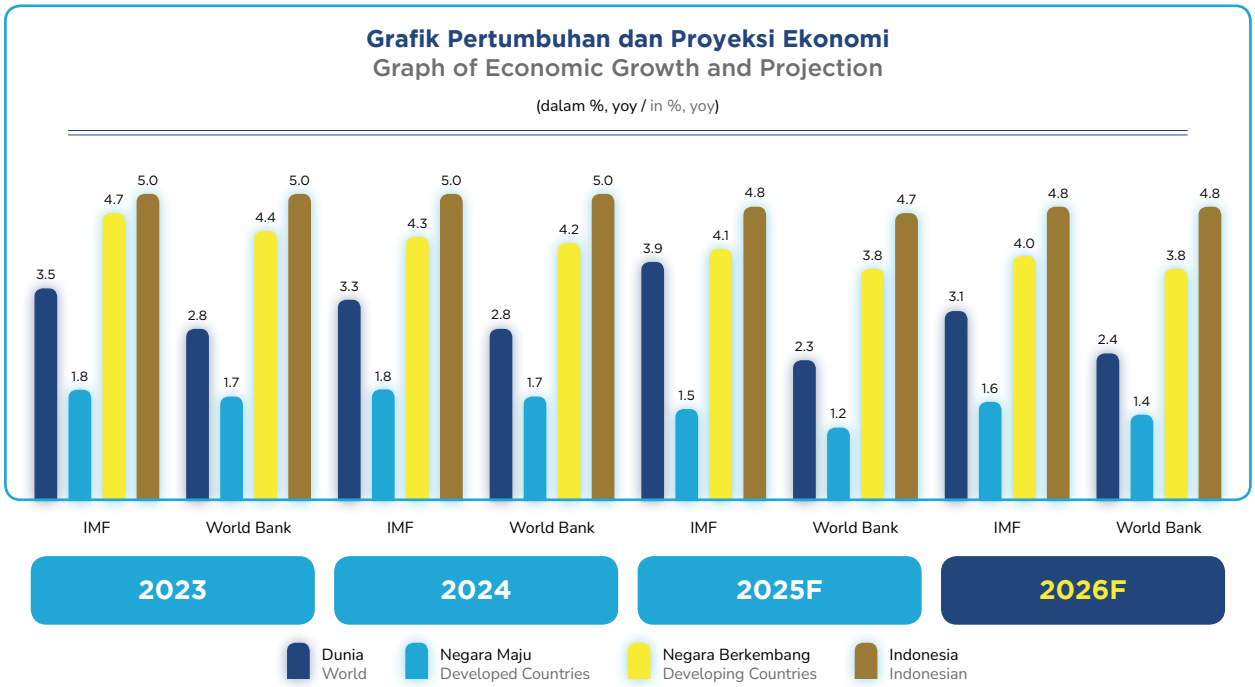
Global Economic Analysis

Global economic uncertainty increased significantly amid major shifts in international trade policy. The United States (US) imposed high import tariffs on most of its trading partners, including China, triggering a wave of protectionism and prompting other countries to adjust their policies. Although several bilateral trade agreements temporarily eased tensions, global trade conditions remained characterized by uncertainty that weighed on investment, slowed trade flows, and hindered post-pandemic economic recovery.

The International Monetary Fund (IMF) projects that global economic growth will moderate to around 3.9% in 2025 and 3.1% in 2026, below the pre-pandemic average, with emerging economies remaining the primary drivers amid the weaker recovery in advanced economies. These conditions create significant external pressures on Indonesia through the exchange rate, capital flows, and export demand channels, although global liquidity has shown relative improvement in line with the monetary policy easing implemented in several advanced economies.

Grafik Pertumbuhan dan Proyeksi Ekonomi
Graph of Economic Growth and Projection

(dalam %, yoy / in %, yoy)



Sumber: *World Economic Outlook*, IMF Oktober 2025 dan *Global Economics Prospect*, World Bank, Oktober 2025 (diolah)
Source: World Economic Outlook, IMF October 2025 and Global Economics Prospect, World Bank, October 2025 (processed)

Dinamika geopolitik dan perekonomian global terus memberikan tekanan signifikan terhadap arah kebijakan moneter bank-bank sentral serta stabilitas pasar keuangan dunia. Ketidakpastian global tetap tinggi, dipicu oleh berlanjutnya konflik Rusia-Ukraina, eskalasi ketegangan geopolitik di Timur Tengah, serta fragmentasi perdagangan global akibat kebijakan tarif AS. Kondisi tersebut meningkatkan volatilitas pasar keuangan dan menahan arus perdagangan serta investasi internasional. Seiring dengan meredanya tekanan inflasi global dan melemahnya momentum pertumbuhan ekonomi di sejumlah negara maju, bank-bank sentral mulai memasuki fase pelonggaran kebijakan moneter. Bank Sentral AS (The Fed) menurunkan Federal Funds Rate (FFR) pada September 2025 ke kisaran 3,50%–3,75%, sebagai bagian dari upaya menyeimbangkan perlambatan ekonomi dan pasar tenaga kerja dengan inflasi yang mulai menurun.

Pelonggaran kebijakan moneter tersebut mendorong perbaikan kondisi keuangan global, ditandai dengan membaiknya likuiditas dan menurunnya volatilitas pasar. Namun demikian, ketidakpastian tetap membayangi seiring berlanjutnya risiko geopolitik dan kekhawatiran fiskal di negara-negara maju, yang mendorong penguatan kembali dolar AS secara luas serta peningkatan imbal hasil US Treasury di berbagai tenor, meskipun masih berada dalam kisaran historis yang wajar. Kondisi ini mencerminkan sikap kehati-hatian pasar terhadap arah kebijakan moneter global ke depan yang diperkirakan akan lebih terbatas dan sangat bergantung pada perkembangan data ekonomi.

Geopolitical and global economic dynamics continued to exert significant pressure on the direction of monetary policy across central banks as well as on global financial market stability. Global uncertainty remained elevated, driven by the ongoing Russia–Ukraine conflict, escalating geopolitical tensions in the Middle East, and global trade fragmentation resulting from US tariff policies. These conditions increased financial market volatility and restrained international trade and investment flows. As global inflationary pressures eased and economic growth momentum weakened in several advanced economies, central banks began entering a phase of monetary policy easing. The US Federal Reserve (The Fed) reduced the Federal Funds Rate (FFR) in September 2025 to the range of 3.50%–3.75%, as part of efforts to balance the economic slowdown and labor market conditions with moderating inflation.

The monetary policy easing supported an improvement in global financial conditions, reflected in improved liquidity and declining market volatility. Nevertheless, uncertainty persisted amid ongoing geopolitical risks and fiscal concerns in advanced economies, which led to a broad strengthening of the US dollar and higher US Treasury yields across various tenors, although still within a reasonable historical range. These conditions reflect market prudence toward the future direction of global monetary policy, which is expected to remain more limited and highly dependent on incoming economic data.

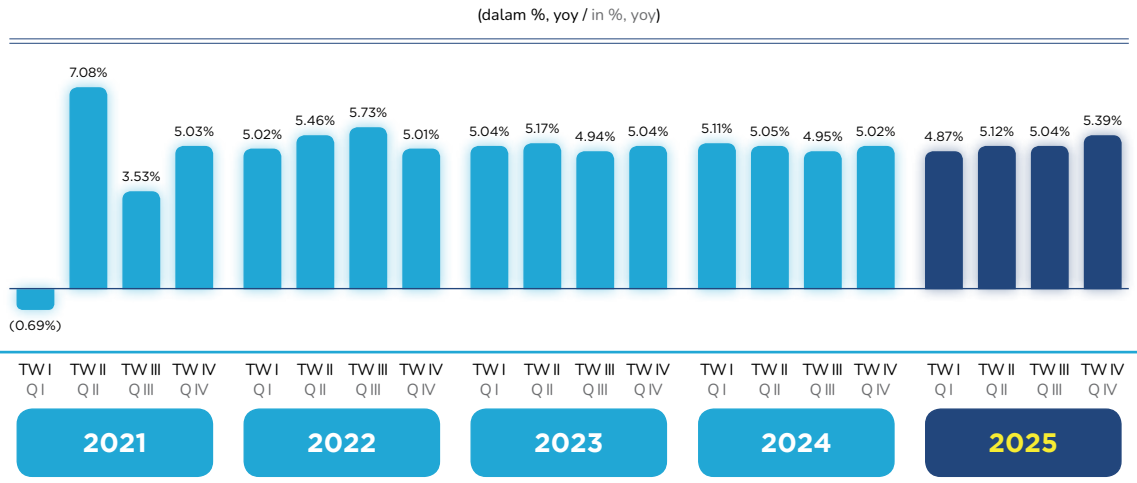
Analisis Perekonomian Nasional

Ekonomi Indonesia tumbuh sebesar 5,39% (yoy) pada Triwulan-IV 2025, mencatatkan pertumbuhan kuartalan tertinggi sejak periode pasca pandemi COVID-19 serta mendorong pertumbuhan tahunan sebesar 5,11% (yoy) sepanjang 2025.

National Economic Analysis

Indonesia's economy grew by 5.39% (yoy) in the fourth quarter of 2025, marking the highest quarterly growth since the post-COVID-19 pandemic period and driving full-year growth of 5.11% (yoy) throughout 2025.

Grafik Pertumbuhan Ekonomi Republik Indonesia Kuartalan
Graph of Economic Growth of the Republic of Indonesia Quarterly



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2026, (diolah)
Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2026, (processed)

Grafik Pertumbuhan Ekonomi Republik Indonesia Tahunan
Graph of Annual Economic Growth of the Republic of Indonesia



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2026, (diolah)
Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2026, (processed)

Pertumbuhan Ekonomi Dari Sisi Pengeluaran

Dari sisi pengeluaran, pertumbuhan ekonomi 2025 terutama ditopang oleh konsumsi rumah tangga yang tumbuh 5,11% (yoy) pada Triwulan IV dan 4,98% sepanjang tahun 2025, didukung daya beli yang kuat, mobilitas meningkat, inflasi terkendali, serta berbagai stimulus pemerintah seperti bansos, Bantuan Langsung Tunai Subsidi (BLTS), dan diskon

Economic Growth In Expenditure Sector

From the expenditure side, economic growth in 2025 was primarily supported by household consumption, which grew by 5.11% (yoy) in the fourth quarter and 4.98% for the full year of 2025, underpinned by strong purchasing power, increased mobility, controlled inflation, as well as various government stimulus measures such as social assistance, Cash Transfer

transportasi yang mendorong aktivitas konsumsi, termasuk sektor restoran, hotel, transportasi, dan komunikasi. Konsumsi pemerintah tumbuh 4,55% (yoy) pada triwulan IV dan 2,5% sepanjang tahun, dengan belanja negara sebesar Rp805,4 triliun untuk program prioritas dan Rp110,7 triliun untuk stimulus, memberikan efek pengganda bagi konsumsi, dunia usaha, dan produktivitas jangka panjang.

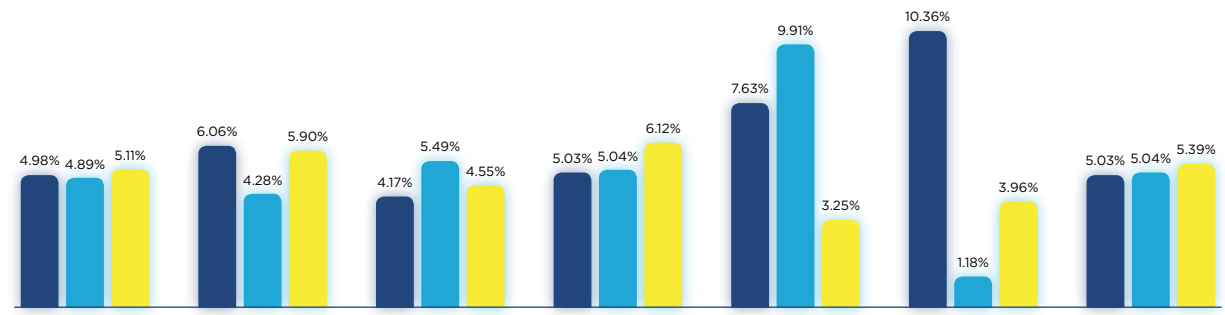
Subsidy Assistance (BLTS), and transportation discounts that stimulated consumption activities, including in the restaurant, hotel, transportation, and communication sectors. Government consumption grew by 4.55% (yoy) in the fourth quarter and 2.5% for the full year, with state spending amounting to IDR805.4 trillion for priority programs and IDR110.7 trillion for stimulus, thereby generating multiplier effects on consumption, business activities, and long-term productivity

Investasi (Pembentukan Modal Tetap Bruto /PMTB) tumbuh kuat 6,12% (yoy) pada Triwulan IV dan 5,09% sepanjang tahun 2025, didorong peningkatan investasi mesin dan perlengkapan serta kendaraan, didukung stabilitas makroekonomi dan realisasi Penanaman Modal Asing- Penanaman Modal Dalam Negeri (PMA-PMDN) yang tumbuh 12,66%, serta peran belanja pemerintah dan BUMN dalam mengungkit investasi swasta. Sementara itu, ekspor tumbuh 3,25% (yoy) pada triwulan IV dan 7,03% sepanjang tahun, didorong komoditas utama dan peningkatan wisatawan mancanegara, sementara impor tumbuh 3,96% (yoy) dan 4,77% secara tahunan untuk mendukung produksi domestik.

Investment (Gross Fixed Capital Formation/GFCF) recorded strong growth of 6.12% (yoy) in the fourth quarter and 5.09% for the full year of 2025, driven by increased investment in machinery and equipment as well as vehicles, supported by macroeconomic stability and the realization of Foreign Direct Investment and Domestic Investment (FDI–DDI), which grew by 12.66%, as well as the role of government and state-owned enterprises (SOEs) spending in leveraging private investment. Meanwhile, exports grew by 3.25% (yoy) in the fourth quarter and 7.03% for the full year, driven by key commodities and an increase in international tourist arrivals, while imports grew by 3.96% (yoy) and 4.77% annually to support domestic production

Grafik Pertumbuhan Ekonomi Republik Indonesia Menurut Pengeluaran
Graph of Economic Growth of the Republic of Indonesia According to Expenditures

(dalam %, yoy / in % yoy)



Konsumsi Rumah Tangga
Household Consumption

Konsumsi LNPRT
Consumption of Non-Profit Institutions that serve Households

Konsumsi Pemerintah
Government Consumption

Investasi
Investment

Ekspor Barang & Jasa
Export of Goods & Services

Impor Barang & Jasa
Import of Goods & Services

PDB
GDP

2024 TW IV / Q IV - 2024
2025 TW III / Q III - 2025
2025 TW IV / Q IV - 2025

Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2026 (diolah)
Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2026, (processed)

Struktur PDB Indonesia pada Triwulan IV 2025 atas dasar harga berlaku masih didominasi oleh konsumsi rumah tangga dengan pangsa sebesar 53,63%, menegaskan perannya sebagai motor utama perekonomian yang didukung daya beli terjaga, mobilitas meningkat, serta berbagai stimulus pemerintah. Investasi (PMTB) menjadi kontributor terbesar kedua dengan porsi 30,02%, mencerminkan peran penting pembentukan modal dalam menjaga momentum pertumbuhan, sejalan dengan meningkatnya investasi swasta dan dukungan kebijakan. Di sisi eksternal, ekspor berkontribusi sebesar 23,08% dan impor 21,43%, menunjukkan aktivitas

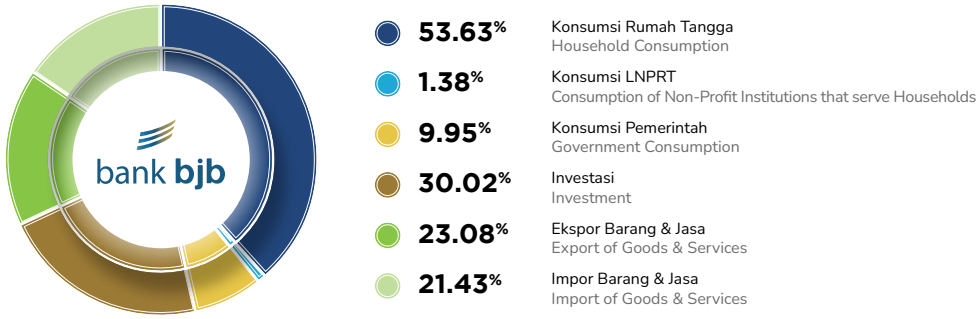
The structure of Indonesia's Gross Domestic Product (GDP) in the fourth quarter of 2025 at current prices remained dominated by household consumption, with a share of 53.63%, reaffirming its role as the primary driver of the economy, supported by maintained purchasing power, increased mobility, as well as various government stimulus measures. Investment (GFCF) constituted the second-largest contributor with a share of 30.02%, reflecting the important role of capital formation in sustaining growth momentum, in line with increasing private investment and supportive policy measures. On the external side, exports contributed 23.08% and imports

perdagangan internasional yang tetap aktif di tengah surplus neraca perdagangan. Sementara itu, konsumsi pemerintah memiliki porsi 9,95% dengan peran sebagai stabilisator melalui belanja negara, serta konsumsi LNPRT sebesar 1,38% yang relatif kecil namun tetap mendukung aktivitas sosial ekonomi. Struktur ini mengindikasikan bahwa perekonomian Indonesia masih bertumpu pada permintaan domestik dengan dukungan investasi dan kinerja eksternal yang tetap solid.

21.43%, indicating that international trade activities remained robust amid a trade balance surplus. Meanwhile, government consumption accounted for 9.95%, serving as a stabilizer through state spending, while consumption of Non-Profit Institutions Serving Households (NPISHs) accounted for 1.38%, relatively small yet still supporting socio-economic activities. The structure indicates that Indonesia's economy continues to be driven by domestic demand, supported by investment and solid external performance.

Diagram Komposisi Ekonomi Republik Indonesia Menurut Pengeluaran Triwulan IV-2025
Diagram of the Economic Composition of the Republic of Indonesia According to Expenditure in the Fourth Quarter of 2025

(dalam %, yoy / in % yoy)



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2026, (diolah)
Source: Official Statistics Release, Statistics Indonesia (BPS), February 2026 (processed)

Pertumbuhan Ekonomi Dari Sisi Lapangan Usaha

Dari sisi lapangan usaha, kinerja ekonomi 2025 tetap solid dengan sektor industri pengolahan tumbuh 5,40% (yoy) pada Triwulan IV 2025 dan 5,30% (yoy) sepanjang tahun 2025, didorong permintaan domestik, pemulihan global, serta kebijakan hilirisasi dan penguatan daya saing industri. Sektor perdagangan juga tumbuh kuat 6,07% (yoy) pada Triwulan IV 2025 dan 5,49% (yoy) sepanjang tahun 2025 seiring peningkatan pasokan, distribusi, dan konsumsi, sementara sektor pertanian tumbuh 5,14% (yoy) pada Triwulan IV 2025 dan 5,33% (yoy) sepanjang tahun 2025, ditopang produksi tanaman pangan dan dukungan kebijakan.

Di sisi lain, sektor transportasi serta akomodasi dan makan minum menunjukkan kinerja tinggi seiring peningkatan mobilitas dan pariwisata, sedangkan sektor informasi dan komunikasi tumbuh 8,09% (yoy) pada Triwulan IV 2025 dan 8,35% (yoy) sepanjang tahun 2025 didorong akselerasi digitalisasi. Namun demikian, sektor pertambangan masih terkontraksi sebesar 1,31% (yoy) pada Triwulan IV 2025 dan 0,66% (yoy) sepanjang tahun 2025 akibat penurunan kinerja komoditas dan penyesuaian struktur menuju hilirisasi.

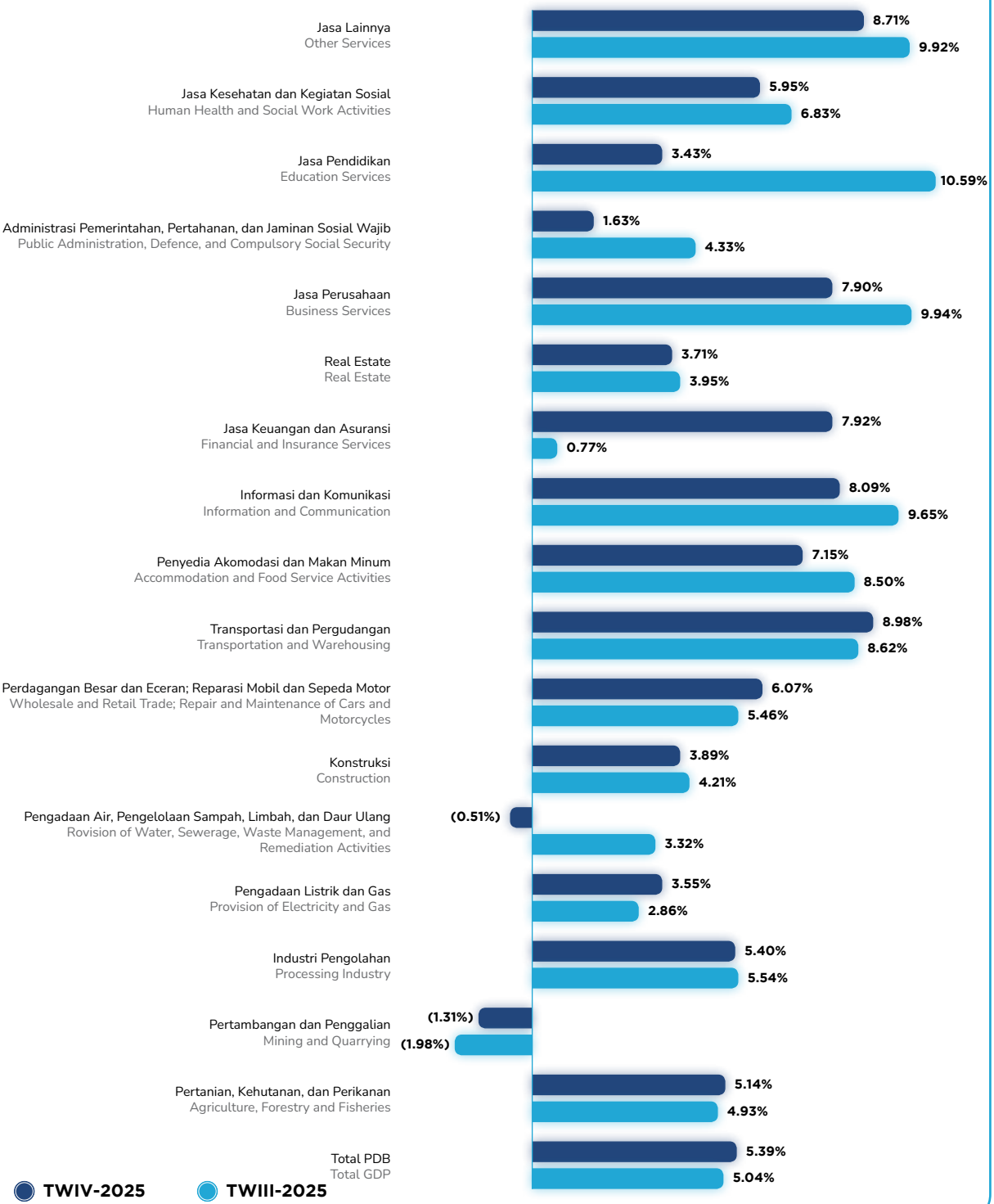
Economic Growth In Business Sector

From the production side, economic performance in 2025 remained solid, with the manufacturing sector growing by 5.40% (yoy) in the fourth quarter of 2025 and 5.30% (yoy) for the full year of 2025, driven by domestic demand, global recovery, as well as downstreaming policies and strengthened industrial competitiveness. The trade sector also recorded strong growth of 6.07% (yoy) in the fourth quarter of 2025 and 5.49% (yoy) for the full year of 2025, in line with increased supply, distribution, and consumption, while the agriculture sector grew by 5.14% (yoy) in the fourth quarter of 2025 and 5.33% (yoy) for the full year of 2025, supported by food crop production and policy support.

On the other hand, the transportation as well as accommodation and food service sectors demonstrated strong performance in line with increased mobility and tourism, while the information and communication sector grew by 8.09% (yoy) in the fourth quarter of 2025 and 8.35% (yoy) for the full year of 2025, driven by the acceleration of digitalization. However, the mining sector still contracted by 1.31% (yoy) in the fourth quarter of 2025 and 0.66% (yoy) for the full year of 2025 due to declining commodity performance and structural adjustments toward downstreaming.

Grafik Pertumbuhan PDB dari Sisi Lapangan Usaha
Graph of GDP Growth in Terms of Business Fields

(dalam % / in %)



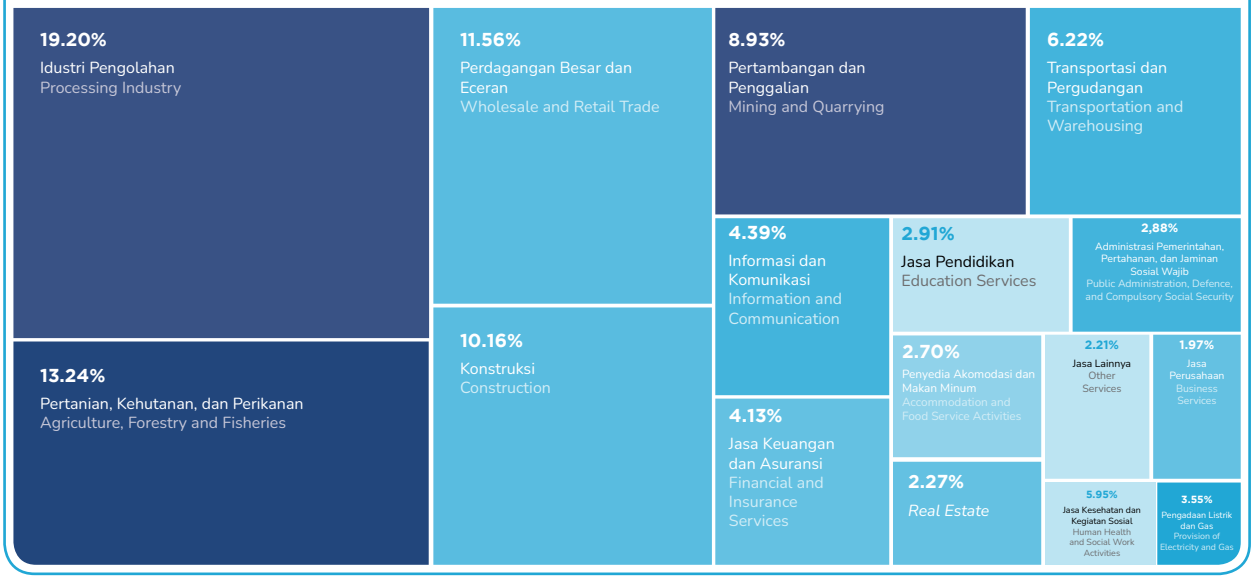
Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2026, (diolah)
Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2026, (processed)

Jika dilihat dari struktur PDB Indonesia menurut lapangan usaha atas dasar harga berlaku pada Triwulan IV 2025, perekonomian masih didominasi oleh sektor industri pengolahan yang menyumbang sebesar 19,20%. Posisi selanjutnya ditempati oleh sektor perdagangan besar dan eceran, reparasi mobil dan sepeda motor sebesar 13,24%, diikuti oleh sektor pertanian, kehutanan dan perikanan dengan kontribusi 11,56%, sektor konstruksi sebesar 10,16%, serta sektor pertambangan dan penggalian yang mencapai 8,93%. Kelima sektor ini secara kolektif memberikan kontribusi sebesar 63,09% terhadap perekonomian Indonesia.

In terms of the structure of Indonesia's Gross Domestic Product (GDP) by industry at current prices in the fourth quarter of 2025, the economy remained dominated by the manufacturing sector, which accounted for 19.20%. This was followed by the wholesale and retail trade, and repair of motor vehicles and motorcycles sector at 13.24%, the agriculture, forestry, and fisheries sector with a contribution of 11.56%, the construction sector at 10.16%, and the mining and quarrying sector at 8.93%. Collectively, these five sectors contributed 63.09% to the Indonesian economy.

Gambar Komposisi PDB dari Sisi Lapangan Usaha Triwulan IV-2025
Diagram of GDP Composition from Business Sector Side Quarter IV-2025

(dalam %, yoy / in %, yoy)



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2026, (diolah)
Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2026, (processed)

Perkembangan Inflasi Domestik

Inflasi tahunan Indonesia meningkat menjadi 2,92% (yoy) pada Desember 2025, lebih tinggi dibandingkan November 2025 sebesar 2,72% (yoy) dan Desember 2024 sebesar 1,57% (yoy).

Domestic Inflation Development

Indonesia's annual inflation increased to 2.92% (yoy) in December 2025, higher than 2.72% (yoy) in November 2025 and 1.57% (yoy) in December 2024.

Grafik Perkembangan Inflasi Domestik
Graph of Domestic Inflation Trends

(dalam % / in %)



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Desember 2025, (diolah)
Source: Official Statistics Release, Statistics Indonesia (BPS), December 2025 (processed)

Sepanjang 2025, tekanan inflasi masih didominasi oleh faktor sisi penawaran, meskipun tekanan dari sisi permintaan mulai terlihat pada semester II 2025. Komoditas yang memberikan kontribusi terbesar terhadap inflasi bulanan selama tahun tersebut antara lain emas perhiasan, seiring kenaikan harga emas di tengah meningkatnya ketidakpastian global; cabai merah akibat terganggunya produksi karena curah hujan tinggi; serta ikan segar. Beras sebagai komoditas pangan pokok juga termasuk dalam kelompok penyumbang utama inflasi.

Secara bulanan, inflasi Desember 2025 tercatat sebesar 0,64% (mom), meningkat dari 0,17% (mom) pada November 2025. Kenaikan ini mencerminkan penguatan konsumsi pada periode akhir tahun serta lonjakan harga komponen bergejolak. Inflasi volatile meningkat signifikan dibandingkan bulan sebelumnya, menunjukkan adanya gangguan pasokan akibat curah hujan tinggi dan kenaikan permintaan musiman menjelang akhir tahun. Beberapa komoditas pangan utama yang mengalami kenaikan harga antara lain cabai rawit, daging ayam ras, dan bawang merah.

Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Desember 2025.

Throughout 2025, inflationary pressures were still predominantly driven by supply-side factors, although demand-side pressures began to emerge in the second half of 2025. Commodities contributing the most to monthly inflation during the year included gold jewelry, in line with rising gold prices amid heightened global uncertainty; red chili, due to production disruptions caused by high rainfall; and fresh fish. Rice, as a staple food commodity, was also among the key contributors to inflation.

On a monthly basis, inflation in December 2025 was recorded at 0.64% (mom), increasing from 0.17% (mom) in November 2025. This increase reflected stronger consumption during the year-end period as well as a surge in volatile price components. Volatile inflation rose significantly compared to the previous month, indicating supply disruptions due to high rainfall and increased seasonal demand ahead of year-end. Several key food commodities that experienced price increases included bird's eye chili, broiler chicken meat, and shallots.

Source: Official Statistics Release, Statistics Indonesia (BPS), December 2025.

Analisis Industri Perbankan

Sektor perbankan mampu menunjukan resiliensi yang kuat dengan permodalan yang terjaga pada level tinggi dan kinerja intermediasi yang tetap stabil meskipun dalam situasi global yang penuh dengan tantangan. Meskipun suku bunga acuan global pada November 2025 mengalami penurunan, perlu diperhatikan juga faktor risiko seperti tekanan inflasi yang relatif persisten di Jepang mendorong Bank of Japan menaikkan suku bunga kebijakan ke level tertinggi dalam tiga dekade terakhir, perbedaan kebijakan turut memengaruhi dinamika pasar keuangan global ke depan. Sejumlah indikator utama perbankan seperti pertumbuhan kredit dan DPK bank umum mencatatkan pertumbuhan yang positif.

Pertumbuhan kredit pada November 2025 tumbuh sebesar 7,74% (yoy) menjadi sebesar Rp8.314,48 triliun, yang didorong oleh pertumbuhan pada sektor pengangkutan dan pergudangan sebesar 18,33%, pengadaan listrik, gas, dan air sebesar 21,83%, industri pertambangan sebesar 11,0%, serta konstruksi sebesar 8,14%. Berdasarkan kelompok penggunaan, pertumbuhan kredit modal kerja, kredit investasi, dan kredit konsumsi, masing-masing sebesar 2,04% (yoy), 17,98% (yoy), dan 6,67% (yoy). Pembiayaan perbankan syariah tumbuh sebesar 7,67% (yoy), sementara kredit UMKM terkontraksi 0,64% (yoy). Di sisi lain, pada November 2025, Dana Pihak Ketiga (DPK) tercatat mengalami pertumbuhan tinggi mencapai 12,03% (yoy) yang meningkat dari tahun sebelumnya, yaitu 11,48% (yoy). Pertumbuhan DPK ini menjadi salah satu faktor pendorong terjaganya likuiditas perbankan. Kualitas kredit Bank Umum juga membaik dengan rasio NPL *Gross* November 2025 yang terjaga rendah sebesar 2,04%. Dari sisi perbankan syariah, kinerja industri perbankan syariah juga mencatatkan yang baik. Hal ini tercermin dari aset perbankan syariah yang mengalami pertumbuhan positif pada Oktober 2025 sebesar 11,34% (yoy). Selain itu, penyaluran pembiayaan juga tumbuh 7,78% (yoy) sejalan dengan pertumbuhan industri perbankan nasional dan diikuti DPK yang tumbuh sekitar 14,26% (yoy).

Banking Industry Analysis

The banking sector was able to demonstrate strong resilience with high capitalization and stable intermediation performance despite the challenging global situation. Although the global benchmark interest rate in 2025 decreased, it was also necessary to pay attention to risk factors such as the development of geopolitical conflicts in the Middle East and Ukraine as well as the "Trump Effect" which has the potential to trigger an increase in commodity prices and inflation in the future. A number of key banking indicators such as loan growth and general bank TPF recorded positive growth.

Loan growth in November 2025 increased by 7.74% (yoy) to IDR8,314.48 trillion, driven by growth in the transportation and warehousing sector of 18.33%, electricity, gas and water supply of 21.83%, mining industry of 11.0%, and construction of 8.14%. Based on usage categories, working capital loans, investment loans, and consumer loans grew by 2.04% (yoy), 17.98% (yoy), and 6.67% (yoy), respectively. Islamic banking financing grew by 7.67% (yoy), while MSME loans contracted by 0.64% (yoy). Meanwhile, in November 2025, Third Party Funds (TPF) recorded strong growth of 12.03% (yoy), increasing from 11.48% (yoy) in the previous year. This growth in TPF was one of the factors supporting the maintenance of banking sector liquidity. The asset quality of Commercial Banks also improved, with the Gross NPL ratio in November 2025 remaining low at 2.04%. From the Islamic banking perspective, the performance of the Islamic banking industry also recorded positive results. This was reflected in Islamic banking assets which posted positive growth of 11.34% (yoy) in October 2025. In addition, financing disbursement grew by 7.78% (yoy) in line with the growth of the national banking industry and was accompanied by TPF growth of around 14.26% (yoy).

Tabel Kinerja Industri Perbankan
Table of Banking Industry Performance

Indikator Perbankan	2025				Banking Indicators
	Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	November November	
DPK (triliun Rupiah)	9,010	9,329	9,694	9,898	TPF (IDR trillion)
Kredit (triliun Rupiah)	7,908	8,060	8,163	8,314	Loan (IDR trillion)
Laba Bersih (triliun Rupiah)	65	131	195	238	Net Profit (IDR trillion)

Indikator Perbankan	2025				Banking Indicators
	Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	November November	
CAR	**25.38%**	**25.81%**	**26.23%**	**26.05%**	CAR
ROA	**2.58%**	**2.58%**	**2.56%**	**2.51%**	ROA
NIM	**4.51%**	**4.48%**	**4.69%**	**4.72%**	NIM
LDR	**87.77%**	**86.40%**	**84.42%**	**84.00%**	LDR
NPL *Gross*	**2.17%**	**2.22%**	**2.24%**	**2.21%**	NPL Gross

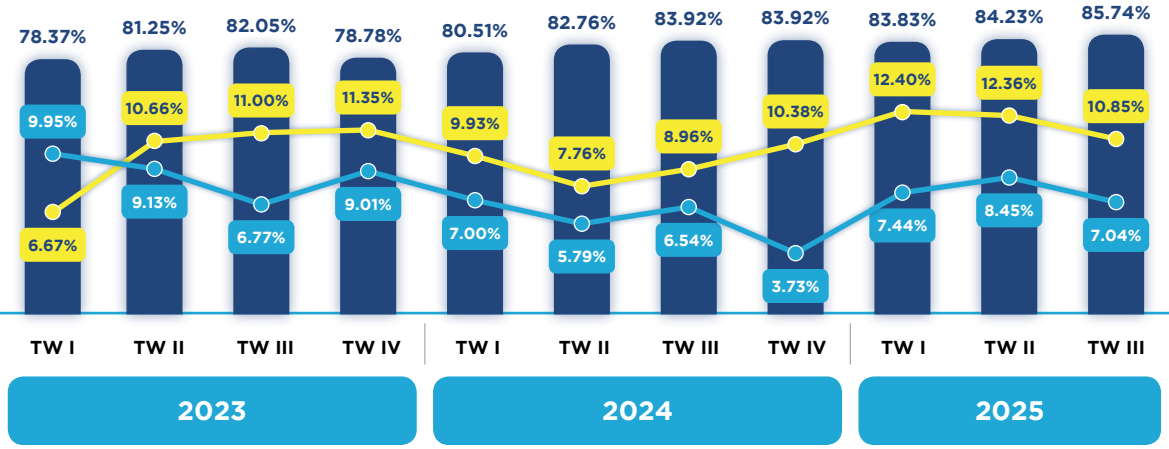
Indikator Perbankan	2024				Banking Indicators
	Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter II	Triwulan IV Quarter IV	
DPK (triliun Rupiah)	8,601	8,722	8,721	8,837	TPF (IDR trillion)
Kredit (triliun Rupiah)	7,245	7,478	7,579	7,827	Loan (IDR trillion)
Laba Bersih (triliun Rupiah)	62	127	195	255	Net Profit (IDR trillion)
CAR	25.96%	26.09%	26.78%	26.69%	CAR
ROA	2.62%	2.66%	2.73%	2.69%	ROA
NIM	4.59%	4.57%	4.60%	4.62%	NIM
LDR	84.23%	85.74%	86.91%	88.57%	LDR
NPL *Gross*	2.25%	2.26%	2.21%	2.08%	NPL Gross

Indikator Perbankan	2023				Banking Indicators
	Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter II	Triwulan IV Quarter IV	
DPK (triliun Rupiah)	8,006	8,042	8,147	8,458	TPF (IDR trillion)
Kredit (triliun Rupiah)	6,445	6,656	6,837	7,090	Loan (IDR trillion)
Laba Bersih (triliun Rupiah)	61	120	180	243	Net Profit (IDR trillion)
CAR	24.81%	26.74%	27.33%	27.65%	CAR
ROA	2.77%	2.73%	2.73%	2.74%	ROA
NIM	4.77%	4.80%	4.85%	4.81%	NIM
LDR	80.51%	82.76%	83.92%	83.83%	LDR
NPL *Gross*	2.49%	2.44%	2.43%	2.19%	NPL Gross

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2025
Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) December 2025

Grafik Pertumbuhan DPK, Kredit dan LDR Bank Umum
Graph of Growth of TPF, Loan and LDR of Commercial Banks

(dalam % yoy / in % yoy)



Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2025
Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2025

Kinerja transaksi ekonomi dan keuangan digital pada November 2025 tetap tumbuh didukung oleh sistem pembayaran yang aman, lancar, dan andal. Dari sisi nilai besar, transaksi BI-RTGS pada November 2025 mencapai 0,87 juta transaksi dengan nominal transaksi sebesar Rp20.463 triliun. Dari sisi ritel, volume transaksi BI-FAST pada November 2025 tumbuh 29,77% (yoy) mencapai 439 juta transaksi. Akselerasi pembayaran digital berlanjut. Volume transaksi pada aplikasi *mobile* pada bulan yang sama tercatat tumbuh sebesar 15,91% (yoy), sementara volume transaksi pada internet yang tumbuh sebesar 16,11% (yoy). Volume transaksi QRIS terus tumbuh pesat sebesar 143,64% (yoy) didukung peningkatan jumlah pengguna dan merchant. Sementara itu, dari sisi pengelolaan uang Rupiah, Uang Kartal Yang Diedarkan (UYD) tumbuh 13,09% (yoy) menjadi Rp1.250,60 triliun pada akhir November 2025.

Sumber: Tinjauan Kebijakan Moneter, Bank Indonesia, Desember 2025

Performance of digital economic and financial transactions in November 2025 continued to grow supported by a safe, smooth, and reliable payment system. In terms of large value, BIRTGS transactions in November 2025 reached 0.87 million transactions with a nominal transaction of IDR20,463 trillion. From the retail side, the volume of BI-FAST transactions in November 2025 grew by 29.77% (yoy) to reach 439 million transactions. The acceleration of digital payments continues. The transaction volume on mobile applications in the same month was recorded to have grown by 16.11% (yoy), while the transaction volume on the internet grew by 16.11% (yoy). The QRIS transaction volume continued to grow rapidly by 143.64% (yoy) supported by an increase in the number of users and merchants. Meanwhile, in terms of Rupiah money management, Circulating Currency (UYD) grew 13.09% (yoy) to IDR1,250.60 trillion at the end of November 2025.

Source: Monetary Policy Review, Bank Indonesia, December 2025

Analisis Posisi bank **bjb** dalam Industri Perbankan

Sebagai perbandingan kinerja bank **bjb** terhadap perbankan nasional, berikut ini merupakan rincian kinerja pertumbuhan bank **bjb** dan perbandingan rasio bank **bjb** dengan rata-rata Bank Umum dan Bank Pembangunan Daerah (BPD).

bank **bjb** Position In The Banking Industry Analysis

As a comparison of bank **bjb**'s performance against national banking, the following is a breakdown of bank **bjb**'s growth performance and a comparison of the bank **bjb**'s ratio with the average for commercial banks and regional development banks (BPD)

Tabel Kinerja Pertumbuhan bank bjb Dibanding Rata-Rata BPD dan Bank Umum
Table of Growth Performance of bank **bjb** Compared to the Average of BPD and Commercial Banks

(dalam miliar Rupiah / in IDR billion)

Kinerja	bank bjb			Performance
	November 2025	November 2024	Pertumbuhan Growth (yoy)	
Aset	**181,020**	**187,159**	**(3,28%)**	Asset
Kredit	**113,417**	**119,497**	**(5,09%)**	Loans
Dana Pihak Ketiga (DPK)	**130,654**	**133,375**	**(2,04%)**	Third Party Funds (TPF)
Pendapatan Bunga Bersih	**5,761**	**5,698**	**1,11%**	Net Interest Income
Laba Bersih	**958,978**	**1,288,373**	**(25,57%)**	Net Profit

Kinerja	Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)			Performance
	November 2025	November 2024	Pertumbuhan Growth (yoy)	
Aset	1,069,670	1,037,486	3,10%	Asset
Kredit	661,576	644,350	2,67%	Loans
Dana Pihak Ketiga (DPK)	833,411	802,849	3,81%	Third Party Funds (TPF)
Pendapatan Bunga Bersih	47,308	45,529	3,91%	Net Interest Income
Laba Bersih	12,038,382	12,343,123	-2,47%	Net Profit

Kinerja	Bank Umum Commercial Bank			Performance
	November 2025	November 2024	Pertumbuhan Growth (yoy)	
Aset	13,390,461	12,334,712	8,56%	Asset
Kredit	8,314,481	7,717,257	7,74%	Loans
Dana Pihak Ketiga (DPK)	9,897,618	8,835,901	12,02%	Third Party Funds (TPF)
Pendapatan Bunga Bersih	521,625	499,482	4,43%	Net Interest Income
Laba Bersih	237,148,465	237,630,489	0,20%	Net Profit

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2025
Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2025

Pada November 2025, aset bank **bjb** mengalami penurunan sebesar 3,28% (yoy), sedangkan pertumbuhan aset BPD per November 2025 yang sebesar 3,10% (yoy) dan Bank Umum yang tumbuh sebesar 8,56% (yoy). Kredit bank **bjb** pada periode yang sama juga mengalami perlambatan sebesar 5,09% (yoy), sedangkan BPD tumbuh sebesar 2,67% (yoy) dan Bank Umum sebesar 7,74% (yoy). Pendapatan bunga bersih bank **bjb** per November 2025 mencatatkan pertumbuhan sebesar 1,11% (yoy) yang lebih rendah dibandingkan dengan pendapatan bunga bersih BPD pada periode yang sama yang mencatatkan pertumbuhan positif sebesar 3,91% (yoy) dan Bank Umum sebesar 4,43% (yoy). Laba bersih bank **bjb** per November 2025 juga menunjukan

As of November 2025, bank **bjb**'s total assets declined by 3.28% (yoy), while Regional Development Banks (BPD) recorded asset growth of 3.10% (yoy) and Commercial Banks posted growth of 8.56% (yoy). Loans of bank **bjb** in the same period also experienced a slowdown, growing by 5.09% (yoy), compared with BPD loans which grew by 2.67% (yoy) and Commercial Bank loans which grew by 7.74% (yoy). Net interest income of bank **bjb** as of November 2025 recorded growth of 1.11% (yoy), which was lower than the net interest income growth of BPD in the same period at 3.91% (yoy) and Commercial Banks at 4.43% (yoy). Net profit of bank **bjb** as of November 2025 also declined by 25.57% (yoy) compared

penurunan dari November 2024 sebesar 25,57% (yoy) demikian pula dengan pertumbuhan BPD yang mencatatkan pertumbuhan negatif sebesar 2,47% (yoy) pada periode yang sama. Adapun yang menjadi faktor penghambat pencapaian laba bank **bjb** diantaranya adalah likuiditas ketat di *market* yang menyebabkan *cost of fund* menjadi relatif tinggi sehingga menekan NII dan adanya pemburukan kualitas kredit sehingga menyebabkan pembentukan CKPN dan belum optimalnya pendapatan *fee based income*.

to November 2024, similar to BPD which recorded negative growth of 2.47% (yoy) during the same period. Several factors constrained the achievement of bank **bjb**'s profit performance, including tight liquidity in the market which led to a relatively high cost of funds, thereby exerting pressure on net interest income (NII), deterioration in loan quality which resulted in higher allowance for impairment losses (CKPN) formation, and suboptimal fee-based income generation.

Perbandingan rasio bank **bjb** dibanding rata-rata BPD dan Bank Umum disajikan dalam tabel di bawah ini.

Comparison of bank **bjb**'s ratios compared to the average for BPD and Commercial Banks is presented in the following table.

Tabel Perbandingan Rasio bank bjb Dibanding Rata-Rata BPD dan Bank Umum
Table of Comparison of bank **bjb** Ratio Compared to the Average of BPD and Commercial Banks

(dalam % / in %)

Kinerja	November 2025			Performance
	bank bjb	Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)	Bank Umum Commercial Bank	
Net Interest Margin (NIM)	**3.83%**	**5.24%**	**4.72%**	Net Interest Margin (NIM)
Non Performing Loan (NPL) *Gross*	**2.93%**	**3.25%**	**2,21%**	Non Performing Loan (NPL) Gross
Return on Assets (ROA)	**0.69%**	**1.59%**	**2.51%**	Return on Assets (ROA)
Capital Adequacy Ratio (CAR)	**20.58%**	**26.30%**	**26.05%**	Capital Adequacy Ratio (CAR)
Loan to Deposit Ratio (LDR)	**83.68%**	**79.38%**	**84.00%**	Loan to Deposit Ratio (LDR)
Biaya Operasional dan Pendapatan Operasional (BOPO)	**92.07%**	**81.80%**	**73.10%**	Operating Expenses and Operating Income (BOPO)

Kinerja	November 2024			Performance
	bank bjb	Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)	Bank Umum Commercial Bank	
Net Interest Margin (NIM)	3.82%	5.19%	4.59%	Net Interest Margin (NIM)
Non Performing Loan (NPL) *Gross*	1.71%	2.59%	2.19%	Non Performing Loan (NPL) Gross
Return on Assets (ROA)	0.94%	1.73%	2.69%	Return on Assets (ROA)
Capital Adequacy Ratio (CAR)	19.68%	25.46%	26.87%	Capital Adequacy Ratio (CAR)
Loan to Deposit Ratio (LDR)	85.20%	80.44%	87.34%	Loan to Deposit Ratio (LDR)
Biaya Operasional dan Pendapatan Operasional (BOPO)	89.18%	81.25%	78.87%	Operating Expenses and Operating Income (BOPO)

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2025
Source: Indonesian Banking Statistics of the Financial Services Authority (SPI OJK), November 2025

Pada November 2025, rasio NPL *gross* bank **bjb** tercatat sebesar 2,93%, lebih rendah dibandingkan rasio NPL *gross* BPD sebesar 3,25%. Hal ini membuktikan bahwa pinjaman yang bermasalah di bank **bjb** terkendali sehingga kualitas pinjaman tetap terjaga. Sementara itu tingkat likuiditas bank **bjb** yang diukur melalui rasio pinjaman terhadap dana pihak ketiga (LDR) masih terjaga di kisaran aman yaitu sebesar 83,68% yang menunjukan efektivitas bank **bjb** dalam hal memanfaatkan penghimpunan dana dari masyarakat dan disalurkan dalam bentuk pinjaman.

In November 2025, bank **bjb**'s gross NPL ratio was recorded at 2.93%, lower than BPD's gross NPL ratio at 3.25%. This proves that problem loans at bank **bjb** were under control so that loan quality was maintained. Also, bank **bjb**'s liquidity level as measured by the ratio of loans to third party funds (LDR) was still maintained in the safe range, such as 83.68%, which showed bank **bjb**'s effectiveness in utilizing funds collected from the public and channeled in the form of loans

Tinjauan Operasional
Operational Review

Sebagai badan usaha yang bergerak dalam bidang perbankan, bank **bjb** memiliki kegiatan usaha sebagai berikut.

1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikasi deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.
2. Menyalurkan dana dalam bentuk kredit.
3. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya.
4. Melakukan kegiatan dalam penyertaan modal pada bank atau perusahaan di bidang jasa keuangan lainnya atau mendirikan perusahaan baru sepanjang sesuai dengan ketentuan yang berlaku.
5. Melakukan kegiatan dalam valuta asing dan bertindak sebagai bank devisa dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang.

Selain itu, sebagai Bank Pembangunan Daerah, bank **bjb** juga membantu Pemerintah Provinsi, Kota atau Kabupaten se-Jawa Barat dan Banten dalam membina Bank Perkreditan Rakyat (BPR) dan institusi jasa keuangan lainnya milik pemerintah Provinsi, Kota atau Kabupaten se-Jawa Barat dan Banten yang sebagian sahamnya dimiliki oleh bank **bjb**, atau bank **bjb** sama sekali tidak memiliki saham namun diminta untuk membantu pembinaan BPR dimaksud.

As a business entity engaged in banking, bank **bjb** has the following business activities.

1. Collecting funds from the public in the form of savings in the form of current account, time deposits, certification of deposits, savings and/or other forms equivalent.
2. Distributing loan
3. Placing funds in, borrowing funds from, or lending funds to other banks, either by using letters, telecommunications facilities or by drafts, checks or other means.
4. Conducting activities in capital participation in banks or other financial services companies or establishing new companies as long as they comply with applicable regulations.
5. Conducting activities in foreign exchange and acting as a foreign exchange bank by meeting the conditions set by the authorities.

In addition, as a Regional Development Bank, bank **bjb** also helps Provincial, City or Regency Governments in West Java and Banten in fostering Rural Credit Banks (BPR) and other financial service institutions owned by Provincial, City, or Regency Governments in West Java and Banten, and some of the shares are owned by bank **bjb**, or bank **bjb** does not own any shares but is asked to help with the development of the BPR mentioned.

Rencana Strategis Bank

Rencana strategis bank **bjb** disusun dalam bentuk Rencana Korporasi (Corporate Plan) dan Rencana Bisnis Bank (Business Plan).

Rencana Korporasi (*Corporate Plan*)

Untuk mewujudkan aspirasi pemangku kepentingan dan mencapai target yang agresif, telah dirumuskan *Strategy House* yang terdiri dari empat pilar strategis utama, didukung oleh lima pilar *enabler*. Kerangka ini berfungsi sebagai *guiding blueprint* yang memastikan setiap inisiatif terintegrasi dan selaras dengan visi "Bank Pilihan Utama Anda." Melalui struktur yang komprehensif, *Strategy House* tidak hanya mengarahkan pencapaian target finansial, tetapi juga mendorong transformasi fundamental dalam model bisnis, tata kelola risiko, dan inovasi digital, sehingga bank **bjb** mampu memperkuat daya saing dan menciptakan nilai berkelanjutan bagi seluruh pemangku kepentingan.

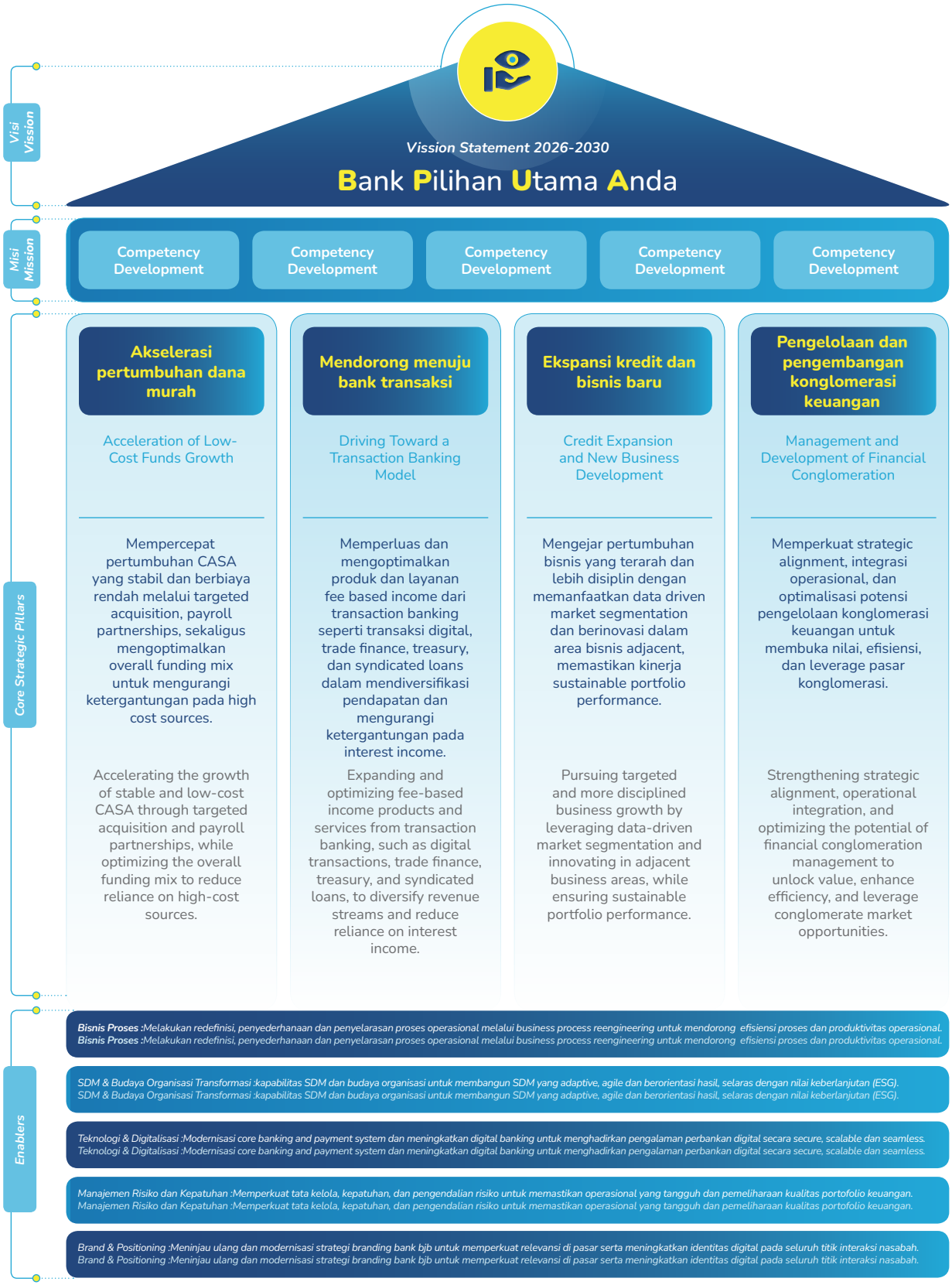
The Bank's Strategic Plan

The strategic plans of bank **bjb** are formulated in the form of a Corporate Plan and a Bank Business Plan.

Corporate Plan

To realize stakeholders' aspirations and achieve ambitious targets, the Company has formulated a Strategy House consisting of four main strategic pillars, supported by five enabling pillars. This framework serves as a guiding blueprint to ensure that every initiative is integrated and aligned with the vision of "Your Preferred Bank." Through this comprehensive structure, the Strategy House not only directs the achievement of financial targets but also drives fundamental transformation in the business model, risk governance, and digital innovation. In doing so, bank **bjb** aims to strengthen its competitiveness and create sustainable value for all stakeholders.

Strategy House bank bjb 2026-2030



Rencana *Corporate Plan* bank **bjb** dibangun di atas empat *core* pilar transformasional:

1. **Akselerasi pertumbuhan dana murah**
   Mempercepat pertumbuhan CASA yang stabil dan berbiaya rendah melalui *targeted acquisition*, *payroll partnerships*, sekaligus mengoptimalkan *overall funding mix* untuk mengurangi ketergantungan pada *high cost sources*.
2. **Mendorong menuju bank transaksi**
   Memperluas dan mengoptimalkan produk dan layanan *fee based income* dari transaction banking seperti transaksi digital, *trade finance*, *treasury*, dan *syndicated loans* dalam mendiversifikasi pendapatan dan mengurangi ketergantungan pada *interest income*.
3. **Ekspansi kredit dan bisnis baru**
   Mengejar pertumbuhan bisnis yang terarah dan lebih disiplin dengan memanfaatkan data *driven market segmentation* dan berinovasi dalam area bisnis *adjacent*, memastikan kinerja *sustainable portfolio performance*.
4. **Pengelolaan dan pengembangan konglomerasi keuangan**
   Memperkuat *strategic alignment*, integrasi operasional, dan optimalisasi potensi pengelolaan konglomerasi keuangan untuk membuka nilai, efisiensi, dan *leverage* pasar konglomerasi.

Keempat pilar ini dirancang untuk mendorong pertumbuhan berkelanjutan melalui peningkatan pendanaan murah, diversifikasi sumber pendapatan, dan ekspansi kredit yang terukur. Tujuannya adalah memperkuat posisi kompetitif bank **bjb** di Jawa Barat, meningkatkan profitabilitas, serta menciptakan sinergi operasional yang mendukung efisiensi dan integrasi bisnis. Dengan demikian, pilar-pilar ini menjadi instrumen strategis untuk mewujudkan visi bank **bjb** "Bank Pilihan Utama Anda".

Untuk mendukung ambisi strategis, bank **bjb** akan berfokus pada lima pilar *enabler* yang menjadi fondasi transformasi:

1. **Melakukan *Streamlining* Sistem Operasional Melalui Perbaikan Proses Bisnis**
   Melakukan redefinisi, penyederhanaan dan penyelarasan proses operasional melalui *business process reengineering* untuk mendorong efisiensi proses dan produktivitas operasional.
2. **Mengembangkan SDM dan Talenta serta Budaya Kerja yang Selaras**
   Transformasi kapabilitas SDM dan budaya organisasi untuk membangun SDM yang *adaptive*, *agile* dan berorientasi hasil, selaras dengan nilai keberlanjutan (ESG).
3. **Memperbarui Ekosistem Teknologi untuk Akselerasi Perbankan Digital**
   Modernisasi *core banking and payment system* dan meningkatkan *digital banking* untuk menghadirkan pengalaman perbankan digital secara *secure*, *scalable* dan *seamless*.

The Corporate Plan of bank **bjb** is built upon four transformational core pillars:

1. **Accelerating Low-Cost Funding Growth**
   Accelerating the growth of stable and low-cost CASA through targeted customer acquisition and payroll partnerships, while optimizing the overall funding mix to reduce reliance on high-cost funding sources.
2. **Advancing Toward a Transaction Banking Model**
   Expanding and optimizing fee-based income products and services from transaction banking activities, including digital transactions, trade finance, treasury services, and syndicated loans, to diversify revenue streams and reduce reliance on interest income.
3. **Credit Expansion and New Business Development**
   Pursuing disciplined and targeted business growth by leveraging data-driven market segmentation and innovating in adjacent business areas, while ensuring sustainable portfolio performance.
4. **Financial Conglomeration Management and Development**
   Strengthening strategic alignment, operational integration, and optimization of financial conglomeration management to unlock value, enhance efficiency, and leverage the conglomerate's market potential.

These four pillars are designed to drive sustainable growth through the expansion of low-cost funding, diversification of revenue sources, and prudent credit expansion. The objective is to strengthen bank **bjb**'s competitive position in West Java, enhance profitability, and create operational synergies that support efficiency and business integration. Collectively, these pillars serve as strategic instruments in realizing bank **bjb**'s vision of "Your Preferred Bank".

To support these strategic ambitions, bank **bjb** will focus on five enabler pillars that serve as the foundation for transformation:

1. **Streamlining Operational Systems Through Business Process Improvements**
   Redefining, simplifying, and aligning operational processes through business process reengineering to enhance process efficiency and operational productivity.
2. **Developing Human Capital, Talent, and an Aligned Work Culture**
   Transforming human capital capabilities and organizational culture to build an adaptive, agile, and results-oriented workforce aligned with sustainability values (ESG).
3. **Upgrading the Technology Ecosystem to Accelerate Digital Banking**
   Modernizing the core banking and payment systems while enhancing digital banking capabilities to deliver secure, scalable, and seamless digital banking experiences.

4. **Memperkuat Manajemen Risiko dan Kepatuhan**
   Memperkuat tata kelola, kepatuhan, dan pengendalian risiko untuk memastikan operasional yang tangguh dan pemeliharaan kualitas portofolio keuangan.
5. **Merevitalisasi *Branding* sebagai *Digitally Rooted Financial Institution***
   Meninjau ulang dan modernisasi strategi branding bank **bjb** untuk memperkuat relevansi di pasar serta meningkatkan identitas digital pada seluruh titik interaksi nasabah.

Strategi jangka panjang dan jangka menengah disesuaikan dengan *Strategic Roadmap* bank **bjb**. Untuk memastikan berjalannya transformasi strategis selama lima tahun ke depan, telah disusun *Strategic Roadmap* yang terstruktur ke dalam tiga fase utama, yang merepresentasikan tema strategis untuk mencapai target yang telah ditetapkan.

1. ***Phase* 1 (2026–2027)**
   Meningkatkan *funding base* berkelanjutan, dominasi CASA, dan penguatan kualitas kredit, fokus pada penguatan fondasi likuiditas dan kualitas aset untuk mendukung pertumbuhan yang sehat.
2. ***Phase* 2 (2028–2029)**
   Mendorong pertumbuhan perbankan transaksional, digitalisasi layanan, dan perluasan market share kredit, mempercepat inovasi digital dan memperluas penetrasi pasar melalui layanan berbasis transaksi.
3. ***Phase* 3 (2029 *onwards*)**
   Berinovasi untuk mendorong pertumbuhan bisnis dan menjajaki *adjacent business*, menciptakan sumber pertumbuhan baru melalui inovasi produk dan pengembangan bisnis pendukung.

4. **Strengthening Risk Management and Compliance**
   Enhancing governance, compliance, and risk control frameworks to ensure resilient operations and maintain the quality of the financial portfolio.
5. **Revitalizing Branding as a Digitally Rooted Financial Institution**
   Reviewing and modernizing bank **bjb**'s branding strategy to strengthen market relevance and reinforce its digital identity across all customer touchpoints.

The long-term and medium-term strategies are aligned with bank **bjb**'s Strategic Roadmap. To ensure the successful implementation of the strategic transformation over the next five years, a structured Strategic Roadmap has been developed across three main phases, each representing a strategic theme to achieve the targeted objectives.

1. **Phase 1 (2026–2027)**
   Strengthening a sustainable funding base, increasing CASA dominance, and improving credit quality, with a focus on reinforcing liquidity foundations and asset quality to support healthy growth.
2. **Phase 2 (2028–2029)**
   Driving transaction banking growth, accelerating service digitalization, and expanding credit market share by strengthening digital innovation and increasing market penetration through transaction-based services.
3. **Phase 3 (2029 onwards)**
   Driving innovation to support business growth and exploring adjacent businesses to create new sources of growth through product innovation and supporting business development.



Kerangka ini dirancang untuk memastikan transformasi berjalan secara terarah, dengan setiap fase membangun momentum untuk mencapai visi bank **bjb** menjadi ”Bank Pilihan Utama Anda”.

This framework is designed to ensure that the transformation progresses in a structured manner, with each phase building momentum toward achieving bank **bjb**'s vision of becoming “Your Preferred Bank”.

Roadmap Transformasi *High Level* bank bjb 2026–2030

(Target Primer)
Kenaikan Laba Kotor
(Primary Target)
Increase in Gross Profit

Peningkatan total revenue per tahun dari keseluruhan operasi perbankan

Increase in total annual revenue from overall banking operations

Rp3
triliun / trillion
(+106% by 2030)



2026-2027

Meningkatkan funding base berkelanjutan, dominasi CASA, dan penguatan kualitas kredit

Enhancing a sustainable funding base, strengthening CASA dominance, and improving credit quality

Membangun fondasi yang kokoh guna mencapai pertumbuhan yang berkelanjutan melalui optimalisasi komposisi pendanaan dan perluasan basis nasabah. Melakukan redesign terhadap core business process serta penyempurnaan operating model untuk meningkatkan efisiensi, serta menciptakan inti organisasi yang resilient, mendukung skalabilitas, dan performa jangka panjang.

Key Metric Focus:
NPL, CASA, Revenue, Customer Base, BOPO, CoF, NIM, ROE

Building a strong foundation to achieve sustainable growth through the optimization of funding composition and expansion of the customer base. Undertaking a redesign of core business processes as well as refinement of the operating model to enhance efficiency, while establishing a resilient organizational core that supports scalability and long-term performance.

Key Metric Focus
NPL, CASA, Revenue, Customer Base, BOPO, CoF, NIM, ROE

2027–2029

Mendorong pertumbuhan di transaksi perbankan, digitalisasi layanan, dan perluas market share kredit

Driving growth in banking transactions, service digitalization, and expanding credit market share

Mendorong digitalisasi layanan, fokus pada otomasi proses, dan best in class customer experience. Perluasan transaksi digital dan ekosistem **bjb**, serta terus meningkatkan pertumbuhan fee-based income. Memperluas layanan kredit ke sektor-sektor prioritas.

Key Metric Focus:
NPL, CASA, Revenue, Customer Base, CoF, NIM, Fee-based income, Interest income, Credit outstanding, ROA

Driving service digitalization, focusing on process automation, and delivering best-in-class customer experience. Expanding digital transactions and the **bjb** ecosystem, while continuously enhancing the growth of fee-based income. Expanding credit services to priority sectors.

Key Metric Focus:
NPL, CASA, Revenue, Customer Base, CoF, NIM, Fee-based income, Interest income, Credit Outstanding, ROA

2029 ke depan
2029 Forward

Berinovasi untuk mendorong pertumbuhan bisnis dan menjajaki adjacent business

Innovating to drive business growth and explore adjacent businesses

Mendorong ekspansi kredit di pasar yang ditargetkan, membangun kemitraan yang kuat untuk mengembangkan adjacent business, menggali peluang embedded finance untuk menjadikan **bjb** sebagai bank yang paling dipercaya oleh konsumen.

Key Metric Focus:
NPL, CASA, Revenue, Customer Base, BOPO, CoF, NIM, ROA, ROE, Interest income, Fee-based income

Driving credit expansion in targeted markets, building strong partnerships to develop adjacent businesses, and exploring embedded finance opportunities to position **bjb** as the most trusted bank for customers.

Key Metric Focus:
NPL, CASA, Revenue, Customer Base, BOPO, CoF, NIM, ROA, ROE, Interest income, Fee-based income

Destination Statements 2026–2030

#1

Loyalitas Nasabah di Jawa Barat
Target: mencapai NPS Score (*Net Promoter Score*) > 75

Customer Loyalty in West Java
Target: achieving a Net Promoter Score (NPS) of >75

***Top Digital Bank* bagi UMKM di Jawa Barat**
Target: menjadi trusted digital lender bagi UMKM berdasarkan volume atau basis pengguna di seluruh Indonesia

Top Digital Bank for MSMEs in West Java
Target: to become a trusted digital lender for MSMEs based on volume or user base across Indonesia

Bank Paling Inklusif di Jawa Barat
Target: Menjangkau nasabah baru yang tidak memiliki rekening bank melalui orientasi digital

Most Inclusive Bank in West Java
Target: to reach new customers without bank accounts through a digital-oriented approach

Mitra Terpercaya untuk Solusi Perbankan Digital di Jawa Barat
Target: Menjadi bank pilihan utama dengan layanan digital dan fisik yang cepat, aman, dan relevan bagi seluruh masyarakat dan pelaku usaha Jawa Barat

Trusted Partner for Digital Banking Solutions in West Java
Target: to become the primary bank of choice by providing fast, secure, and relevant digital and physical services for all communities and business actors in West Java

Rencana Bisnis Bank (Business Plan)

Kebijakan strategis jangka pendek tahun 2025 bank **bjb** disusun dengan mengacu pada Rencana Bisnis Bank (*business plan*) sebagai pedoman dalam penetapan target kinerja dan prioritas operasional. Kebijakan tersebut mencerminkan langkah-langkah strategis yang terfokus pada pencapaian sasaran jangka pendek yang diuraikan sebagai berikut:

1. **Peningkatan Pertumbuhan Kredit Berkualitas dan Berkelanjutan yang Berfokus Pada Target *Market* serta Optimalisasi Portofolio Aset Melalui Digitalisasi Bisnis Proses**
   a. Meningkatkan pertumbuhan portofolio kredit konsumer yang berkualitas melalui penyerapan berbagai sumber pendapatan ASN Aktif dan Pra Pensiun dengan pengembangan produk serta optimalisasi pemasaran.
   b. Meningkatkan layanan pengembangan digitalisasi proses kredit dan integrasi sistem dengan Pemerintah Daerah sebagai sumber data potensi kredit konsumer.
   c. UMKM *Go Digital*, optimalisasi digitalisasi layanan kredit dalam rangka meningkatkan inklusi keuangan pelaku UMKM melalui ekosistem ekonomi digital kemitraan.
   d. Memperluas penyaluran kredit korporasi dan komersial melalui penetrasi pada sektor-sektor ekonomi yang potensial serta ekosistem keuangan bank **bjb** sehingga dapat mendorong laju pertumbuhan ekonomi.
   e. Meningkatkan portofolio bisnis yang mendukung prinsip-prinsip *Environmental, Social and Governance (ESG)*.
2. **Menjaga Pengelolaan Likuiditas yang Efektif, Efisien dan Berkelanjutan serta Peningkatan *Share of Wallet* Nasabah Guna Mendukung Penyaluran Dana Secara Optimal**
   a. Mendorong pertumbuhan DPK terutama dana murah melalui optimalisasi seluruh segmen bisnis terkait yang bertujuan untuk mendorong pertumbuhan bisnis bank **bjb** secara menyeluruh dan meningkatkan *market share* produk dana sehingga dapat menjadikan bank **bjb** sebagai bank transaksional pilihan utama nasabah.
   b. Mendukung proses akselerasi *digital transformation* bank **bjb** untuk membangun dan mengembangkan ekosistem finansial serta meningkatkan inklusi keuangan yang berdampak langsung terhadap penguatan pertumbuhan dana murah dan *product holding* bank **bjb**.
   c. Akuisisi potensi bisnis dari ekosistem nasabah eksisting dan implementasi MoU/PKS untuk meningkatkan pertumbuhan seluruh segmentasi bisnis bank **bjb**.
   d. Ekspansi terhadap nasabah institusi baru sebagai upaya perluasan dan penguatan bisnis untuk mendukung kemajuan perekonomian daerah melalui transaksi pengelolaan keuangan serta kerjasama layanan perbankan.

Bank Business Plan

The short-term strategic policies of bank **bjb** for 2025 were formulated with reference to the Bank Business Plan as a guideline for setting performance targets and operational priorities. These policies reflect strategic measures focused on achieving short-term objectives, as outlined below:

1. **Enhancing High-Quality and Sustainable Loan Growth Focused on Target Markets and Asset Portfolio Optimization Through Business Process Digitalization**
   a. Increasing the growth of high-quality consumer loan portfolios by capturing various income sources from active and pre-retirement civil servants through product development and optimized marketing strategies.
   b. Enhancing digitalization in credit process development and system integration with Regional Governments as a key data source for consumer credit potential.
   c. SME Go Digital, optimizing the digitalization of credit services to improve financial inclusion for SMEs through digital partnership ecosystems.
   d. Expanding corporate and commercial lending through deeper penetration into potential economic sectors and the bank **bjb** financial ecosystem to help drive economic growth.
   e. Increasing business portfolio exposure that supports Environmental, Social, and Governance (ESG) principles.
2. **Maintaining Effective, Efficient, and Sustainable Liquidity Management and Increasing Customer Share of Wallet to Support Optimal Fund Allocation**
   a. Encouraging growth in third-party funds, particularly low-cost funds, through optimization of all related business segments to support overall business growth and increase the market share of funding products, positioning bank **bjb** as customers' preferred transactional bank.
   b. Supporting the acceleration of bank **bjb**'s digital transformation to build and develop financial ecosystems and improve financial inclusion, directly contributing to the growth of low-cost funds and product holding.
   c. Acquiring business potential from existing customer ecosystems and implementing MoU/Cooperation Agreements to increase growth across all business segments.
   d. Expanding the institutional customer base as part of business expansion and strengthening initiatives to support regional economic development through financial management transactions and banking service partnerships.

e. Optimalisasi pengelolaan *asset and liabilities* untuk memperoleh *yield enhancement* dengan tetap memperhatikan kondisi *market*, pemenuhan likuiditas bank **bjb** dan rasio-rasio keuangan.

3. **Meningkatkan Kontribusi *Fee Based Income* Dengan Penguatan Produk-Produk Transaksional dan Bisnis Berbasis Digital Ekosistem**
   a. Optimalisasi *digital marketing* yang berfokus pada peningkatan jumlah *account*, utilisasi transaksi sistem pembayaran, akuisisi dan utilisasi merchant serta peningkatan akuisisi dan utilisasi *merchant* Agen Laku Pandai.
   b. Mendukung pertumbuhan bank **bjb** sebagai *one stop financial solution* bagi nasabah melalui optimalisasi segmen bisnis *wealth management* yang mendorong peningkatan pertumbuhan *fee based income*, *market share* dan *wallet share* nasabah
   c. Meningkatkan *fee based income* melalui optimalisasi peran bank **bjb** sebagai *primary dealer*, transaksi *fixed income* dan *foreign exchange and derivatives* serta jasa kustodian dan jasa wali amanat
   d. Optimalisasi bisnis melalui kerja sama dengan *counterparty*, agen remitansi dan nasabah melalui peningkatan trade *ecosystem/product holding* untuk meningkatkan pendapatan bank **bjb**.
   e. Optimalisasi *recovery* kredit hapus buku yang terstruktur dan masif.
4. **Akselerasi *Digital Platform* Untuk Mendorong Terwujudnya *Digital Banking* yang Inovatif Melalui Penguatan Infrastruktur Teknologi Informasi Handal dan Aman**
   a. Akselerasi dan perbaikan *(improvement)* fitur-fitur *e-channel* untuk mendorong peningkatan *transactional banking* guna mendukung pertumbuhan *fee based income* melalui kerja sama dengan para pelaku *fintech* untuk memperluas ekosistem digital.
   b. Meningkatkan kualitas proses operasional dan efektivitas rekonsiliasi transaksi *e-channel* melalui penerapan *robotic processing automation*.
   c. Pengembangan unifikasi dan optimalisasi berbagai *digital platform* untuk meningkatkan *digital customer engagement* guna mendukung bisnis bank dalam rangka peningkatan *fee based income*.
   d. Peningkatan kapasitas, kapabilitas dan layanan *data center* untuk mendukung perluasan *digital market* dan kolaborasi *partner digital*.
   e. Peningkatan kemampuan *cyber security resilience* dalam mendukung implementasi transformasi digital yang selaras dengan arah *corporate plan* bank **bjb**.
   f. Mendorong *cyber security as a culture* sebagai sebuah budaya kerja sehingga dapat menjadi "*human firewall*" dalam menghadapi implementasi transformasi digital.

e. Optimizing asset and liability management to enhance yields while maintaining market considerations, bank **bjb** liquidity requirements, and financial ratios.

3. **Increasing Fee-Based Income Contribution Through Strengthening Transaction-Based Products and Digital Ecosystem-Based Businesses**
   a. Optimizing digital marketing initiatives focused on increasing the number of accounts, utilization of payment system transactions, merchant acquisition and utilization, as well as expanding merchant acquisition and utilization through Laku Pandai agents.
   b. Supporting bank **bjb**'s growth as a one-stop financial solution for customers through optimization of the wealth management business segment to increase fee-based income growth, market share, and customer wallet share.
   c. Increasing fee-based income by optimizing bank **bjb**'s role as a primary dealer, as well as through fixed income transactions, foreign exchange and derivatives, custodian services, and trustee services.
   d. Optimizing business performance through cooperation with counterparties, remittance agents, and customers by strengthening the trade ecosystem and product holding to increase bank **bjb** revenue.
   e. Optimizing the structured and large-scale recovery of written-off loans.
4. **Accelerating Digital Platforms to Foster Innovative Digital Banking Through Strengthened Reliable and Secure IT Infrastructure**
   a. Accelerating and improving e-channel features to increase transactional banking and support fee-based income growth through partnerships with fintech players to expand the digital ecosystem.
   b. Improving operational process quality and the effectiveness of e-channel transaction reconciliation through the implementation of Robotic Process Automation.
   c. Developing unified and optimized digital platforms to enhance digital customer engagement and support business growth while increasing fee-based income.
   d. Enhancing the capacity, capabilities, and services of data centers to support digital market expansion and digital partner collaboration.
   e. Strengthening cybersecurity resilience to support the implementation of digital transformation aligned with bank **bjb**'s corporate plan.
   f. Promoting cybersecurity as a culture to establish a "human firewall" in supporting digital transformation initiatives.

5. **Memperkuat Struktur Modal dan Pengelolaan *Human Capital* yang Solid untuk Mendukung Pertumbuhan Bisnis**
   a. **Menjaga kecukupan permodalan dalam mendukung strategi bisnis bank bjb**
      - Optimalisasi pengelolaan *debt instrument* dalam rangka memperkuat struktur permodalan bank **bjb**.
      - Mendukung peran manajemen risiko dalam mengelola struktur permodalan bank **bjb** yang memadai dalam menutupi risiko kemungkinan akan timbul.
      - Menjaga pertumbuhan laba bank **bjb** untuk mendukung penguatan modal secara organik.
   b. **Pengelolaan *human capital* yang efektif untuk meningkatkan kompetensi dan produktivitas**
      i. ***Encourage the Employee Capabilities***
      Peningkatan kapabilitas pegawai melalui program pengembangan karir dan kompetensi yang berfokus pada setiap jenis kompetensi, baik *core*, *leadership* maupun teknis, sesuai dengan level dan jenjang karir pegawai.
      ii. ***Enhancement Human Capital Synergies***
         - Memastikan kesiapan *talent (talent readiness)* baik internal organisasi bank **bjb** maupun *Business Group* bank **bjb**.
         - Melanjutkan strategi *human capital synergies* di tahun 2024, dengan meningkatkan strategi kolaborasi dalam memenuhi *pipeline leadership* di perusahaan *investee*, perusahaan terafiliasi dan badan atau perusahaan lainnya.
      iii. ***Continue to develop an integrated Human Capital System***
      Terus melakukan perbaikan dan pengembangan serta melaksanakan evaluasi atas integrasi *human capital system* yang telah dilaksanakan, khususnya yang telah dibangun di tahun 2024, yaitu *Talent Management System* dan BEST Salmon.
6. **Transformasi Keuangan yang Inklusif Dalam Rangka Optimalisasi dan Memperkuat Ekosistem Keuangan Berkelanjutan**
   a. Menerapkan prinsip-prinsip *Environmental, Social, and Governance* (ESG) dalam seluruh aktivitas perbankan.
   b. Mendukung *sustainability finance* melalui bekerja efektif dan efisien dalam menjalankan proses audit internal serta berperan aktif dalam resiliensi menghadapi tantangan siber dan peningkatan keamanan data nasabah dan perusahaan.
   c. Menciptakan *learning culture* dan *learning ecosystem* yang didukung *learning technologies* dengan mengembangkan pembelajaran yang dinamis, efektif, dan valuable, dalam rangka meningkatkan kompetensi pegawai, serta mempersiapkan *future leader* yang capable untuk mendukung *sustainable organization performance*.
   d. Memberikan kontribusi dalam keberlanjutan ekonomi, sosial dan lingkungan melalui kegiatan *corporate social responsibility*.

5. **Strengthening Capital Structure and Solid Human Capital Management to Support Business Growth**
   a. **Maintaining Adequate Capital to Support Bank bjb's Business Strategy**
      - Optimizing the management of **debt instruments** to strengthen bank **bjb**'s capital structure.
      - Supporting the role of risk management in maintaining an adequate capital structure to cover potential risks.
      - Sustaining bank **bjb**'s profit growth to support organic capital strengthening.
   b. **Effective Human Capital Management to Enhance Competence and Productivity**
      i. **Encourage the Employee Capabilities**
      Enhancing employee capabilities through career and competency development programs covering core, leadership, and technical competencies aligned with employee levels and career paths.
      ii. **Enhancement Human Capital Synergies**
         - Ensuring talent readiness within both bank **bjb** and the broader bank **bjb** Business Group.
         - Continuing the human capital synergy strategy by strengthening collaborative strategies to develop leadership pipelines in investee companies, affiliated companies, and other related entities.
      iii. **Continue to Develop an Integrated Human Capital System**
      Continuously improving, developing, and evaluating the integration of the Human Capital System, particularly systems developed in 2024, including the Talent Management System and BEST Salmon.
6. **Inclusive Financial Transformation to Optimize and Strengthen a Sustainable Financial Ecosystem**
   a. Implementing Environmental, Social, and Governance (ESG) principles across all banking activities.
   b. Supporting sustainable finance through effective and efficient internal audit processes while actively strengthening resilience against cyber threats and enhancing data security for customers and the Company.
   c. Creating a learning culture and learning ecosystem supported by learning technologies to deliver dynamic, effective, and valuable learning programs to enhance employee competencies and prepare capable future leaders to support sustainable organizational performance.
   d. Contributing to economic, social, and environmental sustainability through Corporate Social Responsibility (CSR) initiatives.

7. **Pengelolaan Manajemen Risiko yang Efektif, Didukung Dengan Tata Kelola yang Kuat dan *Compliance* Sebagai Pilar Dalam Mencapai Kinerja Bank yang Tangguh dan Berkelanjutan**
   a. Pengembangan *Enterprise Risk Management* sebagai bentuk sinergi penerapan metodologi dan sistem informasi manajemen risiko bagi individu bank dan konglomerasi keuangan.
   b. Penguatan pengendalian internal melalui *review* proses kontrol dan penerapan anti *fraud* melalui peningkatan sistem deteksi untuk memastikan penerapan manajemen risiko pada aktivitas operasional dilaksanakan secara memadai.
   c. Implementasi internalisasi budaya risiko guna terciptanya penerapan tata kelola manajemen risiko yang efektif.
   d. Internalisasi program *risk awareness* pada seluruh pegawai untuk menciptakan budaya sadar risiko di setiap jenjang organisasi.
   e. Menerapkan praktik-praktik *Governance, Risk, and Compliance* (GRC) yang baik untuk menjadi pondasi dalam menjalankan bisnis operasional bank **bjb**.
   f. Penguatan penerapan GRC berdasarkan hasil *assessment* pihak independen.
   g. Penerapan dan Penguatan Anti Pencucian uang (APU), Pencegahan Pendanaan Teroris (PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM) yang mendukung bisnis bank **bjb**.

7. **Effective Risk Management Supported by Strong Governance and Compliance as Pillars for Achieving Resilient and Sustainable Bank Performance**

   a. Developing **Enterprise Risk Management (ERM)** as part of the synergy in implementing risk management methodologies and information systems for both the bank and the financial conglomerate.
   b. Strengthening internal controls through control process reviews and enhanced anti-fraud detection systems to ensure adequate implementation of risk management in operational activities.
   c. Implementing risk culture internalization to ensure effective risk management governance practices.
   d. Internalizing risk awareness programs for all employees to build a strong risk-aware culture across all organizational levels.
   e. Implementing sound Governance, Risk, and Compliance (GRC) practices as the foundation for conducting bank **bjb**'s operational business activities.
   f. Strengthening the implementation of GRC based on assessments conducted by independent parties.
   g. Strengthening the implementation of Anti-Money Laundering (AML), Counter-Terrorism Financing (CTF), and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF) to support bank **bjb**'s business activities.

Aspek Pemasaran

Dalam menjalankan kegiatan usahanya, bank **bjb** menghadapi pesaing yang memiliki kegiatan usaha yang sejenis. Oleh karena itu, bank **bjb** senantiasa meningkatkan mutu pelayanan dan strategi pemasaran yang efektif menghadapi pertumbuhan kebutuhan nasabah yang semakin bervariasi. Aspek pemasaran meliputi strategi pemasaran dan pangsa pasar produk bank **bjb**.

Strategi Pemasaran

Strategi pemasaran yang tepat akan mendorong peningkatan pangsa produk dan jasa, strategi pemasaran produk dan jasa yang dilakukan oleh bank **bjb** adalah sebagai berikut.

Strategi Pemasaran Kredit Konsumer Tahun 2025

Dalam rangka mendukung pertumbuhan kredit konsumer, bank **bjb** telah menerapkan berbagai strategi dan program pemasaran, antara lain:
1. Pemberian tingkat suku bunga khusus yang kompetitif.
2. Pemberian *reward* kepada nasabah yang mereferensikan debitur untuk realisasi kredit baru, *top up,* maupun pengajuan ulang.
3. Pemberian diskon premi asuransi kredit.

Marketing Aspect

In carrying out its business activities, bank **bjb** faces competitors who have similar business activities. Therefore, bank **bjb** continues to improve the quality of services and effective marketing strategies to meet the increasingly varied growth of customer needs. Marketing aspects include marketing strategies and market share of bank **bjb** products.

Marketing Strategy

The most proper marketing strategy will encourage an increase in the share of products and services, marketing strategies for products and services that carried out by bank **bjb** are as follows.

Marketing Strategy of Consumer Loan In 2025

In order to support the growth of consumer lending, bank **bjb** has implemented various strategies and marketing programs, including the following:
1. Offering competitive special interest rates.
2. Providing rewards to customers who refer borrowers for new loan disbursements, top-up loans, or loan reapplications.
3. Providing discounts on credit insurance premiums.

Strategi tersebut dilaksanakan secara selektif dengan tetap memperhatikan prinsip kehati-hatian dan kualitas portofolio.

Strategi Pemasaran Kredit Ritel Tahun 2025

Rincian strategi pemasaran yang dilakukan pada tahun 2025 antara lain:

1. Optimalisasi Penyaluran **bjb** KGB Pola 2 atas PKS Nasional (Anggota TNI, BUMN dan ASN Vertikal) melalui *joint marketing*.
2. *Referral Marketing* melalui pemberian komisi/benefit kepada mitra bank **bjb** yang telah memberikan *referral* debitur melalui program *All Get Member* (AGM).
3. *Pricing* dengan pemberlakuan program *marketing* berupa *sweetener* kepada calon debitur/debitur eksisting melalui *pricing* khusus seperti diskon provisi, diskon premi asuransi dan suku bunga khusus.
4. Pengembangan infrastruktur di sektor teknologi informasi secara bertahap yang dapat mengakomodir kebutuhan percepatan proses bisnis bersamaan dengan penyesuaian ketentuan yang berlaku sehingga dapat sejalan dengan model bisnis yang dikembangkan.
5. Kolaborasi dengan pihak TASPEN, ASABRI dan DAPEN dalam kegiatan sosialisasi untuk meningkatkan layanan terhadap peserta antara lain sosialisasi aplikasi TOOS, ASABRILINK, Autentifikasi dan Program Pemberdayaan Pensiunan.
6. Kolaborasi dengan BKPSDM/BKD di tingkat Provinsi, Kota/Kabupaten dan masing-masing kesatuan dalam rangkaian pelepasan PNS/Anggota yang akan memasuki masa pensiun meliputi proses enrollment, sosialisasi pengurusan pensiun dan sosialisasi program kemitraan dan pemberdayaan kewirausahaan.
7. Kolaborasi dengan himpunan/paguyuban pensiunan seperti PWRI, PEPABRI, PPAD/AU/AL, HIMPANA, HIMPABA, HIMPAS, LLI dan yang lainnya.
8. Empati program melalui kegiatan layanan terhadap debitur sesuai segmen, pelatihan/webinar maupun pemberdayaan melalui referal kemitraan.

Strategi Pemasaran Kredit Korporasi Tahun 2025

bank **bjb** melakukan beberapa strategi pemasaran untuk produk korporasi selama tahun 2025 yakni sebagai berikut:

1. Peningkatan *fee based* dari jasa sindikasi.
2. Reformulasi eksposur grup usaha.
3. Evaluasi *(monitoring)* debitur eksisting.
4. Peningkatan NoA Korporasi dari *ticket size* yang terukur.
5. Ekspansi pada sektor usaha dengan potensi *value chain* yang maksimal.

These strategies are implemented selectively while maintaining adherence to the prudential principle and preserving the quality of the loan portfolio.

Marketing Strategy of Retail Loan In 2025

Details of the marketing strategy implemented in 2025 include:

1. Optimization the Distribution of **bjb** KGB Pattern 2 for National PKS (Members of the Armies, SOEs and Vertical Civil Servants).
2. Referral marketing by giving commissions/benefits to bank **bjb** partners providing debtor referrals through the program All Get Member (AGM)
3. Pricing through the implementation of marketing programs in the form of sweeteners for prospective debtors/existing debtors through special pricing such as provision discounts, insurance premium discounts and special interest rates
4. Gradual development of infrastructure in the information technology sector that can accommodate the needs for accelerating business processes, simultaneously adjusting to existing regulations to align with the developed business model.
5. Collaboration with the State Civil Servants Savings and Insurance Agency (TASPEN), the Armed Forces of the Republic of Indonesia Insurance (ASABRI), and Pension Funds (DAPEN) in socialization activities to enhance services for participants, including the promotion of the Toos Application, Asabrilink, authentication, and pensioner empowerment programs.
6. Collaboration with the BKPSDM/BKD at the provincial, city/regency levels, and respective units in the series of releasing Civil Servants/ Members entering retirement, including enrollment processes, pension management socialization, and partnership and entrepreneurship empowerment program socialization.
7. Collaboration with associations/organizations of retirees such as PWRI, PEPABRI, PPAD/AU/AL, HIMPANA, HIMPABA, HIMPAS, LLI and others.
8. Empathy Program through service activities for debtors based on their segments, training/webinars, and empowerment through referral partnerships.

Marketing Strategy of Corporate Loan In 2025

bank **bjb** carried out several marketing strategies for corporate products during 2025, namely as follows:

1. Increasing fee-based income from syndicated financing services.
2. Reformulating exposure to business groups.
3. Monitoring and evaluating existing debtors.
4. Increasing the number of corporate accounts (NoA) with measured ticket sizes.
5. Expanding into business sectors with strong value chain potential.

Strategi Pemasaran Kredit Komersial Tahun 2025

Uraian strategi pemasaran kredit komersial yang dilakukan pada tahun 2025 antara lain sebagai berikut:

1. Diversifikasi kredit pada industri *class* yang diklasifikasikan menarik berdasarkan *portfolio guideline*:
   a. Administrasi pemerintahan, pertahanan dan jaminan sosial wajib.
   b. Jasa pendidikan.
   c. Listrik, gas dan air.
   d. Perantara keuangan.
   e. *Real estate*.
   f. Transportasi, pergudangan dan komunikasi.
2. Ekspansi kredit secara selektif pada ekosistem bisnis bank **bjb**
   a. Ekosistem Pemerintah Daerah (Pemda) melalui *vendor* rekanan pemda baik *vendor* rutin maupun non rutin, RSUD, PDAM, BUMD dan sebagainya.
   b. Ekosistem bank **bjb** melalui *vendor* Divisi Umum, *vendor* Divisi HC, *vendor* Divisi *Digital Banking*.
   c. Serta *vendor* dari nasabah eksisting.
3. Peningkatan Produktivitas dan Kapasitas SDM Komersial
   a. Optimalisasi penggunaan *Best* Salmon untuk memonitor aktivitas dan produktivitas.
   b. Pemberiaan *reward* secara lebih proporsional.
   c. Pelatihan *soft skill* SDM Komersial.
   d. Pelatihan profil bisnis masing-masing Industri.
4. Perbaikan Proses Kredit
   a. *Piloting* sentralisasi proses kredit.
   b. Clustering proses kredit KMKK di KC hanya untuk APBD setempat.
   c. New LMS untuk semua produk kredit komersial.
   d. Penunjukan AO khusus pengelola LAR.

Strategi Pemasaran Kredit UMKM Tahun 2025

bank **bjb** melakukan beberapa strategi pemasaran untuk produk Kredit UMKM selama tahun 2025 yakni sebagai berikut:

1. Fokus terhadap monitoring *pipeline* dengan mengoptimalkan *monitoring* terhadap pergerakan dan eksekusi pipeline dari kantor cabang oleh kantor wilayah.
2. Optimalisasi data *pipeline* calon debitur hasil dari:
   a. Pemberdayaan dan penawaran langsung kepada end *user*.
   b. *Refferal* dari debitur eksisting.
   c. Kerjasama dengan instansi pemerintah dan swasta.

Marketing Strategy of Commercial Loan In 2025

The commercial lending marketing strategies implemented in 2025 are described as follows:

1. Credit diversification across industry classes categorized as attractive based on the portfolio guidelines:
   a. Public administration, defense, and compulsory social security
   b. Education services
   c. Electricity, gas, and water supply
   d. Financial intermediation
   e. Real estate
   f. Transportation, warehousing, and communication.
2. Selective credit expansion within the bank **bjb** business ecosystem
   a. Regional Government (Pemda) ecosystem through regional government vendors, both routine and non-routine vendors, regional public hospitals (RSUD), regional water utilities (PDAM), regional-owned enterprises (BUMD), and others.
   b. bank **bjb** ecosystem through vendors of the General Affairs Division, Human Capital Division, and Digital Banking Division.
   c. Vendors from existing customers.
3. Enhancing Productivity and Capacity of Commercial Human Resources
   a. Optimizing the use of **BEST Salmon** to monitor activities and productivity.
   b. Providing more proportionate reward schemes.
   c. Soft skill training for commercial personnel.
   d. Training on business profiles of each industry sector.
4. Credit Process Improvements
   a. Piloting the centralization of credit processes.
   b. Clustering the KMKK credit process at branch offices only for local APBD-related financing.
   c. Implementation of a new Loan Management System (LMS) for all commercial lending products.
   d. Appointment of dedicated Account Officers (AO) responsible for managing Loan at Risk (LAR).

Marketing Strategy of MSME Loan In 2025

During 2025, bank **bjb** implemented several marketing strategies for its MSME lending products, as follows:

1. Focusing on pipeline monitoring by optimizing the monitoring of pipeline movements and execution from branch offices by regional offices.
2. Optimizing the pipeline data of prospective borrowers derived from:
   a. Direct outreach and engagement with end users.
   b. Referrals from existing borrowers.
   c. Partnerships with government institutions and private sector entities.

3. Optimalisasi penawaran *top up* dengan cara kantor cabang fokus melakukan penawaran *top up* kepada debitur eksisting.
4. Melakukan *monitoring on call* terhadap debitur dengan kolektibilitas 2 (dua) serta penawaran *top up* terhadap debitur eksisting dengan kolektibilitas 1.
5. Optimalisasi pola kemitraan dan penyaluran KUR PMI.
6. Pengembangan produk dan penyempurnaan bisnis proses (SOP dan biaya-biaya kredit).
7. *Refreshment* dan peningkatan kompetensi melalui pendidikan dan pelatihan team UMKM.
8. Mendukung program pemerintah pusat dan daerah dalam penyaluran kredit produktif untuk segmen UMKM melalui Kredit Usaha Rakyat, Kredit Skema Subsidi Resi Gudang, Kredit Program Perumahan, Alsintan dan Program Pemerintah lainnya.
9. Meningkatkan promosi produk dan layanan UMKM melalui media *online* dan *offline*.

Strategi Pemasaran Kredit Pemilikan Rumah (KPR) dan Kredit Kendaraan Bermotor (KKB) Tahun 2025

Strategi pemasaran dalam penyaluran kredit merupakan faktor penting bagi perbankan untuk mendorong pertumbuhan bisnis sekaligus menjaga kualitas portofolio kredit. Oleh karena itu, pada tahun 2025 bank **bjb** menerapkan berbagai strategi yang mencakup ekspansi kredit serta upaya menjaga kualitas kredit agar tetap sehat dan berkelanjutan.

1. Strategi Ekspansi Kredit:
   a. Inovasi produk dan suku bunga (produk **bjb** KPR "PASTI" dengan suku bunga 9,99% sepanjang tenor kredit).
   b. Mendukung penyaluran kredit dari Program-program Pemerintah seperti **bjb** KPR FLPP, **bjb** KPR Tapera, dan **bjb** MLT BPJS Ketenagakerjaan.
   c. Membuka pasar baru dan kolaborasi dengan pihak ketiga.
   d. Menerapkan digitalisasi dan pelayanan *human touch* yang kuat.
2. Strategi menjaga kualitas kredit
   a. Memperbaiki dan menyempurnakan bisnis proses.
   b. *Monitoring* yang dilakukan secara ketat dan konsisten (*monitoring* kualitas kredit, monitoring agunan, *monitoring* keterhunian).
   c. Percepatan jual agunan dan lelang untuk debitur yang bermasalah.

3. Optimizing top-up loan offerings by encouraging branch offices to focus on offering top-up facilities to existing borrowers.
4. Conducting on-call monitoring of borrowers with collectibility level 2, as well as offering top-up facilities to existing borrowers with collectibility level 1.
5. Optimizing partnership schemes and the distribution of Indonesian Migrant Worker KUR (KUR PMI).
6. Developing products and refining business processes, including improvements to Standard Operating Procedures (SOP) and credit-related fees.
7. Enhancing competencies through refreshment programs and training for MSME teams.
8. Supporting central and regional government programs in channeling productive loans to the MSME segment through the Kredit Usaha Rakyat (KUR), Warehouse Receipt Subsidy Scheme Loans, Housing Program Loans, Agricultural Machinery Loans (Alsintan), and other government programs.
9. Increasing promotion of MSME products and services through both online and offline media channels.

Marketing Strategy of Housing Loan (KPR) and Motor Vehicle Loans (KKB) In 2025

Marketing strategies in loan distribution constitute a key factor for the banking industry to drive business growth while maintaining the quality of the loan portfolio. Accordingly, in 2025, bank **bjb** implemented various strategies encompassing loan expansion initiatives as well as measures to preserve sound and sustainable credit quality.

1. Loan Expansion Strategies:
   a. Product and interest rate innovation (**bjb** KPR "PASTI" product with an interest rate of 9.99% throughout the loan tenor).
   b. Supporting loan disbursement under Government programs, such as **bjb** KPR FLPP, **bjb** KPR Tapera, and **bjb** MLT BPJS Ketenagakerjaan.
   c. Expanding into new markets and strengthening collaboration with third parties.
   d. Implementing digitalization alongside a strong human touch in service delivery.
2. Credit Quality Maintenance Strategies
   a. Enhancing and refining business processes.
   b. Conducting rigorous and consistent monitoring (including credit quality monitoring, collateral monitoring, and occupancy monitoring).
   c. Accelerating collateral disposal and auction processes for non-performing debtors.

Strategi Pemasaran Produk Dana Pihak Ketiga Tahun 2025

Strategi pemasaran produk dana ketiga bank **bjb** tahun 2025 diuraikan sebagai berikut:

1. Peningkatan dan pengembangan fitur, baik produk maupun layanan yang dapat menunjang kebutuhan nasabah di era digital untuk menyediakan layanan perbankan yang lebih efisien guna mendukung proses pemulihan ekonomi nasional dengan stabilitas makro ekonomi dan sistem keuangan yang terjaga.
2. Sinergitas dan kolaborasi dengan BPD-BPD lain di seluruh Indonesia juga merupakan strategi yang dilakukan guna menambah *fee based income* bank **bjb**.
3. Menyelenggarakan program promosi tematik yang menarik dan tepat sasaran, antara lain:
   a. Vindes *Sport* "Bahkan Voli 2"
      Program promosi berupa pemberian tiket masuk kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

   b. Vindes *Sport* "Bahkan Voli 3"
      Program promosi berupa pemberian tiket masuk kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

   c. Semarang 10 K
      Program promosi berupa pemberian tiket lari kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

   d. Bromo Desert Race - 50
      Program promosi berupa pemberian tiket lari kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

   e. Tangerang 10 K
      Program promosi berupa pemberian tiket lari kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

   f. *Coast To Coast Night Trail Run*
      Program promosi berupa pemberian tiket lari kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

Selain itu, bank **bjb** melakukan beberapa kegiatan pemasaran produk dana pihak ketiga bank **bjb** sampai dengan Desember 2025 yakni sebagai berikut:

1. **Kerjasama Penghimpunan DPK dengan Pihak Ketiga**
   a. **Dana Tunjangan Pendidik dan Tenaga Kependidikan (Dana Sertifikasi) Non ASN**
      Dana Tunjangan Pendidik dan Tenaga Kependidikan (Dana Sertifikasi) Non ASN Kerjasama bank **bjb** dengan

Marketing Strategy of Third Parties Fund In 2025

Marketing strategy of bank **bjb** fund products in 2025 is described as follows:

1. Improving and developing features for both products and services that could support customer needs in the digital era to provide more efficient banking services to support the national economic recovery process with maintained macroeconomic stability and financial systems.

2. Synergy and collaboration with other BPDs throughout Indonesia was also a strategy undertaken to increase bank **bjb** fee-based income.
3. Organizing engaging and targeted thematic promotional programs, including:
   a. Vindes Sport "Bahkan Voli 2"
      A promotional program in the form of complimentary event tickets provided to customers who participate in the promotional program in accordance with the applicable terms and conditions.
   b. Vindes Sport "Bahkan Voli 3"
      A promotional program in the form of complimentary event tickets provided to customers who participate in the promotional program in accordance with the applicable terms and conditions.
   c. Semarang 10 K
      A promotional program offering complimentary race entries to customers who participate in the promotional program in accordance with the applicable terms and conditions.
   d. Bromo Desert Race - 50
      A promotional program offering complimentary race entries to customers who participate in the promotional program in accordance with the applicable terms and conditions.
   e. Tangerang 10 K
      A promotional program offering complimentary race entries to customers who participate in the promotional program in accordance with the applicable terms and conditions.
   f. Coast To Coast Night Trail Run
      A promotional program offering complimentary race entries to customers who participate in the promotional program in accordance with the applicable terms and conditions.

In addition, bank **bjb** carried out several marketing activities for its third-party funds (TPF) products up to December 2025, as follows:

1. **Cooperation in the Mobilization of Third-Party Funds with External Parties**
   a. **Non-Civil Servant Educators and Education Personnel Allowance Fund (Certification Allowance)**
      bank **bjb** collaborated with the Center for Education

Pusat Layanan Pembiayaan Pendidikan (PUSLAPDIK) Kementerian Pendidikan, Kebudayaan, Riset dan Teknologi terkait dengan penyaluran Dana Tunjangan Pendidik dan Tenaga Kependidikan untuk jenjang Pendidikan Dasar, Pendidikan Menengah, Taman Kanak-Kanak, Pendidikan Anak Usia Dini (PAUD), dan Pendidikan Anak Usia Dini Non-Formal dan Informal (PAUDNI) dengan total dana yang disalurkan selama tahun 2025 ± Rp1,9 triliun.

b. **Lembaga Layanan Pendidikan Tinggi Wilayah 3 Jakarta**
Penyaluran dana Tunjangan Profesi Dosen (Sertifikasi) Non ASN dengan potensi dana total sebesar ± Rp30 miliar dengan jumlah penerima sebanyak ± 821 tenaga pengajar.

c. **Lembaga Layanan Pendidikan Tinggi Wilayah 7 Surabaya**
Penawaran dan tindak lanjut kerjasama Penyaluran dana Tunjangan Profesi Dosen (Sertifikasi) Non ASN dengan potensi dana total sebesar ± Rp18 miliar dengan jumlah penerima sebanyak ± 500 tenaga pengajar.

d. **Lembaga Layanan Pendidikan Tinggi Wilayah 6 Semarang**
Penawaran dan tindak lanjut kerjasama Penyaluran dana Tunjangan Profesi Dosen (Sertifikasi) Non ASN dengan potensi dana total sebesar ± Rp10,8 miliar dengan jumlah penerima sebanyak ± 300 tenaga pengajar.

e. **Lembaga Layanan Pendidikan Tinggi Wilayah 11 Banjarmasin**
Penawaran dan tindak lanjut kerjasama Penyaluran dana Tunjangan Profesi Dosen (Sertifikasi) Non ASN dengan potensi dana total sebesar ± Rp7,2 miliar dengan jumlah penerima sebanyak ± 200 tenaga pengajar.

f. **Lembaga Layanan Pendidikan Tinggi Wilayah 2 Palembang**
Penawaran dan tindak lanjut kerjasama Penyaluran dana Tunjangan Profesi Dosen (Sertifikasi) Non ASN dengan potensi dana total sebesar ± Rp3,6 miliar dengan jumlah penerima sebanyak ± 100 tenaga pengajar.

g. **Kementerian Agama Kantor Wilayah Provinsi DKI Jakarta**
Penyaluran dana Tunjangan Profesi Guru (Sertifikasi) Non ASN dengan potensi dana total sebesar ± Rp15,2 miliar dengan jumlah penerima sebanyak ± 388 tenaga pengajar.

h. **Kementerian Agama Kantor Wilayah Provinsi Banten**
Penyaluran dana Tunjangan Profesi Guru (Sertifikasi) Non ASN dengan potensi dana total sebesar ± Rp144 miliar dengan jumlah penerima sebanyak ± 4.371 tenaga pengajar.

Financing Services (PUSLAPDIK) under the Ministry of Education, Culture, Research, and Technology to distribute certification allowance funds for educators and education personnel across primary education, secondary education, kindergarten, early childhood education (PAUD), and non-formal and informal early childhood education (PAUDNI), with total disbursement during 2025 reaching approximately IDR1.9 trillion.

b. **Higher Education Service Institution Region III Jakarta**
Distribution of lecturer professional allowance funds (certification) for non-civil servant lecturers with a potential fund of approximately IDR30 billion for around 821 lecturers.

c. **Higher Education Service Institution Region VII Surabaya**
Marketing and follow-up cooperation for the distribution of lecturer professional allowance funds (non-civil servant certification) with a potential fund of approximately IDR18 billion for around 500 lecturers.

d. **Higher Education Service Institution Region VI Semarang**
Marketing and cooperation follow-up for lecturer professional allowance distribution with a potential fund of approximately IDR10.8 billion for around 300 lecturers.

e. **Higher Education Service Institution Region XI Banjarmasin**
Marketing and cooperation follow-up for lecturer professional allowance distribution with a potential fund of approximately IDR7.2 billion for around 200 lecturers.

f. **Higher Education Service Institution Region II Palembang**
Marketing and cooperation follow-up for lecturer professional allowance distribution with a potential fund of approximately IDR3.6 billion for around 100 lecturers.

g. **Ministry of Religious Affairs Regional Office of DKI Jakarta**
Distribution of teacher professional allowance funds (certification) for non-civil servant teachers with a potential fund of approximately IDR15.2 billion for 388 teachers.

h. **Ministry of Religious Affairs Regional Office of Banten Province**
Distribution of teacher professional allowance funds (certification) for non-civil servant teachers with a potential fund of approximately IDR144 billion for 4,371 teachers.

i. **Kementerian Agama Kantor Wilayah Sulawesi Selatan**
Penyaluran Gaji PPPK dengan potensi dana total sebesar ± Rp5,4 miliar dengan jumlah penerima sebanyak ± 151 pegawai.

j. **Kementerian Agama Kota Banjarmasin**
Penawaran dan tindak lanjut kerjasama Penyaluran dana Tunjangan Profesi Dosen (Sertifikasi) Non ASN dengan potensi dana total sebesar ± Rp36 miliar dengan jumlah penerima sebanyak ± 1000 tenaga pengajar

k. **Penyaluran Dana Pensiun PT ASABRI**
Penyaluran Dana Pensiun bank **bjb** bekerjasama dengan PT ASABRI (Persero) dalam hal penyaluran dana pensiun selama tahun 2025 dengan total penyaluran ± Rp313,3 miliar kepada 10.705 pensiunan TNI/POLRI.

l. **Penyaluran Bantuan Sosial Pemerintah Provinsi Jawa Barat**
Dukungan terhadap seluruh kegiatan penyaluran Bantuan Sosial Pemerintah Provinsi Jawa Barat sepanjang tahun 2025 di berbagai wilayah di Provinsi Jawa Barat.

m. **Penyaluran program Beasiswa Personal Pancawaluya Provinsi Jawa Barat**
Penyaluran program Beasiswa Personal Pancawaluya Bagi Peserta Didik SMA/SMK/SLB di Provinsi Jawa Barat Tahun Anggaran 2025 yang disalurkan kepada 9.400 peserta didik dengan total penyaluran sebesar Rp33,8 miliar.

n. **Penyaluran Dana Pensiun PT TASPEN (Persero)**
Penyaluran Dana Pensiun bank **bjb** bekerjasama dengan PT TASPEN (Persero) dalam hal penyaluran dana pensiun selama tahun 2025 dengan total penyaluran ± Rp7,1 triliun kepada 162.957 pensiunan ASN.

o. **Penyaluran dana Tunjangan Kinerja (tukin) polisi**
Penyaluran dana Tunjangan Kinerja (tukin) polisi yang bertugas di Kepolisian Daerah Jawa Barat bekerjasama dengan Polda Jabar dengan total penyaluran dana sebesar ± Rp1,2 triliun kepada 42.000 anggota.

p. **Penyaluran dana Tunjangan Profesi Guru**
Penyaluran dana Tunjangan Profesi Guru (Sertifikasi) Aparatur Sipil Negara (ASN) bekerjasama dengan Ditjen Guru dan Tenaga Kependidikan Kemendikdasmen dengan total penyaluran dana di tahun 2025 sebesar ± Rp8 triliun yang tersebar di wilayah Jawa Barat dan Banten untuk seluruh jenjang.

q. **Pemasaran di Kesatuan TNI/POLRI**
Kegiatan pemasaran di berbagai Kesatuan TNI/POLRI untuk dana dukungan operasional Babinsa, dana Satgas Papua, Penyaluran gaji pensiun ASABRI dan lain-lain.

i. **Ministry of Religious Affairs Regional Office of South Sulawesi**
Distribution of PPPK salary payments with a potential fund of approximately IDR5.4 billion for 151 employees.

j. **Ministry of Religious Affairs Office of Banjarmasin**
Marketing and follow-up cooperation for the distribution of lecturer professional allowance funds with a potential value of approximately IDR36 billion for around 1,000 lecturers.

k. **Pension Fund Distribution of PT ASABRI**
bank **bjb** cooperated with PT ASABRI (Persero) in distributing pension funds during 2025, totaling approximately IDR313.3 billion to 10,705 retired members of the Indonesian National Armed Forces and Police.

l. **Distribution of Social Assistance Funds of the West Java Provincial Government**
Supporting all social assistance distribution programs of the West Java Provincial Government throughout 2025 across various regions in West Java Province.

m. **Distribution of the Personal Pancawaluya Scholarship Program of the West Java**
Distribution of the Pancawaluya Personal Scholarship Program for senior high school/vocational school/special school students in West Java for fiscal year 2025 to 9,400 students with total disbursement of IDR33.8 billion.

n. **Pension Fund Distribution of PT TASPEN (Persero)**
Distribution of pension funds in cooperation with PT TASPEN (Persero) totaling approximately IDR7.1 trillion to 162,957 retired civil servants during 2025.

o. **Police Performance Allowance (Tukin) Distribution**
Distribution of performance allowances for police officers serving in the West Java Regional Police, totaling approximately IDR1.2 trillion to 42,000 officers.

p. **Teacher Professional Allowance Distribution**
Distribution of Teacher Professional Allowance (Certification) funds for Civil Servant (ASN) teachers in cooperation with the Directorate General of Teachers and Education Personnel of the Ministry of Primary and Secondary Education, with total disbursement in 2025 amounting to approximately IDR8 trillion, distributed across West Java and Banten for all education levels.

q. **Marketing Activities within TNI/POLRI**
Marketing activities conducted across various units of the Indonesian National Armed Forces (TNI) and the Indonesian National Police (POLRI), including operational support funds for Babinsa personnel, Papua Task Force funds, pension payments through ASABRI, and other related programs.

r. **Kerjasama bank bjb dengan Dinas Pemberdayaan Masyarakat dan Desa Kabupaten Bandung**
Dana SILTAP, kerjasama bank **bjb** dengan Dinas Pemberdayaan Masyarakat dan Desa Kabupaten Bandung dengan total dana yang akan disalurkan mulai dari januari 2026 dengan total penyaluran ± Rp8,5 miliar kepada 21.940 pegawai desa.

s. **Penyaluran Tunjangan Dukungan Operasional anggota TNI**
Penyaluran Tunjangan Dukungan Operasional anggota TNI diantaranya dengan Rindam Jaya telah disalurkan desember 2025 dengan total penyaluran ± Rp1,84 miliar kepada 1.374 anggota TNI, Secapa AD dengan total penyaluran ± Rp4 miliar kepada 190 anggota.

t. **Penyaluran Tukin anggota TNI**
Penyaluran Tukin anggota TNI, kerjasama bank **bjb** dengan TNI AL dan TNI AU dengan rencana penyaluran dimulai dari januari 2026 dengan total potensi penyaluran ± Rp95 miliar kepada 10.000 Anggota.

u. **Penyaluran *Payroll* PT Estika Jasatama**
Penyaluran *Payroll*, kerjasama bank **bjb** dengan PT Estika Jasatama total dana yang disalurkan ± Rp150 juta kepada 30 karyawan.

2. **Menyelenggarakan *Campaign Activity* Secara Berkesinambungan**
   a. **bjb** *Goes To School* yang dilakukan oleh Kantor Cabang dengan kunjungan edukasi dan literasi serta *pick up service* ke masing-masing sekolah secara rutin, yaitu:
      - Yayasan Al-Ikhwaniyah
      - SDN Utan Kayu Selatan 01 Matraman
      - SDN Utan Kayu Selatan 13 Pagi Matraman
      - SMK Negeri 5 Kota Bekasi
      - SMK Negeri 9 Kota Bekasi
      - SMP Negeri 13 Kota Depok
      - SMA Lab School Rawamangun Jakarta
      - SMA Kesatuan Kota Bogor
   b. **bjb** *Goes To School* yang dilakukan oleh Kantor Cabang dengan kunjungan edukasi dan literasi serta pick up service ke masing-masing sekolah secara rutin.
   c. Rangkaian edukasi tabungan pelajar dan literasi menabung sejak dini dilakukan di beberapa sekolah salah satunya adalah SMKN 9 Kota Bandung, SMK 1 Angkasa Kabupaten Bandung, SMK 2 Cilaku Kabupaten Cianjur, SMPN 7 Kota Cimahi.
   d. *Roadshow* ke dinas-dinas yang berada di Pemerintah Provinsi Jawa Barat untuk dilakukan Edukasi kepada pegawai Aparatur Sipil Negara terkait produk tabungan rencana yaitu **bjb** My Goals dan T-Samsat.

r. **Cooperation with the Community and Village Empowerment Office of Bandung Regency**
Distribution of SILTAP funds (village officials' income allowances) through cooperation between bank **bjb** and the Community and Village Empowerment Office of Bandung Regency, with total funds planned to be distributed starting January 2026 amounting to approximately IDR8.5 billion to 21,940 village officials.

s. **Distribution of Operational Support Allowances for TNI Personnel**
Distribution of operational support allowances for TNI personnel, including cooperation with Rindam Jaya with total disbursement of approximately IDR1.84 billion to 1,374 personnel, and Secapa AD with total disbursement of approximately IDR4 billion to 190 personnel, distributed in December 2025.

t. **Distribution of TNI Performance Allowances**
Distribution of performance allowances for TNI personnel through cooperation between bank **bjb** and the Indonesian Navy (TNI AL) and Indonesian Air Force (TNI AU), with planned distribution starting January 2026 and total potential funds of approximately IDR95 billion for 10,000 personnel.

u. **Payroll Distribution for PT Estika Jasatama**
Payroll service cooperation between bank **bjb** and PT Estika Jasatama, with total funds distributed amounting to approximately IDR150 million for 30 employees.

2. **Conducting Continuous Campaign Activities**
   a. **bjb** Goes to School program conducted by branch offices through regular financial education and literacy visits, as well as pick-up services to participating schools, including the following:
      - Yayasan Al-Ikhwaniyah
      - SDN Utan Kayu Selatan 01 Matraman
      - SDN Utan Kayu Selatan 13 Pagi Matraman
      - SMK Negeri 5 Kota Bekasi
      - SMK Negeri 9 Kota Bekasi
      - SMP Negeri 13 Kota Depok
      - SMA Lab School Rawamangun Jakarta
      - SMA Kesatuan Kota Bogor
   b. The **bjb** Goes to School program was implemented by branch offices through regular financial education and literacy visits, including pick-up services to participating schools.
   c. A series of student savings education and early financial literacy programs were conducted in several schools, including SMKN 9 Bandung, SMK 1 Angkasa Bandung Regency, SMK 2 Cilaku Cianjur Regency, and SMPN 7 Cimahi.
   d. Roadshows were conducted to various agencies within the West Java Provincial Government to provide financial education to Civil Servants (ASN) regarding savings plan products, namely **bjb** My Goals and T-Samsat.

e. Rangkaian Kegiatan Program Satu Rekening Satu Pelajar (KEJAR) bank **bjb** Kantor Cabang Sumber berkolaborasi dengan Kantor Otoritas Jasa Keuangan Cirebon, Pemkab Cirebon, Dan Dinas Pendidikan Kabupaten Cirebon di 9 titik antara lain SMPN 1 Weru, SMPN 1 Dukupuntang, SMPN 1 Arjawinangun, SMPN 1 Palimanan, SMPN 1 Waled, SMPN 1 Mundu, SMPN 1 Ciledug, SMPN 1 Lemahabang dan SMPN 1 Losari.

f. Kegiatan *Launching* serta Aktivasi Layanan T-Samsat di Lingkungan Setda Kabupaten Tasikmalaya dimana kegiatan tersebut mendapat dukungan penuh dari Pemkab Tasikmalaya yang rencananya akan diimplementasikan untuk seluruh ASN se-Kabupaten Tasikmalaya.

g. Berkolaborasi dengan Biro Perekonomian Pemerintah Provinsi Jawa Barat dan Otoritas Jasa Keuangan Jawa Barat meluncurkan program tabungan kurban untuk ASN Jawa Barat yaitu program BEREHAN (Berbagi Hewan Kurban) yang bertujuan untuk sinergi Pemerintah Daerah dan TPAKD dalam memperkuat ekosistem keuangan serta mengakselerasi pertumbuhan ekonomi Jawa Barat yang inklusif dan berkelanjutan.

h. **bjb** *Goes To School* yang dilakukan oleh Kantor Cabang dengan kunjungan edukasi dan literasi serta *pick up service* ke masing-masing sekolah secara rutin.

i. Rangkaian Kegiatan Program Satu Rekening Satu Pelajar (KEJAR) bank **bjb** segmen disabilitas bersama-sama dengan Otoritas Jasa Keuangan Kantor Regional 2 Jawa Barat di Wyataguna Bandung pada tanggal 11 November 2025.

j. Kegiatan Puncak Acara Hari Indonesia Menabung bersama-sama dengan Otoritas Jasa Keuangan Kantor Regional 2 Jawa Barat dan Pemerintah Provinsi Jawa Barat di Auditorium Dhanapala Jakarta pada tanggal 22 Agustus 2025.

k. Berpartisipasi dalam kegiatan Fin Expo Tahun 2025 di Pakuwon Mall Surabaya tanggal 23-26 Oktober 2025 dalam rangka Bulan Inklusi Keuangan bersama Otoritas Jasa Keuangan, Lembaga Jasa Keuangan, serta Industri Keuangan Lainnya.

l. Meraih penghargaan PUJK Konvensional Teraktif dalam Kegiatan Literasi Keuangan Pada Bulan Inklusi Keuangan Jawa Barat Tahun 2025 pada tanggal 24 - 25 oktober 2025, Meraih penghargaan Kejar *Award* 2025 sebagai Bank Teraktif dalam Program *Bank Goes To School*.

e. A series of activities under the One Student One Account Program (KEJAR) were carried out by the source Branch of bank **bjb** in collaboration with the Cirebon Office of the Financial Services Authority of Indonesia, the Cirebon Regency Government, and the Cirebon Regency Education Office across nine locations, including SMPN 1 Weru, SMPN 1 Dukupuntang, SMPN 1 Arjawinangun, SMPN 1 Palimanan, SMPN 1 Waled, SMPN 1 Mundu, SMPN 1 Ciledug, SMPN 1 Lemahabang, and SMPN 1 Losari.

f. The launching and activation of T-Samsat services were carried out within the Secretariat of Tasikmalaya Regency Government, with full support from the Tasikmalaya Regency Government, and are planned to be implemented for all Civil Servants (ASN) across Tasikmalaya Regency.

g. In collaboration with the Bureau of Economic Affairs of the West Java Provincial Government and the West Java Office of the Financial Services Authority of Indonesia, bank **bjb** launched the BEREHAN (Berbagi Hewan Kurban) savings program for Civil Servants (ASN) in West Java. The program aims to strengthen synergy between the Regional Government and the Regional Financial Access Acceleration Team (TPAKD) in reinforcing the financial ecosystem and accelerating inclusive and sustainable economic growth in West Java.

h. The **bjb** Goes to School program was implemented by branch offices through regular financial education and literacy visits, including pick-up services to participating schools.

i. A series of activities under the One Student One Account Program (KEJAR) for the disability segment was conducted by bank **bjb** in collaboration with the Regional Office 2 West Java of the Financial Services Authority of Indonesia at Wyataguna Bandung on November 11, 2025.

j. Participation in the peak event of National Saving Day (Hari Indonesia Menabung) held in collaboration with the Regional Office 2 West Java of the Financial Services Authority of Indonesia and the West Java Provincial Government at the Dhanapala Auditorium, Jakarta, on August 22, 2025.

k. Participation in the Fin Expo 2025 held at Pakuwon Mall, Surabaya, on October 23–26, 2025 as part of the Financial Inclusion Month, in collaboration with the Financial Services Authority of Indonesia, financial institutions, and other financial industry participants.

l. Received the “Most Active Conventional Financial Services Institution (PUJK)” Award in Financial Literacy Activities during the West Java Financial Inclusion Month 2025 held on October 24-25, 2025, and received the Kejar Award 2025 as the Most Active Bank in the Bank Goes To School Program.

Strategi Pemasaran bjb Prioritas Tahun 2025

Kegiatan dan program untuk meningkatkan jumlah dana kelolaan dan meningkatkan pencapaian produk **bjb** Prioritas yang dijalankan pada tahun 2025 di antaranya sebagai berikut:

1. **Penyelenggaraan *Customer Gathering Chinese New Year* 2025 untuk Nasabah bjb Prioritas**
   Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas yang dikemas dengan tema " *Chinese New Year 2025* " di beberapa Kota sebagai berikut:
   a. **Cabang Karawang**
      Hari/Tanggal : 22 Januari 2025
      Tempat : Resto Aneka Baru Karawang
      Peserta : Nasabah **bjb** prioritas Cabang Karawang
   b. ***Outlet* bjb Prioritas Bandung Teuku Umar**
      Hari/Tanggal : 28 Januari 2025
      Tempat : Hotel Grandia Bandung
      Peserta : Nasabah **bjb** prioritas OBP Bandung Teuku Umar
   c. **Cabang Garut**
      Hari/Tanggal : 28 Januari 2025
      Tempat : Hotel Harmoni Garut
      Peserta : Nasabah **bjb** prioritas Cabang Garut
   d. **KCP Samarinda**
      Hari/Tanggal : 5 Februari 2025
      Tempat : De'café Samarinda
      Peserta : Nasabah **bjb** prioritas KCP Samarinda Group Tionghoa Ontel
   e. ***Outlet* bjb Prioritas Jakarta Raya**
      Hari/Tanggal : 6 Februari 2025
      Tempat : Lee Palace Restaurant Jakarta
      Peserta : Nasabah **bjb** prioritas Jakarta Raya
   f. ***Outlet* bjb Prioritas Cirebon**
      Hari/Tanggal : 8 Februari 2025
      Tempat : Cahaya Ballroom Resto Cirebon
      Peserta : Nasabah **bjb** prioritas OBP Cirebon, Group Tembang Pelangi Cirebon
   g. **Cabang Medan**
      Hari/Tanggal : 11 Februari 2025
      Tempat : Resto Taipan Medan
      Peserta : Nasabah **bjb** prioritas Cabang Medan

Marketing Strategy of bjb Prioritas In 2025

Activities and programs implemented in 2025 to increase assets under management and enhance the performance of **bjb** Prioritas products include the following:

1. **Implementation of the Chinese New Year 2025 Customer Gathering for bjb Prioritas Customers**
   . Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities under the theme "Chinese New Year 2025" in several cities as follows:
   a. **Karawang Branch**
      Day/Date : January 22, 2025
      Venue : Aneka Baru Restaurant, Karawang
      Participants : **bjb** Prioritas customers of Karawang Branch
   b. **bjb Prioritas Outlet Bandung Teuku Umar**
      Day/Date : January 28, 2025
      Venue : Grandia Hotel, Bandung
      Participants : **bjb** Prioritas customers of OBP Bandung Teuku Umar
   c. **Garut Branch**
      Day/Date : January 28, 2025
      Venue : Harmoni Hotel, Garut
      Participants : **bjb** Prioritas customers of Garut Branch
   d. **KCP Samarinda**
      Day/Date : February 5, 2025
      Venue : De'café, Samarinda
      Participants : **bjb** Prioritas customers of KCP Samarinda – Ontel Chinese Community Group
   e. **bjb Prioritas Outlet Greater Jakarta**
      Day/Date : February 6, 2025
      Venue : Lee Palace Restaurant, Jakarta
      Participants : **bjb** Prioritas customers of Greater Jakarta
   f. ***Outlet* bjb Prioritas Cirebon**
      Day/Date : February 8, 2025
      Venue : Cahaya Ballroom Resto, Cirebon
      Participants : **bjb** Prioritas customers of OBP Cirebon and the Tembang Pelangi Cirebon Community Group
   g. **Medan Branch**
      Day/Date : February 11, 2025
      Venue : Taipan Restaurant, Medan
      Participants : **bjb** Prioritas customers of Medan Branch

h. ***Outlet* bjb Prioritas Cabang Utama Bandung**

Hari/Tanggal : 13 Februari 2025
Tempat : Phoenix Resto Bandung
Peserta : Nasabah **bjb** prioritas OBP Cabang Utama

2. **Program Promosi bjb Bandung 10k untuk Nasabah bjb Prioritas**
Pelaksanaan promosi **bjb** Bandung 10k untuk nasabah **bjb** Prioritas sesuai dengan memo nomor 340/DJK-IBA/M/2025 perihal Penyampaian Aktivasi Program Promosi **bjb** Bandoeng 10K Tahun 2025, periode program mulai dari 17 Maret 2025 sampai dengan 17 April 2025.

3. **Pelaksanaan Kegiatan Pemasaran Dalam Acara "Panca Byapara Ragam Budaya Jawa Barat" Kolaborasi dengan Lions Club Tohaga Bandung**
Mengadakan Kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas dalam acara **"Panca Byapara Ragam Budaya Jawa Barat"** kolaborasi dengan Lions Club Tohaga Bandung.

Hari/Tanggal : 10 Februari 2025
Tempat : Laneo Cafe & Eatery Bandung
Peserta : Nasabah **bjb** prioritas OBP Surabaya Ketua, Pengurus dan Anggota Lions Club Tohaga Bandung

4. **Pelaksanaan Kegiatan Pemasaran *Outlet* bjb Prioritas Serang dalam acara "Muscab Asosiasi Klinik Indonesia Kabupaten Pandeglang"**
Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas dalam acara Muscab Asosiasi Klinik Indonesia Kabupaten Pandeglang.

Hari/Tanggal : 18 Februari 2025
Tempat : Kantor Wilayah 4 bank **bjb**
Peserta : Nasabah **bjb** prioritas OBP Surabaya Ketua, Pengurus dan Anggota Lions Club Edelweiss Sby

5. **Penyelenggaraan *Customer Gathering Health Talk "Keeping Healthy and Wealthy"* bekerjasama RS Jantung Paramarta**
Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas yang dikemas dengan tema " *Keeping Healthy and Wealthy*" bekerjasama RS Jantung Paramarta, menghadirkan pembicara dokter spesialis jantung.

Hari/Tanggal : 27 Februari 2025
Tempat : RS Jantung Paramarta Bandung
Peserta : Nasabah **bjb** prioritas OBP Bandung Teuku Umar

h. **bjb Prioritas Outlet – Bandung Main Branch**

Day/Date : February 13, 2025
Venue : Phoenix Restaurant, Bandung
Participants : **bjb** Prioritas customers of OBP Main Branch Bandung

2. **bjb Bandung 10K Promotion Program for bjb Prioritas Customers**
The implementation of the **bjb** Bandung 10K promotion program for **bjb** Prioritas customers was carried out in accordance with Memo No. 340/DJK-IBA/M/2025 regarding the Activation of the **bjb** Bandoeng 10K Promotion Program 2025, with the program period running from March 17, 2025 to April 17, 2025.

3. **Marketing Activities during the "Panca Byapara Ragam Budaya Jawa Barat" Event in Collaboration with Lions Club Tohaga Bandung**
Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities during the **"Panca Byapara Ragam Budaya Jawa Barat"** event in collaboration with Lions Club Tohaga Bandung.

Day/Date : February 10, 2025
Venue : Laneo Cafe & Eatery, Bandung
Participants : **bjb** Prioritas customers of OBP Surabaya Chairperson, Board Members, and Members of Lions Club Tohaga Bandung

4. **Marketing Activities of bjb Prioritas Serang Outlet during the "Muscab Asosiasi Klinik Indonesia Kabupaten Pandeglang" Event**
Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities during the Muscab event of the Indonesian Clinic Association of Pandeglang Regency.

Day/Date : February 18, 2025
Venue : Regional Office 4 of bank **bjb**
Participants : **bjb** Prioritas customers of OBP Surabaya Chairperson, Board Members, and Members of Lions Club Edelweiss Surabaya

5. **Customer Gathering Health Talk "Keeping Healthy and Wealthy" in Collaboration with RS Jantung Paramarta**

Organized a marketing activity for funding programs, wealth management products, and **bjb** Prioritas service facilities packaged under the theme **"Keeping Healthy and Wealthy"**, in collaboration with RS Jantung Paramarta, featuring a cardiology specialist as the keynote speaker.

Day/Date : February 27, 2025
Venue : RS Jantung Paramarta, Bandung
Participants : **bjb** Prioritas customers of OBP Bandung Teuku Umar

6. **Pelaksanaan Kegiatan Pemasaran *Outlet* bjb Prioritas Teuku Umar dalam acara "Rapat Koordinasi Kantor Wilayah Direktorat Jenderal Bea Cukai Jawa Barat"**

   Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas dalam acara Rapat Koordinasi Kantor Wilayah Direktorat Jenderal Bea Cukai Jawa Barat.

   Hari/Tanggal : 25 Februari 2025
   Tempat : Outlet **bjb** Prioritas Teuku Umar Bandung
   Peserta : Kepala Wilayah Direktorat Jenderal Bea Cukai Jawa Barat
   Seluruh Kepala Bidang Direktorat Jenderal Bea Cukai Jawa Barat
   Seluruh Kepala Seksi Direktorat Jenderal Bea Cukai Jawa Barat

7. **Pelaksanaan Kegiatan Pemasaran *Outlet* bjb Prioritas Cabang Utama dalam acara Rapat Koordinasi Team Medik RSUD Cikalong Wetan**

   Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas dalam acara Rapat Koordinasi Team Medik RSUD Cikalong Wetan.

   Hari/Tanggal : 28 Februari 2025
   Tempat : Ambrogio Resto Kota Baru Parahyangan
   Peserta : Ketua dan seluruh Anggota Team Medis RSUD Cikalong Wetan

8. **Penyelenggaraan Kegiatan *Customer Gathering Health Talk* bersama Alhaya *Fertility Centre* Malaysia dan *Market Outlook* bersama Sucor Asset Management**

   Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas yang dikemas dengan tema *Health Talk* bersama Alhaya Fertility Centre Malaysia dan *Market Outlook* bersama Sucor *Asset Management* di Kota Jakarta.

   Hari/Tanggal : 12 Maret 2025
   Tempat : Outlet **bjb** Prioritas Jakarta T-Tower
   Peserta : Nasabah **bjb** Prioritas Jakarta Raya

9. **Kegiatan Pemasaran *Outlet* bjb Prioritas Soreang dalam Acara Silaturahmi Seluruh Kepala Dinas dan Setda Kabupaten Bandung**

   Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas dalam acara Silaturahmi Seluruh Kepala Dinas dan Setda Kabupaten Bandung.

   Hari/Tanggal : 20 Februari 2025
   Tempat : Hotel Hilton Bandung
   Peserta : Seluruh Kepala Dinas Kabupaten Bandung

6. **Marketing Activities of bjb Prioritas Teuku Umar Outlet during the Coordination Meeting of the West Java Regional Office of the Directorate General of Customs and Excise**

   Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities during the Coordination Meeting of the West Java Regional Office of the Directorate General of Customs and Excise.

   Day/Date : February 25, 2025
   Venue : **bjb** Prioritas Outlet Teuku Umar, Bandung
   Participants : Head of the West Java Regional Office of the Directorate General of Customs and Excise
   All Division Heads of the Directorate General of Customs and Excise, West Java
   All Section Heads of the Directorate General of Customs and Excise, West Java

7. **Marketing Activities of bjb Prioritas Main Branch Outlet during the Medical Team Coordination Meeting of RSUD Cikalong Wetan**

   Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities during the Medical Team Coordination Meeting of RSUD Cikalong Wetan.

   Day/Date : February 28, 2025
   Venue : Ambrogio Resto, Kota Baru Parahyangan
   Participants : Chairperson and all members of the Medical Team of RSUD Cikalong Wetan

8. **Customer Gathering Health Talk with Alhaya Fertility Centre Malaysia and Market Outlook with Sucor Asset Management**

   Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities packaged as a Health Talk with Alhaya Fertility Centre Malaysia and Market Outlook with Sucor Asset Management in Jakarta.

   Day/Date : March 12, 2025
   Venue : **bjb** Prioritas Outlet Jakarta T-Tower
   Participants : **bjb** Prioritas customers of Greater Jakarta

9. **Marketing Activities of bjb Prioritas Soreang Outlet during the Gathering of Heads of Departments and the Regional Secretariat of Bandung Regency**

   Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities during the gathering of all Heads of Departments and the Regional Secretariat of Bandung Regency.

   Day/Date : February 20, 2025
   Venue : Hilton Hotel, Bandung
   Participants : All Heads of Departments of Bandung Regency

10. **Program Promosi Dieng Caldera untuk Nasabah bjb Prioritas**
    Pelaksanaan Promosi Dieng Caldera untuk nasabah **bjb** Prioritas sesuai dengan memo nomor 767/DJK-IBA/M/2025 perihal Penyampaian Aktivasi Program Promosi Dieng Caldera, periode program mulai dari 28 Mei 2025 sampai dengan 19 Juni 2025.

11. **Program Konser Musik Band *"Hindia 25 on Blank Canvass"***
    Pelaksanaan Program Konser Musik Band Hindia 25 *on Blank Canvass* untuk nasabah **bjb** Prioritas sesuai dengan memo nomor 639/DJK-IBA/M/2025 perihal Penyampaian Aktivasi Program Konser Musik Band Hindia 25 on *Blank Canvass*, periode program mulai dari 9 Mei 2025 sampai dengan 30 Mei 2025.

12. **Program Promosi bjb *BBQ Ride* 2025**
    Pelaksanaan Program Promosi **bjb** BBQ Ride 2025 untuk nasabah **bjb** Prioritas sesuai dengan memo nomor 125/DJK-IBA/M/2025 perihal Penyampaian Aktivasi Program Promosi **bjb** *BBQ Ride* 2025, periode program mulai dari 28 April 2025 sampai dengan 16 Mei 2025.

13. **Pelaksanaan Kegiatan *"Coffee Time and Welcoming Customer"* dalam rangka relokasi *Outlet* bjb Prioritas Bekasi**
    Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas yang dikemas dengan tema Kegiatan *Coffee Time and Welcoming Customer* dalam rangka relokasi *Outlet* **bjb** prioritas Bekasi

    Hari/Tanggal : 12 Maret 2025
    Tempat : Outlet **bjb** Prioritas Bekasi
    Peserta : Nasabah **bjb** Prioritas Bekasi

14. **Pelaksanaan Kegiatan *Intimate Gathering* bersama Nasabah *Outlet* bjb prioritas Surabaya**
    Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas yang dikemas dengan tema Kegiatan *Intimate Gathering* bersama Nasabah *Outlet* **bjb** prioritas Surabaya

    Hari/Tanggal : 19 Juni 2025
    Tempat : Arunaya Resto Surabaya
    Peserta : Nasabah **bjb** Prioritas Surabaya

15. **Program Promosi VINDES Sport "Bahkan Voli"**
    Pelaksanaan Program Promosi Vindes Sport Bahkan Voli-3 2025 untuk nasabah **bjb** Prioritas sesuai dengan memo nomor 1481/DJK-IBA/M/2025 perihal Penyampaian Aktivasi Program Promosi VINDES Sport "Bahkan Voli", periode program mulai dari 6 Oktober 2025 sampai dengan 14 November 2025.

10. **Dieng Caldera Promotion Program for bjb Prioritas Customers**
    The implementation of the Dieng Caldera Promotion Program for **bjb** Prioritas customers was carried out in accordance with Memo No. 767/DJK-IBA/M/2025 regarding the Activation of the Dieng Caldera Promotion Program, with the program period running from May 28, 2025 to June 19, 2025.

11. **"Hindia 25 on Blank Canvas" Music Concert Program**
    The implementation of the "Hindia 25 on Blank Canvas" Music Concert Program for **bjb** Prioritas customers was carried out in accordance with Memo No. 639/DJK-IBA/M/2025 regarding the activation of the Hindia 25 on Blank Canvas Music Concert Program, with the program period running from May 9, 2025 to May 30, 2025.

12. **bjb BBQ Ride 2025 Promotion Program**
    The implementation of the **bjb** BBQ Ride 2025 Promotion Program for **bjb** Prioritas customers was carried out in accordance with Memo No. 125/DJK-IBA/M/2025 regarding the activation of the **bjb** BBQ Ride 2025 Promotion Program, with the program period running from April 28, 2025 to May 16, 2025.

13. **"Coffee Time and Welcoming Customer" Event for the Relocation of bjb Prioritas Bekasi Outlet**
    Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities under the theme **"Coffee Time and Welcoming Customer"** in relation to the relocation of the **bjb** Prioritas Bekasi Outlet.

    Day/Date : March 12, 2025
    Venue : **bjb** Prioritas Bekasi Outlet
    Participants : **bjb** Prioritas customers of Bekasi

14. **Intimate Gathering with bjb Prioritas Surabaya Customers**
    Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities through an **Intimate Gathering** event with customers of the **bjb** Prioritas Surabaya Outlet.

    Day/Date : June 19, 2025
    Venue : Arunaya Resto, Surabaya
    Participants : **bjb** Prioritas customers of Surabaya

15. **VINDES Sport "Bahkan Voli" Promotion Program**
    The implementation of the VINDES Sport "Bahkan Voli-3" 2025 Promotion Program for **bjb** Prioritas customers was carried out in accordance with Memo No. 1481/DJK-IBA/M/2025 regarding the activation of the VINDES Sport "Bahkan Voli" Promotion Program, with the program period running from October 6, 2025 to November 14, 2025.

16. **Pelaksanaan Kegiatan *Customer Gathering "Shine and Connect" with Tiff Jewellery* untuk Nasabah bjb Prioritas KC Indramayu**

    Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas yang dikemas dengan tema Kegiatan *Customer Gathering "Shine and Connect" with Tiff Jewellery* untuk nasabah **bjb** Prioritas KC Indramayu.

    Hari/Tanggal : 13 Agustus 2025
    Tempat : Hotel Swiss-Belinn Indramayu
    Peserta : Nasabah **bjb** Prioritas KC Indramayu

17. **Fasilitas *Education Arrangement*: Penyelenggaraan Education Expo untuk Putra/Putri Nasabah bjb prioritas bekerjasama dengan Edlink-ConneX**

    Pelaksanaan *Education Expo* untuk Putra/Putri Nasabah **bjb** Prioritas bekerjasama dengan Edlink-ConneX, bekerjasama dengan Edlink-ConneX, di beberapa kota sebagai berikut:

    a. **Tasikmalaya**

       Hari/Tanggal : 10 Juli 2025
       Tempat : Outlet **bjb** Prioritas Tasikmalaya
       Peserta : Nasabah **bjb** Prioritas Tasikmalaya

    b. **Jakarta : Pondok Indah**

       Hari/Tanggal : 20 Juli 2025
       Tempat : Sheraton Grand Jakarta Gandaria City
       Peserta : Nasabah **bjb** Prioritas Jakarta Raya

    c. **Surabaya**

       Hari/Tanggal : 27 Juli 2025
       Tempat : Sheraton Surabaya
       Peserta : Nasabah **bjb** Prioritas Surabaya

18. **Pelaksanaan Kegiatan Pemasaran dalam Acara *Tournament* Golf Asosiasi Pengusaha Nikel Indonesia (APNI) Jakarta**

    Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas dalam acara Acara *Tournament Golf* Asosiasi Pengusaha Nikel Indonesia (APNI) Jakarta.

    Hari/Tanggal : 2 Agustus 2025
    Tempat : Damai Indah Golf Pantai Indah Kapuk
    Peserta : Ketua, Pengurus dan seluruh anggota APNI

19. **Pelaksanaan Kegiatan Pemasaran dalam Acara Pelantikan Pengurus ASKLIN Provinsi Banten**

    Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas dalam acara Acara Pelantikan Pengurus ASKLIN Provinsi Banten.

    Hari/Tanggal : 5 Juli 2025
    Tempat : Kantor Wilayah IV bank **bjb**
    Peserta : Ketua, Pengurus dan seluruh anggota ASKLIN Prov Banten

16. **Customer Gathering "Shine and Connect" with Tiff Jewellery for bjb Prioritas Indramayu Branch Customers**

    Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities under the theme "Shine and Connect" in collaboration with Tiff Jewellery for customers of **bjb** Prioritas Indramayu Branch.

    Day/Date : August 13, 2025
    Venue : Swiss-Belinn Hotel, Indramayu
    Participants : **bjb** Prioritas customers of Indramayu Branch

17. **Education Arrangement Facility: Education Expo for Children of bjb Prioritas Customers in Collaboration with Edlink-ConneX**

    Organized an Education Expo for the children of **bjb** Prioritas customers in collaboration with Edlink-ConneX, held in several cities as follows:

    a. **Tasikmalaya**

       Day/Date : July 10, 2025
       Venue : **bjb** Prioritas Outlet Tasikmalaya
       Participants : **bjb** Prioritas customers of Tasikmalaya

    b. **Jakarta (Pondok Indah)**

       Day/Date : July 20, 2025
       Venue : Sheraton Grand Jakarta Gandaria City
       Participants : **bjb** Prioritas customers of Greater Jakarta

    c. **Surabaya**

       Day/Date : July 27, 2025
       Venue : Sheraton Surabaya
       Participants : **bjb** Prioritas customers of Surabaya

18. **Marketing Activities during the Indonesian Nickel Miners Association (APNI) Golf Tournament, Jakarta**

    Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities during the APNI Golf Tournament in Jakarta.

    Day/Date : August 2, 2025
    Venue : Damai Indah Golf, Pantai Indah Kapuk
    Participants : Chairperson, Board Members, and all members of APNI

19. **Marketing Activities during the Inauguration of the ASKLIN Banten Provincial Board**

    Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities during the inauguration event of the ASKLIN Banten Provincial Board.

    Day/Date : July 5, 2025
    Venue : Regional Office IV of bank **bjb**
    Participants : Chairperson, Board Members, and all members of ASKLIN Banten Province

20. **Pelaksanaan Kegiatan Intimate Gathering bersama Nasabah Prioritas Kantor Cabang Pembantu Magelang**
Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas yang dikemas dengan tema "*Health Talk* Bekerjasama Dengan Laboratorium Prodia". Kegiatan *Intimate Gathering* bersama Nasabah Prioritas Kantor Cabang Pembantu Magelang.

Hari/Tanggal : 21 Agustus 2025
Tempat : RM Pakelan Magelang
Peserta : Nasabah **bjb** Prioritas KCP Magelang

21. **Penyelenggaraan *Customer Gathering* Dalam Rangka Hari Pelanggan Nasional Tahun 2025**
Dalam rangka Hari Pelanggan Nasional Tahun 2025, **bjb** Prioritas memberikan apresiasi kepada nasabah loyal bank **bjb** sekaligus juga dilaksanakan kegiatan pemasaran program dana, produk wealth management dan fasilitas layanan **bjb** Prioritas

a. **Bandung : OBP Cabang Utama**

Hari/Tanggal : 4 September 2025
Tempat : Outlet **bjb** Prioritas Cabang Utama
Peserta : Nasabah **bjb** Prioritas OBP Cabang Utama

b. **Bandung : OBP Teuku Umar**

Hari/Tanggal : 4 September 2025
Tempat : Outlet **bjb** Prioritas Teuku Umar
Peserta : Nasabah **bjb** Prioritas OBP Teuku Umar

22. **Pelaksanaan Kegiatan *Gathering* Olahraga Tenis Notaris di Wilayah Cirebon**
Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas yang dikemas dengan *tema sporty* dengan kegiatan olahraga tenis.

Hari/Tanggal : 10 Juli 2025
Tempat : Emirates Club Tennis Cirebon
Peserta : Group Tennis Notaris Wilayah Cirebon

23. **Program Promosi bjb Prioritas Asita *Travel Fair* 2025**
Pelaksanaan promosi **bjb** Prioritas Asita *Travel Fair* 2025 sesuai dengan memo nomor 594/DJK-BPR/M/2024 perihal Penyampaian Program Promosi **bjb** Prioritas Asita *Travel Fair* 2025, periode program mulai dari 23 September 2025 sampai dengan 28 September 2025.

24. **Program Program Hadiah Tangerang 10K**
Pelaksanaan Promosi **bjb** Prioritas Tangerang 10K sesuai dengan memo nomor 1683/DJK-BPR/M/2025 perihal Penyampaian Program Promosi **bjb** Prioritas Promosi **bjb** Prioritas Tangerang 10K, periode program mulai dari 3 November 2025 sampai dengan 5 Desember 2025.

20. **Intimate Gathering with Priority Customers of Magelang Sub-Branch Office**
Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities through an Intimate Gathering event themed "Health Talk in collaboration with Prodia Laboratory" for priority customers of the Magelang Sub-Branch Office.

Day/Date : August 21, 2025
Venue : RM Pakelan, Magelang
Participants : **bjb** Prioritas customers of Magelang Sub-Branch Office

21. **Customer Gathering in Commemoration of National Customer Day 2025**
In commemoration of National Customer Day 2025, **bjb** Prioritas expressed appreciation to loyal bank **bjb** customers while also conducting marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities.

a. **Bandung : OBP Main Branch**

Day/Date : September 4, 2025
Venue : **bjb** Prioritas Outlet – Main Branch
Participants : **bjb** Prioritas customers of OBP Main Branch

b. **Bandung : OBP Teuku Umar**

Day/Date : September 4, 2025
Venue : **bjb** Prioritas Outlet Teuku Umar
Participants : **bjb** Prioritas customers of OBP Teuku Umar

22. **Tennis Gathering for Notaries in the Cirebon Area**
Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities packaged in a sport-themed tennis gathering event.

Day/Date : July 10, 2025
Venue : Emirates Club Tennis, Cirebon
Participants : Notaries Tennis Community of the Cirebon Region

23. **bjb Prioritas ASITA Travel Fair 2025 Promotion Program**
The implementation of the **bjb** Prioritas ASITA Travel Fair 2025 Promotion Program was carried out in accordance with Memo No. 594/DJK-BPR/M/2024 regarding the activation of the program, with the promotion period from September 23, 2025 to September 28, 2025.

24. **Tangerang 10K Gift Promotion Program**
The implementation of the **bjb** Prioritas Tangerang 10K Promotion Program was carried out in accordance with Memo No. 1683/DJK-BPR/M/2025, with the promotion period from November 3, 2025 to December 5, 2025.

25. Program Promosi Hadiah Semarang 10k bjb Prioritas

Pelaksanaan Promosi **bjb** Prioritas Semarang 10k **bjb** Prioritas sesuai dengan memo nomor 1683/DJK-BPR/M/2025 perihal Penyampaian Program Promosi **bjb** Prioritas Promosi Semarang 10k **bjb** Prioritas, periode program mulai dari 25 September 2025 sampai dengan 7 November 2025.

26. Pelaksanaan Program Promosi Rahvayana Ketika Cinta Dijabar

Pelaksanaan Program Promosi Rahvayana Ketika Cinta Dijabar sesuai dengan memo nomor 2116/DJK-IB1/M/2025 perihal Penyampaian Program Promosi **bjb** Prioritas Promosi Rahvayana Ketika Cinta Dijabar **bjb** Prioritas, periode program mulai dari 15 Desember 2025 sampai dengan 29 Desember 2025.

27. Pelaksanaan Kegiatan Pemasaran dalam Acara Cisanggiri Charity Golf Tournament 2025

Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas dalam acara Acara Cisanggiri *Charity Golf Tournament* 2025.

Hari/Tanggal : 22 Oktober 2025
Tempat : Bogor Raya Golf Club
Peserta : Ketua, Pengurus dan seluruh anggota Alumni UGM

28. Pelaksanaan Kegiatan Pemasaran dalam *event Tournament Paddle Shine On Court* Aesence Clinic Bandung

Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas dalam acara Acara *Tournament Paddle Shine On Court* Aesence Clinic Bandung.

Hari/Tanggal : 15 November 2025
Tempat : Six Point Padel Club
Peserta : *Influencer* Bandung

29. Pelaksanaan Kegiatan Pemasaran dalam Acara Pelantikan Pengurus IDI Kab Pandeglang

Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas dalam acara Acara Pelantikan Pengurus IDI Kab Pandeglang.

Hari/Tanggal : 29 Oktober 2025
Tempat : Kantor IDI Kabupaten Pandeglang
Peserta : Ketua, Pengurus dan Seluruh Anggota IDI Kab Pandeglang

30. Penyelenggaraan Kegiatan *Small Gathering Paddle Reclub* bjb Prioritas

Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas yang dikemas dengan tema "Main Bareng Padel".

25. Semarang 10K bjb Prioritas Promotion Program

The implementation of the **bjb** Prioritas Semarang 10K Promotion Program was carried out in accordance with Memo No. 1683/DJK-BPR/M/2025, with the promotion period from September 25, 2025 to November 7, 2025.

26. Rahvayana "Ketika Cinta Dijabar" Promotion Program

The implementation of the Rahvayana "Ketika Cinta Dijabar" Promotion Program for **bjb** Prioritas customers was carried out in accordance with Memo No. 2116/DJK-IB1/M/2025, with the program period from December 15, 2025 to December 29, 2025.

27. Marketing Activities during the Cisanggiri Charity Golf Tournament 2025

Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities during the Cisanggiri Charity Golf Tournament 2025.

Day/Date : October 22, 2025
Venue : Bogor Raya Golf Club
Participant : Chairperson, Board Members, and all members of the UGM Alumni Association

28. Marketing Activities during the Paddle Tournament "Shine On Court" by Aesence Clinic Bandung

Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities during the Paddle Tournament "Shine On Court" by Aesence Clinic Bandung.

Day/Date : November 15, 2025
Venue : Six Point Padel Club
Participant : Influencers from Bandung

29. Marketing Activities during the Inauguration of the Indonesian Medical Association (IDI) Pandeglang Regency Board

Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities during the inauguration ceremony of the IDI Pandeglang Regency Board.

Day/Date : October 29, 2025
Venue : IDI Office, Pandeglang Regency
Participant : Chairperson, Board Members, and all members of IDI Pandeglang Regency

30. Small Gathering Paddle Reclub bjb Prioritas

Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities through a small gathering themed "Playing Padel Together".

a. **Bandung**
Hari/Tanggal : 4 Desember 2025
Tempat : Pista De Padel Bandung
Peserta : Nasabah **bjb** Prioritas OBP Teuku Umar

b. **Serang**
Hari/Tanggal : 18 Desember 2025
Tempat : Padel Geh..! Serang
Peserta : Nasabah **bjb** Prioritas OBP Serang

31. Penyelenggaraan Kegiatan *Customer Gathering Tax Planning* dan *Market Outlook* Tahun 2025
Mengadakan kegiatan pemasaran program dana, produk *wealth management* dan fasilitas layanan **bjb** Prioritas yang dikemas dengan tema "*Tax Planning and Market Outlook*" bekerjasama MSIG Life, menghadirkan narasumber *Investment Specialist*.
Hari/Tanggal : 18 Desember 2025
Tempat : Outlet **bjb** Prioritas Tasikmalaya
Peserta : Nasabah **bjb** Prioritas Tasikmalaya

a. **Bandung**
Day/Date : December 4, 2025
Venue : Pista De Padel, Bandung
Participant : **bjb** Prioritas customers of OBP Teuku Umar

b. **Serang**
Day/Date : December 18, 2025
Venue : Padel Geh..! Serang
Participant : **bjb** Prioritas customers of OBP Serang

31. Customer Gathering on Tax Planning and Market Outlook 2025
Conducted marketing activities for funding programs, wealth management products, and **bjb** Prioritas service facilities packaged under the theme "Tax Planning and Market Outlook", in collaboration with MSIG Life, featuring an Investment Specialist as the speaker.
Day/Date : December 18, 2025
Venue : **bjb** Prioritas Outlet Tasikmalaya
Participant : **bjb** Prioritas customers of Tasikmalaya

Strategi dan Program Pemasaran *Wealth Management* Tahun 2025

Dalam rangka perolehan *fee based income* melalui pemasaran produk *wealth management* di sepanjang tahun 2025, berbagai aktivitas, program dan strategi pemasaran yang dilakukan diantaranya yaitu:

1. **Produk Baru *Wealth Management***
Sepanjang tahun 2025, bank **bjb** telah melakukan penambahan kerjasama pemasaran produk maupun *partner* baru dalam menyelenggarakan layanan *wealth management* diantaranya yaitu penambahan produk *bancassurance* melalui kerja sama dengan perusahaan asuransi.

Marketing Strategy and Program of Wealth Management In 2025

To achieve fee-based income through the marketing of wealth management products throughout 2025, various activities, programs, and strategies have been implemented, including:

1. **New Wealth Management Products**
Throughout 2025, bank **bjb** expanded its partnerships for the marketing of products and services in the provision of wealth management services, including the addition of bancassurance products through collaborations with insurance companies.

Perusahaan Asuransi Insurance Company	Produk Asuransi Insurance Product	Jenis Asuransi Insurance Type	Keterangan Description
EQUITY LIFE INDONESIA	Asuransi Warisan Keluarga Plus	Tradisional - *Whole Life*	Produk Baru New Product

2. **Aktivitas Pemasaran**
Selama tahun 2025, aktivitas pemasaran produk *wealth management* yang telah dilakukan diantaranya:
a. Penyelenggaraan acara *Table Talk* dan *Customer Gathering* dengan mengundang nasabah bank **bjb** yang berpotensi mengambil manfaat produk *wealth management*.

2. **Marketing Activities**
Throughout 2025, the marketing activities for wealth management products carried out by bank **bjb** included the following:
a. Organizing Table Talk and Customer Gathering events by inviting bank **bjb** customers with potential interest in wealth management products.

b. Penyelenggaraan *market update* bagi nasabah serta pengenalan produk-produk *wealth management*.

1) *Outlet* **bjb** Prioritas Teuku Umar
Mengundang nasabah **bjb** Prioritas di wilayah Bandung Raya meliputi *Outlet* **bjb** Prioritas Tamansari, *Outlet* **bjb** Prioritas Cabang Utama Bandung, dan *Outlet* **bjb** Prioritas Soreang.

2) *Outlet* **bjb** Prioritas Jakarta T- Tower
Mengundang nasabah *Outlet* **bjb** Prioritas Jakarta T-Tower, *Outlet* **bjb** Prioritas Kelapa Gading, dan *Outlet* **bjb** Prioritas Bogor.

3) *Outlet* **bjb** Prioritas Bekasi
Mengundang nasabah *Outlet* **bjb** Prioritas Bekasi

c. Ikut serta dalam penyelenggaraan acara eksternal bersama Unit Kerja lain dan asosiasi, dalam memasarkan produk *wealth management*.

d. Kolaborasi pemasaran dengan lembaga-lembaga Pemerintah maupun swasta seperti APDESI, PUPR, PPPK, IDI dan lembaga lainnya.

3. **Program Promosi**
   a. Penyelenggaran program *employee reward* secara berkala untuk pegawai tenaga pemasar.
   b. Penyelenggaran program *customer reward* secara berkala dan tematik untuk nasabah.
4. **Pengembangan Kompetensi SDM**
   Mengikutsertakan pegawai bank **bjb** dalam pelatihan atau sertifikasi di bidang *wealth management* yang dapat menunjang kebutuhan pemasaran di lapangan. Serta melakukan *refreshment* produk, program dan *market update* untuk menambah wawasan dan pengetahuan pegawai.
5. **Pengembangan Teknologi**
   Dalam rangka meningkatkan efektifitas dan efisiensi aktivitas pemasaran produk-produk *wealth management* serta memberikan kemudahan dan pelayanan bagi nasabah, bank **bjb** mengembangkan teknologi untuk mempermudah proses pembayaran premi asuransi yang dapat mendukung kinerja pemasaran produk.

Strategi Pemasaran *International and Transaction Banking* Tahun 2025

Berikut beberapa strategi pemasaran dalam pencapaian target pendapatan berupa *fee based income* dan *interest income* yang dikelola oleh Divisi *International & Transaction Banking*, yaitu:

1. Melakukan *review* serta penambahan *counterparty* baik bank maupun non bank guna memperluas basis bisnis dan mendukung pertumbuhan transaksi bank **bjb**.
2. Mempertahankan serta memperkuat hubungan kerja sama dengan *counterparty* sekaligus menggali potensi peningkatan bisnis melalui strategi *cross selling* berbagai produk dan layanan bank **bjb**.

b. Conducting market update sessions for customers along with the introduction of wealth management products, including.

1) **bjb** Prioritas Outlet Teuku Umar
Inviting **bjb** Prioritas customers in the Greater Bandung area, including customers from the **bjb** Prioritas Tamansari Outlet, the **bjb** Prioritas Main Branch Bandung Outlet, and the **bjb** Prioritas Soreang Outlet.

2) **bjb** Prioritas Outlet Jakarta T-Tower
Inviting customers from the **bjb** Prioritas Jakarta T-Tower Outlet, the **bjb** Prioritas Kelapa Gading Outlet, and the **bjb** Prioritas Bogor Outlet.

3) **bjb** Prioritas Outlet Bekasi
Inviting customers from the **bjb** Prioritas Bekasi Outlet.

c. Participating in external events organized in collaboration with other work units and associations to promote wealth management products.

d. Conducting collaborative marketing initiatives with government and private institutions such as APDESI, PUPR, PPPK, IDI, and other institutions.

3. **Promotion Programs**
   a. Organizing periodic **employee reward programs** for marketing personnel.
   b. Organizing periodic and thematic **customer reward programs** for customers.
4. **Human Capital Competency Development**
   bank **bjb** involves its employees in training programs or certifications in the wealth management field to support marketing activities in the field. In addition, the Bank conducts product refreshment sessions, program updates, and market updates to enhance employees' knowledge and insights.
5. **Technology Development**
   In order to improve the effectiveness and efficiency of marketing activities for wealth management products and to provide convenience and better services to customers, bank **bjb** has developed technology to facilitate the insurance premium payment process, thereby supporting the marketing performance of wealth management products.

Marketing Strategy of International and Transaction Banking In 2025

The following are several marketing strategies implemented to achieve revenue targets in the form of fee-based income and interest income managed by the International & Transaction Banking Division:

1. Conducting reviews and expanding counterparties, both banks and non-bank institutions, to broaden the business base and support the growth of bank **bjb**'s transactions.
2. Maintaining and strengthening cooperative relationships with counterparties, while exploring opportunities to increase business potential through cross-selling strategies of various bank **bjb** products and services.

3. Mengoptimalkan pemanfaatan *credit line* untuk meningkatkan volume bisnis dan pendapatan bank **bjb**, dengan tetap mengedepankan prinsip kehati-hatian serta manajemen risiko yang *prudent*.
4. Optimalisasi utilisasi limit non *cash loan* melalui *monitoring* aktif, *advisory* transaksi, dan pendampingan kebutuhan layanan *trade* debitur eksisting.
5. Akselerasi perluasan transaksi dengan memaksimalkan potensi *value chain* dalam ekosistem *trade* debitur.
6. Mendorong penetrasi produk *trade finance* pada sektor layanan kesehatan sebagai solusi manajemen keuangan yang terintegrasi.
7. Memperluas basis transaksi *trade* melalui sinergi perbankan dengan anak perusahaan dan anggota KUB.

8. Melakukan program kegiatan pemasaran bersama dengan Divisi UMKM, melalui kegiatan literasi keuangan kepada para Pemagang/Pekerja Migran Indonesia (PMI) di beberapa LPK di Jawa Barat.
9. Melakukan penjajakan kerja sama dengan *remittance agent*, *financial technology*, dan Kelompok Usaha Bank di bawah bank **bjb**.
10. Melakukan program pemasaran di antaranya sebagai berikut:

    a. Nama Program : **Program *Loyalty Customer* Transfer Valas**
       Periode Program : 01 Januari 2023 sampai dengan 30 November 2025
       Lokasi Program : Seluruh jaringan kantor cabang bank **bjb**
       Jenis Hadiah : Logam mulia/Televisi/*Voucher* Belanja
       Peserta Program : Nasabah seluruh jaringan kantor cabang bank **bjb**.

    b. Nama Program : **Program *Loyalty Customer Firecash 2025***
       Periode Program : 01 Januari sampai dengan 31 Desember 2025
       Lokasi Program : Seluruh jaringan kantor cabang bank **bjb**
       Jenis Hadiah : *Voucher* belanja @500.000
       Peserta Program : Nasabah seluruh jaringan kantor cabang bank **bjb**.

    c. Nama Program : **Program *Loyalty Customer BI-Fast***
       Periode Program : 01 Januari sampai dengan 31 Desember 2025
       Lokasi Program : Seluruh jaringan kantor cabang bank **bjb**
       Jenis Hadiah : *Voucher* belanja @500.000
       Peserta Program : Nasabah Perorangan

3. Optimizing the utilization of credit lines to increase business volume and revenue for bank **bjb**, while maintaining prudential principles and sound risk management practices.

4. Optimizing the utilization of non-cash loan limits through active monitoring, transaction advisory, and assistance in meeting the trade service needs of existing debtors.
5. Accelerating transaction expansion by maximizing the value chain potential within the trade debtor ecosystem.
6. Encouraging the penetration of trade finance products in the healthcare sector as an integrated financial management solution.
7. Expanding the trade transaction base through banking synergies with subsidiaries and members of the Banking Business Group (KUB).
8. Conducting joint marketing programs with the MSME Division through financial literacy activities for apprentices/ Indonesian Migrant Workers (PMI) at several training institutions (LPK) in West Java.
9. Exploring cooperation opportunities with remittance agents, financial technology companies, and banking business group members under bank **bjb**.
10. Implementation of Marketing Programs, including the following:

    a. Program Name : **Loyalty Customer Foreign Exchange Transfer Program**
       Program Period : January 1, 2023 to November 30, 2025
       Program Location : All bank **bjb** branch office networks
       Prize Type : Precious metals / Television / Shopping vouchers
       Program Participants : Customers across all bank **bjb** branch office networks.

    b. Program Name : **Loyalty Customer Firecash Program 2025**
       Program Period : January 1 to December 31, 2025
       Program Location : All bank **bjb** branch office networks
       Prize Type : Shopping voucher valued at IDR500,000
       Program Participants : Customers across all bank **bjb** branch office networks

    c. Program Name : **Loyalty Customer BI-FAST Program**
       Program Period : January 1 to December 31, 2025
       Program Location : All bank **bjb** branch office networks
       Prize Type : Shopping voucher valued at IDR500,000
       Program Participants : Individual customers

Strategi Pemasaran *Treasury* Tahun 2025

Strategi pemasaran *Treasury* tahun 2025 diarahkan untuk memperkuat posisi **bjb** sebagai mitra utama nasabah perorangan dan non-perorangan dalam pengelolaan investasi dan transaksi keuangan, dengan fokus pada peningkatan *fee based income* dan pendalaman hubungan nasabah. Produk **bjb** obligasi ritel difokuskan pada optimalisasi penjualan SBN Ritel dan obligasi pasar sekunder, sedangkan **bjb** *Foreign Exchange* diarahkan untuk memenuhi kebutuhan transaksi valuta asing tunai dan non-tunai bagi individu dan korporasi. Pemasaran dijalankan melalui pendekatan *relationship based* dan melalui seluruh kanal media bank **bjb** dengan optimalisasi peran *relationship manager*, cabang, *treasury sales*, serta dukungan edukasi pasar dan kanal digital. Nilai tambah bank **bjb** terletak pada solusi bertransaksi yang aman, kompetitif, terintegrasi, serta didukung oleh pendampingan profesional untuk mendorong pertumbuhan bisnis yang berkelanjutan.

Marketing Strategy of Treasury In 2025

The Treasury marketing strategy in 2025 is directed toward strengthening bank **bjb**'s position as a key partner for both individual and non-individual customers in managing investments and financial transactions, with a focus on increasing fee-based income and deepening customer relationships. The **bjb** Retail Bonds product is focused on optimizing the sales of Retail Government Bonds (SBN Ritel) and secondary market bonds, while **bjb** Foreign Exchange is aimed at meeting the needs for both cash and non-cash foreign exchange transactions for individuals and corporate customers. Marketing activities are carried out through a relationship-based approach and through all bank **bjb** media channels by optimizing the roles of relationship managers, branches, treasury sales, as well as market education initiatives and digital channels. The added value of bank **bjb** lies in providing secure, competitive, and integrated transaction solutions supported by professional advisory services to encourage sustainable business growth.

Strategi Pemasaran Dana Pensiun Lembaga Keuangan (DPLK) Tahun 2025

Strategi pemasaran yang diterapkan DPLK bank **bjb** di tahun 2025 adalah sebagai berikut:

1. Meningkatkan literasi dan inklusi kepada masyarakat untuk memperkuat *branding* DPLK bank **bjb** diseluruh wilayah kerja jaringan kantor bank **bjb** melalui program *marketing* kreatif.
2. Optimalisasi ekosistem bisnis yang terdapat pada bank **bjb**.
3. Diversifikasi investasi dan pengembangan aplikasi investasi untuk mengoptimalkan kinerja portofolio.
4. Meningkatkan *customer relationship* untuk menambah potensi portofolio dana kelolaan.

Marketing Strategy of Financial Institution Pension Funds (DPLK) In 2025

The marketing strategies implemented by bank **bjb**'s DPLK in 2025 included:

1. Increasing financial literacy and inclusion among the public to strengthen the DPLK bank **bjb** brand across all operational areas through creative marketing programs.
2. Enhancing marketing programs in business banking, retail banking, and transaction banking.
3. Diversifying investments and developing investment applications to optimize portfolio performance.
4. Strengthening customer relationships to expand the potential of managed fund portfolios.

Pangsa Pasar

Analisis pangsa pasar diklasifikasikan berdasarkan jumlah aset yang dimiliki, jumlah dana pihak ketiga yang berhasil dihimpun, dan jumlah kredit yang diberikan. bank **bjb** menghadapi persaingan pasar dengan Bank Pembangunan Daerah (BPD) yang disajikan sebagai berikut

Market Share

Market share analysis is classified based on the number of assets owned, the amount of third parties funds collected, and the amount of loans granted. bank **bjb** faces market competition with the Regional Development Bank (BPD) which is presented as follows.

Tabel Pangsa Pasar bank bjb dibandingkan BPD
Table of bank **bjb** Market Share compared to BPD

(dalam miliar Rupiah / in IDR billion)

Uraian	Keterangan Information	November 2025	November 2024	Description
Jumlah Aset	BPD	**1,061,1389**	1,037,497	Total Asset
	bank **bjb**	**181,019.72**	187,159	
	Pangsa Pasar (%) Market Share (%)	**17.06%**	**18.04%**	

Uraian	Keterangan Information	November 2025	November 2024	Description
Jumlah Dana Pihak Ketiga	BPD	**830,982**	810,904	Total Third Party Fund
	bank **bjb**	**130,655**	133,375	
	Pangsa Pasar (%) Market Share (%)	**15.72%**	**16.45%**	
Jumlah Kredit Yang Diberikan	BPD	**668,455**	643,980	Total Loans
	bank **bjb**	**113,417**	119,497	
	Pangsa Pasar (%) Market Share (%)	**16.97%**	**18.56%**	

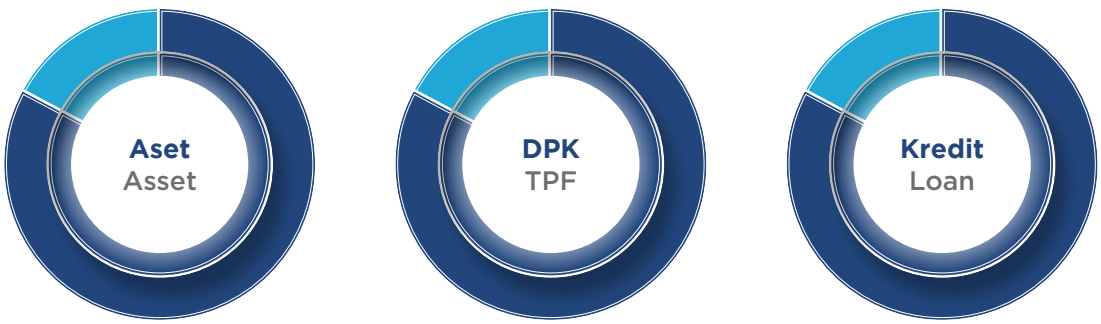
Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2025
Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2025

Berdasarkan jumlah aset, penguasaan pasar bank **bjb** terhadap BPD per November 2025 mencapai 17,06% mengalami penurunan dibandingkan dengan per November 2024 yang mencapai 18,04%. Dari sisi jumlah dana pihak ketiga pangsa pasar bank **bjb** per November 2025 mencapai 15,72% yang menurun dibandingkan dengan per November 2024 yang mencapai 16,45%. Pangsa pasar jumlah kredit yang diberikan per November 2025 bank **bjb** mencapai 16,97% mengalami penurunan dibandingkan dengan per November 2024 yang mencapai 18,56%. Penurunan pangsa pasar total kredit yang diberikan bank **bjb** terhadap BPD lain disebabkan oleh pertumbuhan kredit yang lebih rendah dibandingkan dengan BPD secara keseluruhan. Sementara itu, penurunan pangsa pasar jumlah aset dan dana pihak ketiga menunjukkan bahwa bank **bjb** menghadapi tekanan persaingan dalam penghimpunan dana dan ekspansi usaha di tengah dinamika industri perbankan yang masih dipengaruhi oleh kondisi suku bunga yang relatif tinggi.

Based on total assets, bank **bjb**'s market share among Regional Development Banks (BPD) as of November 2025 reached 17.06%, declining from 18.04% as of November 2024. In terms of Third Party Funds (TPF), bank **bjb**'s market share as of November 2025 stood at 15.72%, decreasing from 16.45% recorded in November 2024. Meanwhile, the market share of total loans disbursed by bank **bjb** as of November 2025 reached 16.97%, declining from 18.56% in November 2024. The decline in bank **bjb**'s market share of total loans relative to other BPDs was primarily attributable to loan growth that was lower than the overall growth of the BPD industry. Meanwhile, the decline in the market share of total assets and Third Party Funds indicates that bank **bjb** faced competitive pressures in fund mobilization and business expansion amid banking industry dynamics that continued to be influenced by relatively high interest rate conditions.

Diagram Pangsa Pasar bank bjb dibandingkan dengan BPD Per November Tahun 2025
Diagram of bank **bjb** Market Share compared to BPD as of November 2025

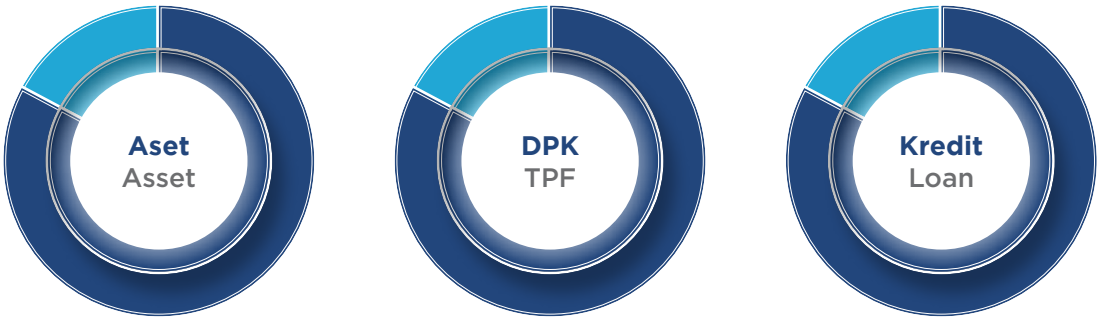
(dalam % / in %)



Aset / Asset	DPK / TPF	Kredit / Loan
82.94% BPD	**84.28%** BPD	**83.03%** BPD
12.06% bank **bjb**	**15.72%** bank **bjb**	**16.97%** bank **bjb**

Diagram Pangsa Pasar bank bjb dibandingkan dengan BPD Per November Tahun 2024
Diagram of bank **bjb** Market Share compared to BPD as of November 2024

(dalam % / in %)



Aset / Asset	DPK / TPF	Kredit / Loan
81.96% BPD	**83.55%** BPD	**81.44%** BPD
18.04% bank bjb	**16.45%** bank bjb	**18.56%** bank bjb

Selain menghadapi persaingan di dengan BPD, bank **bjb** juga menghadapi persaingan dengan Bank Umum. Pangsa pasar bank **bjb** berdasarkan jumlah aset, jumlah dana pihak ketiga, dan jumlah kredit yang diberikan diuraikan sebagai berikut.

Beside facing competition at BPD, bank **bjb** also faces competition with the Commercial Bank. bank **bjb** market share based on total assets, total third parties funds, and total loans are described as follows.

Tabel Pangsa Pasar bank bjb dibandingkan dengan Bank Umum
Table of bank **bjb** Market Share compared to Commercial Bank

(dalam miliar Rupiah / in IDR billion)

Uraian	Keterangan / Information	November 2025	November 2024	Description
Jumlah Aset	Bank Umum / Commercial Bank	**13,390,461**	12,172,027	Total Asset
	bank **bjb**	**181,020**	184,241	
	Pangsa Pasar (%) / **Market Share (%)**	**1.35%**	**1.51%**	
Jumlah Dana Pihak Ketiga	Bank Umum / Commercial Bank	**9,760,467**	8,751.160	Total Third Party Fund
	bank **bjb**	**130,655**	133,375	
	Pangsa Pasar (%) / **Market Share (%)**	**1.32%**	**1.52%**	
Jumlah Kredit Yang Diberikan	Bank Umum / Commercial Bank	**8,326,780**	7,656.895	Total Loans
	bank **bjb**	**113,417**	120.73	
	Pangsa Pasar (%) / **Market Share (%)**	**1.36%**	**1.58%**	

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2025
Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2025

Berdasarkan jumlah aset, pangsa pasar bank **bjb** terhadap bank umum pada November 2025 tercatat sebesar 1,35%, sedikit menurun dibandingkan posisi November 2024 sebesar 1,51%. Dari sisi dana pihak ketiga, pangsa pasar bank **bjb** pada

Based on total assets, bank **bjb**'s market share among Commercial Banks in November 2025 was recorded at 1.35%, slightly lower than the 1.51% recorded in November 2024. In terms of Third Party Funds, bank **bjb**'s market share in November

November 2025 tercatat sebesar 1,32%, dibandingkan dengan November 2024 sebesar 1,52%. Sementara itu, pangsa pasar kredit yang diberikan pada November 2025 tercatat sebesar 1,36%, dibandingkan dengan November 2024 sebesar 1,58%. Perkembangan tersebut mencerminkan pertumbuhan industri perbankan secara umum yang relatif lebih tinggi pada periode pelaporan, di tengah upaya bank **bjb** untuk tetap menjaga kualitas pertumbuhan dan prinsip kehati-hatian dalam pengelolaan bisnis.

2025 stood at 1.32%, compared to 1.52% in November 2024. Meanwhile, the market share of loans disbursed in November 2025 was recorded at 1.36%, compared to 1.58% in November 2024. These developments reflect the relatively higher growth of the banking industry overall during the reporting period, amid bank **bjb**'s efforts to maintain growth quality and uphold prudential principles in managing its business operations.

Diagram Pangsa Pasar bank bjb dibandingkan dengan Bank Umum Per November 2025
Diagram of bank **bjb** Market Share compared to Commercial Bank as of November 2025

(dalam % / in %)



Aset / Asset	DPK / TPF	Kredit / Loan
98.65% Bank Umum / Commercial Bank	**98.68%** Bank Umum / Commercial Bank	**98.64%** Bank Umum / Commercial Bank
1.35% bank bjb	**1.32%** bank bjb	**1.36%** bank bjb

Diagram Pangsa Pasar bank bjb dibandingkan dengan Bank Umum Per November 2024
Diagram of bank **bjb** Market Share compared to Commercial Bank as of November 2024

(dalam % / in %)



Aset / Asset	DPK / TPF	Kredit / Loan
98.49% Bank Umum / Commercial Bank	**98.48%** Bank Umum / Commercial Bank	**98.42%** Bank Umum / Commercial Bank
1.51% bank bjb	**1.52%** bank bjb	**1.58%** bank bjb

Penanganan Pengaduan Nasabah

Layanan pengaduan nasabah **bjb** care menyediakan kanal untuk melaporkan keluhan atau indikasi kecurangan, menjangkau nasabah setia dengan maksud untuk menanggapi dan menyelesaikan isu-isu tersebut secara efisien.

Customer Complaint Handling

The **bjb** care customer complaint service provides a channel for reporting complaints or indications of fraud, aiming to reach loyal customers with the intention of addressing and resolving these issues efficiently.



Tabel Publikasi Penanganan Pengaduan Tahun 2025
Table of Complaint Handling Publication for the Year 2025

No.	Jenis Transaksi Keuangan Types of Financial Transactions	Selesai Completed		Dalam Proses In Progress		Tidak Selesai Not Completed		Jumlah Pengaduan Number of Complaints
		Jumlah Total	Persentase	Jumlah Total	Persentase Percentage	Jumlah Total	Persentase Percentage	
1	Giro Current Account	**1**	**0.00%**	-	0.00%	-	0.00%	1
2	Tabungan Savings Account	**243**	**0.46%**	-	0.00%	-	0.00%	243
3	Deposito Deposit	**4**	**0.01%**	-	0.00%	-	0.00%	4
4	Penghimpunan Dana Lainnya (DPLK) Other Fundraising	**59**	**0.11%**	-	0.00%	-	0.00%	59
5	Kredit/Pembiayaan Modal Kerja Working Capital Loan/Financing	**90**	**0.17%**	3	0.01%	-	0.00%	93
6	Kredit/Pembiayaan Konsumsi (Diluar Kartu Kredit) Consumer Loans/Financing (Excluding Credit Cards)	**243**	**0.46%**	-	0.00%	-	0.00%	243
7	KPR Mortgage Loan	**35**	**0.07%**	-	0.00%	-	0.00%	35
8	Penyaluran Dana Lainnya (KKI) Other Fund Disbursements	**73**	**0.14%**	7	0.01%	-	0.00%	80
9	Kartu ATM/Debit/Mesin ATM ATM/Debit Card/ ATM Machine	**22,584**	**42.67%**	288	0.54%	-	0.00%	22,872
10	*Electronic Banking*	**28,583**	**54.01%**	517	0.98%	-	0.00%	29,100
11	Sistem Pembayaran Lainnya (EDC bank **bjb**) Other Payment Systems (EDC bank **bjb**)	**130**	**0.25%**	5	0.01%	-	0.00%	135
12	*Standing Instruction*	**12**	**0.02%**	-	0.00%	-	0.00%	12
13	Kliring Clearing	**41**	**0.08%**	4	0.01%	-	0.00%	45
14	RTGS	**1**	**0.00%**	-	0.00%	-	0.00%	1
15	*Bancassurance*	**1**	**0.00%**	-	0.00%	-	0.00%	1
Total		**52,100**	**98.44%**	**824**	**1.56%**	**-**	**0.00%**	**52,924**

Jumlah pengaduan nasabah tahun 2025 sebanyak 52.924 pengaduan dengan rincian jumlah pengaduan yang selesai sebanyak 52.100 pengaduan dan dalam proses sebanyak 824 pengaduan.

The number of customer complaints in 2025 totaled 52,924 complaints, consisting of 52,100 resolved complaints and 824 complaints currently under process.

Tabel Pengaduan Yang Diselesaikan Dalam Masa Laporan
Table of Complaints Resolved During the Reporting Period

No	Keterangan Description	Jumlah Total			Total
		≤ 10 Hari ≤ 10 days	10 Hari < X ≤ 20 Hari 10 days < X ≤ 20 days	> 20 Hari > 20 days	
1.	Pengaduan Yang Diterima Dalam Periode Pelaporan Complaints Received During the Reporting Period				
	a. Telah diselesaikan a. Resolved	**42,961**	**6,291**	**2,848**	**52,100**
	b. Sedang dalam proses penyelesaian b. In Progress	**604**	**122**	**98**	**824**
	Total	**43,565**	**6,413**	**2,946**	**52,924**

Tabel Penyebab Pengaduan Berdasarkan Jenis Lembaga
Table of Complaint Causes by Type of Institution

No	Jenis Lembaga Institution Type	Nama Lembaga Institution Name	Total
1.	Penyelesaian sengketa melalui LAPS Dispute Resolution through LAPS	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Dispute Resolution Institution for the Financial Services Sector	3
2.	Penyelesaian sengketa melalui Pengadilan Dispute Resolution through the Court	-	0

Tabel Penyebab Pengaduan
Table of Causes of Complaints

No	Keterangan Description	Jumlah Pengaduan Number of Complaints
1.	Pemahaman karakteristik produk oleh Konsumen Consumer Understanding of Product Characteristics	**81**
2.	Informasi produk kurang memadai Inadequate Product Information	**243**
3.	Gangguan/kerusakan perangkat dan sistem teknologi informasi Disruption/Malfunction of Devices and Information Technology Systems	**49,018**
4.	Perubahan/pemutusan akad/perjanjian/kontrak Amendment/Termination of Agreement/Contract	**1**

No	Keterangan Description	Jumlah Pengaduan Number of Complaints
5.	Kelalaian Konsumen Consumer Negligence	**3,384**
6.	Kelalaian Pelaku Usaha Jasa Keuangan Negligence of Financial Services Providers	**14**
7.	Tindak pidana Pelaku Usaha Jasa Keuangan Criminal Acts by Financial Services Providers	**-**
8.	Lainnya Others	**183**
	Total	**52,924**

Tinjauan Operasi Per Segmen Usaha

Segmen adalah bagian yang dapat dibedakan dari kelompok usaha yang terlibat baik dalam menyediakan produk tertentu (segmen usaha), maupun dalam menyediakan produk dalam lingkungan ekonomi tertentu (segmen geografis), yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut. Item-item segmen ditentukan sebelum saldo dan transaksi antar Kelompok Usaha, dieliminasi sebagai bagian dari proses konsolidasi. bank **bjb** dan entitas anak menyajikan segmen usaha berdasarkan laporan internal konsolidasian yang disajikan kepada pengambil keputusan operasional yaitu Direksi.

Dalam menjalankan kegiatan usahanya, bank **bjb** memiliki 2 (dua) segmen usaha yaitu segmen konvensional dan segmen syariah. Segmen konvensional meliputi produk pinjaman, produk dana pihak ketiga, dan jasa layanan. Sedangkan, segmen syariah dilaksanakan melalui kegiatan usaha entitas anak.

Segmen Konvensional

Segmen konvensional bank **bjb**, terdiri atas produk kredit/ pinjaman, produk dana pihak ketiga dan jasa layanan.

Operational Review of Business Segment

A segment is a distinguishable part of a business group that is involved both in providing certain products (business segments), as well as in providing products in certain economic environments (geographical segments), which have risks and rewards that are different from other segments.

Segment revenue, expenses, results, assets and liabilities include items that are directly attributable to a segment as well as those that can be allocated on an appropriate basis to the segment. Segment items are determined before balances and transactions between Business Groups are eliminated as part of the consolidation process. bank **bjb** and subsidiaries present business segments based on consolidated internal reports that are presented to operational decision makers, namely the Board of Directors.

In carrying out its business activities, bank **bjb** has 2 (two) business segments, namely the conventional segment and the sharia segment. The conventional segment includes loan products, third parties fund products, and services. Meanwhile, the sharia segment is implemented through the business activities of subsidiaries.

Conventional Segment

Conventional segment of bank **bjb** consists of loan products, third parties fund products and services.

Penjelasan dan Produktivitas Segmen Konvensional

Kredit/Pinjaman

Pada tahun 2025, total *outstanding* kredit bank **bjb** sebesar Rp112,60 triliun dengan komposisi terbesar berasal dari kredit konsumer sebesar Rp54,94 triliun. Di antara seluruh porofolio kredit, kredit konsumer diproyeksikan tetap menjadi kunci pertumbuhan kredit bank **bjb**, sejalan dengan prospek perbaikan pertumbuhan ekonomi dan terjaganya daya beli masyarakat. Sebagai salah satu kontributor utama terhadap pendapatan dan laba bank **bjb**, bisnis kredit konsumer terus menjadi andalan dalam mendorong pertumbuhan yang stabil dan berkualitas. bank **bjb**, meyakini bahwa segmen ini masih memiliki prospek yang kuat, didukung oleh basis nasabah yang luas, potensi peningkatan pembiayaan payroll, serta karakteristik risiko yang relatif terukur.

Description and Productivity of Conventional Segment

Loans

In 2025, the total outstanding loans of bank **bjb** amounted to IDR112.60 trillion, with the largest portion originating from consumer loans amounting to IDR54.94 trillion. Among the overall loan portfolio, consumer loans are projected to remain the key driver of bank **bjb**'s loan growth, in line with the improving economic growth outlook and maintained purchasing power. As one of the main contributors to bank **bjb**'s revenue and profit, the consumer lending business continues to serve as a core pillar in driving stable and quality growth. bank **bjb** believes that this segment still holds strong prospects, supported by a broad customer base, the potential for increased payroll financing, and relatively manageable risk characteristics.

Tabel Portofolio Kredit bank bjb
Tabel Portofolio Kredit bank **bjb**

(dalam jutaan Rupiah / in IDR million)

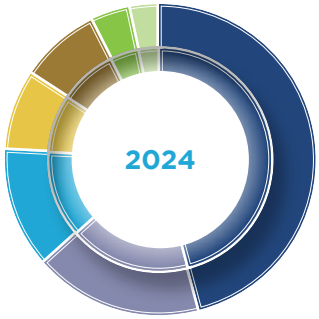
Divisi	2025		2024		Pertumbuhan Growth		Division
	(Rp)	(%)	(Rp)	(%)	(Rp)	(%)	
Konsumer	**54,939,355**	**48.79%**	53,188,390	44.38%	1,750,965	3.29%	Consumer
Ritel	**20,362,133**	**18.08%**	20,846,043	17.39%	(483,910)	(2.32%)	Retail
Korporasi	**11,221,522**	**9.97%**	14,903,009	12.43%	(3,681,487)	(24.70%)	Corporate
Komersial	**9,188,513**	**8.16%**	10,550,685	8.80%	(1,362,172)	(12.91%)	Commercial
KPR dan KKB	**10,584,673**	**9.40%**	10,760,970	8.98%	(176,297)	(1.64%)	Mortgage and KKB
UMKM	**3,805,077**	**3.38%**	4,954,774	4.13%	(1,149,697)	(23.20%)	MSME
Internasional	**2,500,000**	**2.22%**	4,644,500	3.88%	(2,144,500)	(46.17%)	International
Total	**112,601,273**	**100.00%**	**119,848,371**	**100.00%**	**(7,247,098)**	**(6.05%)**	**Total**

Sejalan dengan hal tersebut, komposisi portofolio kredit terbesar pada tahun 2025 berasal dari kredit konsumer yang mencapai 48,79% dari total penyaluran kredit bank **bjb**. Secara nominal, penyaluran kredit konsumer meningkat menjadi Rp54,94 triliun atau tumbuh sebesar 3,29% dibandingkan dengan tahun 2024 yang tercatat sebesar Rp53,19 triliun. Capaian ini semakin menegaskan bahwa segmen kredit konsumer masih menjadi portofolio yang dominan dan pilar utama dalam struktur kredit bank **bjb**, baik dari sisi kontribusi volume, pertumbuhan, maupun profitabilitas.

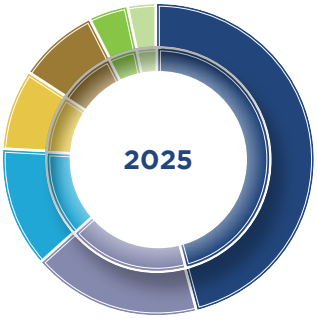
In line with the above, the largest composition of the loan portfolio in 2025 was derived from consumer loans, which accounted for 48.79% of bank **bjb**'s total loan disbursement. In nominal terms, consumer loan disbursement increased to IDR54.94 trillion, representing a growth of 3.29% compared to 2024, which was recorded at IDR53.19 trillion. This achievement further underscores that the consumer loan segment remains the dominant portfolio and a key pillar in bank **bjb**'s credit structure, in terms of volume contribution, growth, and profitability.

Diagram Komposisi Portofolio Kredit bank bjb
Diagram of bank bjb Loan Portfolio

(dalam % / in %)



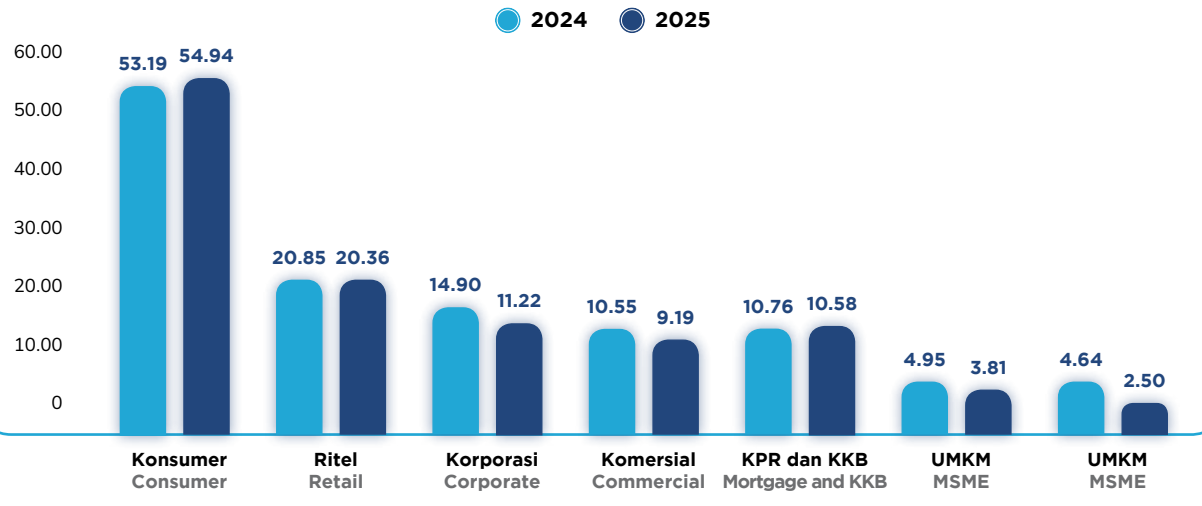
- 44.38% Konsumer / Consumer
- 17.39% Ritel / Retail
- 12.43% Korporasi / Corporate
- 8.80% Komersial / Commercial
- 8.98% KPR dan KKB / Mortgage and KKB
- 3.88% Internasional / International
- 4.13% UMKM / MSME



- 48.79% Konsumer / Consumer
- 18.08% Ritel / Retail
- 9.97% Korporasi / Corporate
- 8.16% Komersial / Commercial
- 9.40% KPR dan KKB / Mortgage and KKB
- 2.22% Internasional / International
- 3.38% UMKM / MSME

Grafik Portofolio Kredit bank bjb
Graph of Portofolio Kredit bank bjb

(dalam triliun Rupiah / in IDR trillions)



KONSUMER

Penjelasan Kredit Konsumer

Kredit konsumer yang dapat diperoleh per nasabah adalah ± Rp120-125 juta. Bisnis Kredit Konsumer saat ini menjadi "andalan" banyak bank tidak terkecuali bank **bjb**, hal ini dikarenakan kredit konsumer memiliki profil risiko yang rendah namun memiliki tingkat profitabilitas yang tinggi. Sampai dengan saat ini kredit konsumer merupakan pilar pertama bank **bjb** sekaligus sebagai pemberi kontribusi laba terbesar bagi bank **bjb**.

Penjelasan masing-masing produk Kredit Konsumer telah disajikan pada bagian Profil Sub Bab Produk dan Jasa dalam Laporan Tahunan ini.

Produk Unggulan Kredit Konsumer

Hingga akhir tahun 2025, kredit konsumer bank **bjb** mengelola tiga produk utama beserta turunan produknya yang dirancang untuk memenuhi kebutuhan pembiayaan konsumtif berbagai segmen nasabah, yaitu:

1. **bjb Kredit Guna Bhakti (bjb KGB) Pola 1**
   Merupakan fasilitas kredit konsumtif multiguna yang diberikan kepada debitur berpenghasilan tetap, antara lain Aparatur Sipil Negara (ASN), Pegawai BUMN/BUMD/BLU/BLUD, PPPK, Pegawai Lembaga Negara/Instansi Pemerintah Non PNS, Anggota TNI/POLRI, Direksi, Kepala dan Wakil Kepala Daerah, serta Anggota Dewan.
2. **bjb Kredit Pra Purna Bhakti (bjb KPPB) Pola 1**
   Merupakan fasilitas kredit yang diberikan kepada debitur berpenghasilan tetap yang akan memasuki masa pensiun, khususnya ASN dan Anggota TNI/POLRI, sebagai bentuk dukungan perencanaan keuangan menjelang masa purna tugas.
3. **bjb Kredit Abdi Bhakti (bjb KAB)**
   Merupakan fasilitas kredit yang diberikan kepada Pegawai bank **bjb** sebagai bagian dari program internal kesejahteraan pegawai.

Pengembangan Produk dan Layanan Kredit Konsumer

Pada Tahun 2025, bank **bjb** melakukan pengembangan produk berupa **bjb** KGB Pinjaman ASN (KGB PISAN) untuk debitur baru. Produk ini merupakan pengembangan dari **bjb** KGB PISAN yang sebelumnya hanya diperuntukkan bagi debitur eksisting bank **bjb**. Pengembangan tersebut diharapkan dapat memperluas basis debitur baru serta meningkatkan daya saing produk kredit konsumer bank **bjb**.

CONSUMER

Consumer Loan Explanation

Consumer Loan that can be obtained per customer is amounted to ±IDR120- 125 million. The Consumer Loan Business is now the "mainstay" of many banks, including bank **bjb**, this is because consumer loan has a low risk profile but has a high level of profitability. Until now, consumer loan is the first pillar of bank **bjb** as well as the largest profit contributor for bank **bjb**.

Details of each Consumer Credit product are presented in the Product and Services section of this Annual Report.

Key Consumer Loan Products

As of the end of 2025, bank **bjb**'s consumer lending business manages three main products along with their respective product variants, designed to meet the consumer financing needs of various customer segments, namely:

1. **bjb Kredit Guna Bhakti (bjb KGB) Pattern 1**
   This is a multipurpose consumer loan facility provided to fixed-income borrowers, including Civil Servants (ASN), employees of State-Owned/Regionally-Owned Enterprises (BUMN/BUMD/BLU/BLUD), Government Contract Employees (PPPK), employees of State Institutions/Non-Civil Servant Government Agencies, members of the Indonesian National Armed Forces (TNI)/Indonesian National Police (POLRI), Directors, Regional Heads and Deputy Regional Heads, as well as Members of Legislative Councils.
2. **bjb Kredit Pra Purna Bhakti (bjb KPPB) Pattern 1**
   This is a loan facility provided to fixed-income borrowers approaching retirement, particularly Civil Servants (ASN) and members of the TNI/POLRI, as part of financial planning support ahead of their retirement period.
3. **bjb Kredit Abdi Bhakti (bjb KAB)**
   This is a loan facility provided to bank **bjb** employees as part of the Bank's internal employee welfare program.

Development of Consumer Loan Products and Services

In 2025, bank **bjb** developed a new product, **bjb** KGB Pinjaman ASN (KGB PISAN), for new borrowers. This product is an enhancement of the **bjb** KGB PISAN product, which was previously available only to existing bank **bjb** borrowers. The development is expected to expand the new borrower base and enhance the competitiveness of bank **bjb**'s consumer loan products.

Produktivitas Kredit Konsumer

Uraian produktivitas kredit konsumer disajikan sebagai berikut.

Consumer Loan Productivity

A description of consumer loan productivity is presented as follow.

Tabel Pertumbuhan Kredit Konsumer selama 5 (lima) Tahun Terakhir
Table of Consumer Loan Growth For the Last 5 (Five) Years

(dalam jutaan Rupiah / in IDR million)

Tahun Year	*Portfolio*						*Non Performing Loan* (NPL)	
	Outstanding			*Number of Account* (NoA)			Absolut	Persentase Percentage
	Nominal	Pertumbuhan Growth (yoy)	Presentase Percentage	NoA	Pertumbuhan Growth (yoy)	Presentase Percentage		
	(Rp)	(Rp)	(%)	(Account)	(Account)	(%)	(Rp)	(%)
2025	54,939,355	1,750,965	3.29%	500,147	39,517	8.58%	141,540	0.06%
2024	53,188,390	3,441,484	6.92%	460,630	43,916	10.54%	33,913	0.08%
2023	49,746,906	2,845,936	6.07%	416,714	32,321	8.41%	31,484	0.06%
2022	46,900,971	1,597,023	3.53%	384,393	15,564	4.22%	35,758	0.08%
2021	45,303,948	1,832,828	4.22%	368,829	16,289	4.62%	28,310	0.06%
Rata-Rata		2,293,647	4.80%		29,521	7.27%		

Dalam kurun waktu lima tahun terakhir, kinerja Kredit Konsumer bank **bjb** menunjukkan tren pertumbuhan yang positif. Rata-rata pertumbuhan *outstanding* kredit tercatat sebesar 4,80% per tahun, sementara pertumbuhan jumlah debitur mencapai 7,27% per tahun. Pada tahun 2025, *outstanding* kredit konsumer mencapai Rp54,94 triliun, tumbuh 3,29% dibandingkan dengan tahun 2024 yang mencapai Rp53,18 triliun. Pertumbuhan tersebut karena pertumbuhan *outstanding* **bjb** Kredit Guna Bhakti (KGB).

Over the past five years, bank **bjb**'s Consumer Loans performance has shown a positive growth trend. The average growth in outstanding loans was recorded at 4.80% per annum, while the number of borrowers grew by 7.27% per annum. In 2025, outstanding consumer loans reached IDR54.94 trillion, representing an increase of 3.29% compared to IDR53.18 trillion in 2024. This growth was primarily driven by the increase in outstanding **bjb** Kredit Guna Bhakti (KGB) loans.

Tabel Komposisi Portofolio Kredit Berdasarkan Produk
Table of Loans Portfolio Composition by Product

(dalam jutaan Rupiah / in IDR million)

Produk Product	*Outstanding*	Komposisi Composition	*Number of Account* (NoA)	Komposisi Composition	Absolut *Non Performing Loan* (NPL)	NPL	NoA PL
	(Rp)	(%)	(*Account*)	(%)	(Rp)	(%)	(*Account*)
bjb Kredit Guna Bhakti (KGB)	42,420,794	77.21%	419,723	83.92%	93,780	0.22%	711
bjb Kredit Pra Purna Bhakti (KPPB)	11,521,566	20.97%	75,276	15.05%	45,600	0.40%	293
bjb Kredit Abdi Bhakti (KAB)	996,995	1.81%	5,148	1.03%	2,160	0.22%	13
Total	54,939,355	100.00%	500,147	100.00%	141,540	0.26%	1,017

Dari sisi komposisi portofolio tahun 2025, **bjb** Kredit Guna Bhakti (**bjb** KGB) masih mendominasi dengan porsi 77,21%, diikuti oleh **bjb** Kredit Pra Purna Bhakti (**bjb** KPPB) sebesar 20,97%, dan **bjb** Kredit Abdi Bhakti (**bjb** KAB) sebesar 1,81%. Komposisi ini mencerminkan fokus bisnis kredit konsumer bank **bjb** pada segmen debitur berpenghasilan tetap yang memiliki risiko relatif terkelola.

In terms of portfolio composition in 2025, **bjb** Kredit Guna Bhakti (**bjb** KGB) remained the dominant product with a share of 77.21%, followed by **bjb** Kredit Pra Purna Bhakti (**bjb** KPPB) at 20.97%, and **bjb** Kredit Abdi Bhakti (**bjb** KAB) at 1.81%. This composition reflects bank **bjb**'s consumer loan business focus on the fixed-income borrower segment, which carries relatively manageable risk.

Tabel *Oustanding* Produk Utama Kredit Konsumer
Table of Outstanding Consumer Loan Product

(dalam jutaan Rupiah / in IDR million)

Jenis Produk Product Type	Tahun Year					Rata-Rata Average
	2025	2024	2023	2022	2021	
bjb Kredit Guna Bhakti (KGB)	**42,420,794**	40,538,260	37,299,047	34,920,138	33,429,369	4.92%
bjb Kredit Pra Purna Bhakti (KPPB)	**11,521,566**	11,857,835	11,573,960	11,160,467	10,797,562	1.34%
bjb Kredit Abdi Bhakti (KAB)	**996,995**	1,033,694	1,062,782	1,064,849	1,077,016	(1.52%)
Total	**54,939,355**	**53,429,789**	**49,935,789**	**47,145,454**	**45,303,948**	**3.96%**

Berdasarkan data *outstanding* kredit selama lima tahun terakhir, ketiga produk utama kredit konsumer mencatatkan rata-rata pertumbuhan positif sebesar 3,69%.

Based on outstanding loan data over the past five years, the three main consumer loan products recorded an average positive growth of 3.69%.

Faktor Pendukung dan Penghambat Bisnis Kredit Konsumer

1. **Faktor Pendukung**
   Beberapa faktor eksternal dan internal yang mendukung pertumbuhan kredit konsumer sepanjang tahun 2025 antara lain:
   a. Pengangkatan Pegawai Pemerintah dengan Perjanjian Kerja (PPPK) di Provinsi Jawa Barat dan Provinsi Banten, termasuk kota dan kabupaten di wilayah tersebut, yang memberikan peluang peningkatan penyaluran **bjb** Kredit Guna Bhakti (**bjb** KGB).
   b. Peningkatan jumlah ASN yang memasuki masa pensiun setiap tahunnya, yang membuka peluang pertumbuhan portofolio **bjb** Kredit Pra Purna Bhakti (**bjb** KPPB).
2. **Faktor Penghambat**
   Di sisi lain, Divisi Kredit Konsumer juga menghadapi sejumlah tantangan, antara lain:
   a. Perpindahan pengelolaan Rekening Kas Umum Daerah (RKUD) di beberapa wilayah ke bank lain yang berdampak pada penurunan portofolio kredit konsumer.
   b. Penurunan tunjangan tambahan penghasilan pegawai di sejumlah daerah akibat menurunnya pendapatan daerah, sehingga memerlukan penerapan strategi *selective selling*.

Supporting and Inhibiting Factors in Consumer Loan Business

1. **Supporting Factors**
   Several external and internal factors that supported the growth of consumer loans throughout 2025 include the following:
   a. The appointment of Government Employees with Work Agreements (PPPK) in West Java Province and Banten Province, including cities and regencies within these regions, which provides opportunities to increase the distribution of **bjb** Kredit Guna Bhakti (**bjb** KGB).
   b. The increasing number of Civil Servants (ASN) entering retirement each year, which opens opportunities for the growth of the **bjb** Kredit Pra Purna Bhakti (**bjb** KPPB) portfolio.
2. **Inhibiting Factors**
   On the other hand, the Consumer Loan Division also faced several challenges, including:
   a. The transfer of the management of Regional General Cash Accounts (RKUD) in several regions to other banks, which impacted the decline in the consumer loan portfolio.
   b. The reduction of additional employee income allowances in several regions due to declining regional revenues, thereby requiring the implementation of a selective selling strategy.

c. Perpindahan pengelolaan gaji dan tunjangan pegawai di bawah Kementerian Hukum dan HAM dari bank **bjb** ke bank Himbara.
d. Pembatasan maksimum pemberian fasilitas kredit kepada ASN oleh beberapa Pemerintah Daerah setempat.
e. Pemberlakuan Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 20 Tahun 2023 yang berdampak pada peningkatan biaya premi asuransi kredit.

Rencana dan Strategi Kredit Konsumer Tahun 2026

Dalam menghadapi tahun 2026, bank **bjb** menyiapkan berbagai strategi bisnis untuk meningkatkan dan mempertahankan portofolio *kredit konsumer* secara berkelanjutan, antara lain:

1. Penguatan strategi pemasaran melalui pengembangan program suku bunga khusus dan insentif bagi nasabah.
2. Peningkatan engagement dengan Kepala Dinas, Sekretaris Dinas, dan *key person* di instansi pemerintah guna mengoptimalkan potensi penyaluran kredit.
3. Pembukaan *market* baru melalui kerja sama pola pembiayaan bersama *(joint financing)* dengan mitra bank maupun BPR.
4. Pelaksanaan program *customer reward*, antara lain program penghargaan nasabah setia dan program perjalanan religi.
5. Peningkatan kualitas sumber daya manusia melalui penguatan kompetensi dan kapabilitas pemasaran kredit konsumer.

RITEL

Penjelasan Kredit Ritel

Produk Kredit Ritel terdiri dari **bjb** Kredit Purna Bhakti (Taspen), **bjb** Tunjangan Profesi Guru Non-ASN, **bjb** *Channeling* Fidac, **bjb** Kredit Guna Bhakti Pola 3, **bjb** Kredit Purna Bhakti (Asabri), **bjb** Kredit Purna Bhakti (Dapen), **bjb** Kredit Guna Bhakti Ekstra Pola 2, **bjb** Tunjangan Profesi Guru ASN, **bjb** *Channeling* BPR Irian Sentosa (Irsen), **bjb** *Supporting Account*, *Asset Buy* NTT, **bjb** Kredit Usaha Bhakti, *Asset Buy* Bank Sultra, *Asset Buy* Bank Sulteng, *Channeling* Sulut, **bjb** *Back To Back Loan*, **bjb** Kredit Pra Purna Bhakti, **bjb** Kredit Guna Bhakti Pola 2.

Penjelasan masing-masing produk Kredit Ritel telah disajikan pada bagian Profil Sub Bab Produk dan Jasa dalam Laporan Tahunan ini.

c. The transfer of the management of employee salaries and allowances under the Ministry of Law and Human Rights from bank **bjb** to Himbara banks.
d. The imposition of maximum limits on credit facilities granted to Civil Servants (ASN) by several local governments.
e. The implementation of Financial Services Authority of the Republic of Indonesia Regulation No. 20 of 2023, which has resulted in an increase in credit insurance premium costs.

Consumer Loan Plan and Strategy for 2026

In preparation for 2026, bank **bjb** has formulated various business strategies to enhance and sustain the consumer loan portfolio on a sustainable basis, including the following:

1. Strengthening marketing strategies through the development of special interest rate programs and incentive schemes for customers.
2. Enhancing engagement with Heads of Departments, Secretaries of Departments, and key personnel within government institutions to optimize consumer loan disbursement potential.
3. Expanding into new markets through joint financing arrangements with partner banks and Rural Banks (BPR).
4. Implementing customer reward programs, including loyal customer appreciation programs and religious travel programs.
5. Improving the quality of human resources through strengthening competencies and capabilities in consumer loan marketing.

RETAIL

Retail Loan Explanation

Retail Credit products include **bjb** Kredit Purna Bhakti (Taspen), **bjb** Tunjangan Profesi Guru Non-ASN, **bjb** Channeling Fidac, **bjb** Kredit Guna Bhakti Pola 3, **bjb** Kredit Purna Bhakti (Asabri), **bjb** Kredit Purna Bhakti (Dapen), **bjb** Kredit Guna Bhakti Ekstra Pola 2, **bjb** Tunjangan Profesi Guru ASN, **bjb** Channeling BPR Irian Sentosa (Irsen), **bjb** Supporting Account, Asset Buy NTT, **bjb** Kredit Usaha Bhakti, Asset Buy Bank Sultra, Asset Buy Bank Sulteng, Channeling Sulut, **bjb** *Back To Back Loan*, **bjb** Kredit Pra Purna Bhakti, **bjb** Kredit Guna Bhakti Pola 2.

The explanation for each Retail Credit product is provided in the Products and Services Sub-Chapter Profile of this Annual Report.

Keunggulan Layanan Kredit Ritel

Keunggulan layanan Kredit Ritel adalah sebagai berikut:

1. *Service Level Agreement* (SLA) yang terjaga.
2. Persyaratan pengajuan kredit mudah.
3. Pemberian fasilitas kredit tanpa harus memindahkan *payroll*.
4. Saluran informasi digital yang cukup lengkap untuk mengetahui informasi pinjaman melalui aplikasi DIGI bank **bjb**.
5. Terdapat layanan *office channeling* Taspen dan ASABRI bagi debitur pensiunan.

Pengembangan Produk dan Layanan Kredit Ritel

Salah satu cara perbaikan proses bisnis dan diversifikasi produk untuk pengembangan produk dan layanan adalah dengan beberapa langkah sebagai berikut:

1. Pemberian program *marketing* dalam optimalisasi potensi kredit eksisting dan kredit baru.
2. Mengoptimalkan produk eksisting, melalui *monitoring* dan *update* fitur produk dan *pricing* sesuai dengan kondisi kompetitor untuk menjaga daya saing produk.
3. Memperluas *target market* penyaluran kredit untuk segmen pegawai aktif dan pensiunan yang memiliki profil risiko yang rendah.
4. Ekspansi *market share* melalui penyaluran kredit *channeling* kepada *fintech* dan diversifikasi produk melalui pengembangan produk *digital loan* seperti *pay later*.
5. Digitalisasi proses bisnis melalui pengembangan *new Loan Management System* (LMS).
6. Pengembangan aplikasi *cross selling frontliner* untuk memasarkan produk kredit pensiun melalui **bjb** *Pop Up Fast*.
7. Penambahan Perjanjian Kerjasama (PKS) referensi kemitraan serta penambahan *channel* akuisisi melalui *fronting agent*.

Produktivitas Kredit Ritel

Uraian produktivitas Kredit Ritel disajikan sebagai berikut.

Retail Loan Services Advantages

The advantages of Retail loan services were as follow:

1. Service Level Agreement (SLA) compliance.
2. Easy loan application requirements.
3. Providing credit facilities without having to move Payroll.
4. A complete digital information channel to find out loan information through the DIGI bank **bjb** application.
5. Office channeling services for Taspen and ASABRI for retired debtors.

Retail Loan Product and Service Development

The ways to improve business processes and product diversification for product and service development were taken with the following steps:

1. Providing marketing programs to optimize the potential of existing credit and new credit.
2. Optimizing existing products, through monitoring and updating product features and pricing in accordance with competitors' conditions to maintain product competitiveness.
3. Expanding the target market for credit distribution to the active employee and retired employee segments who have a low risk profile.
4. Expansion of market share through channeling credit to fintech and product diversification through developing digital loan products such as paylater.
5. Digitalization of business processes through the development of a new Loan Management System (LMS).
6. Developing a frontliner cross selling application to market pension credit products through **bjb** Pop Up FAST.
7. Expansion of partnership agreements (PKS) and acquisition channels through fronting agents..

Retail Loan Productivity

A description of retail loan productivity is presented as follows.

Tabel Pencapaian Kredit Ritel Berdasarkan Total *Outstanding*

Table of Retail Loan Achievement by Total Outstanding

(dalam jutaan Rupiah / in IDR million)

No	Produk Product	2025	2024	2023	2022	2021	+/-	Pertumbuhan Growth 2024-2025	
							2021 - 2025	Nominal	%
1	**bjb** Kredit Purna Bhakti (Taspen)	**9,384,742**	9,820,421	8,952,352	8,147,294	7,176,594	2,208,147	(435,679)	(4.44%)
2	**bjb** Tunjangan Profesi Guru Non-ASN	**861,990**	378,109	217,367	8,033	-	861,990	483,881	127.97%

No	Produk Product	2025	2024	2023	2022	2021	+/- 2021 - 2025	Pertumbuhan Growth 2024-2025 Nominal	%
3	**bjb** *Channeling* Fidac	**291,982**	245,285	125,788	249	-	291,982	46,697	19.04%
4	**bjb** Kredit Guna Bhakti Pola 3	**1,427,024**	1,536,114	1,525,035	1,536,676	1,153,864	273,160	(109,090)	(7.10%)
5	**bjb** Kredit Purna Bhakti (Asabri)	**602,204**	621,542	573,356	507,713	358,921	243,283	(19,338)	(3.11%)
6	**bjb** Kredit Purna Bhakti (Dapen)	**231,822**	244,612	226,114	198,420	150,334	81,488	(12,790)	(5.23%)
7	**bjb** Kredit Guna Bhakti Ekstra Pola 2	**358,275**	396,699	407,897	389,845	325,267	33,008	(38,424)	(9.69%)
8	**bjb** Tunjangan Profesi Guru ASN	**12,124**	9,789	11,937	9,858	-	12,124	2,335	23.85%
9	**bjb** Channeling BPR Irian Sentosa (Irsen)	**2,668**	2,918	3,570	3,429	-	2,668	(250)	(8.57%)
10	**bjb** *Supporting Account*	**-**	-	-	-	-	-	-	-
11	*Asset Buy* NTT	**-**	-	-	-	358	(358)	-	-
12	**bjb** Kredit Usaha Bhakti	**953**	1,397	2,048	3,102	4,430	(3,477)	(444)	(31.78%)
13	*Asset Buy* Bank Sultra	**417**	756	1,163	1,880	3,962	(3,545)	(339)	(44.84%)
14	*Asset Buy* Bank Sulteng	**211**	768	1,457	2,516	4,342	(4,131)	(557)	(72.53%)
15	*Channeling* Sulut	**2,014**	4,125	6,501	9,789	14,312	(12,298)	(2,111)	(51.18%)
16	**bjb** *Back To Back Loan*	**235,817**	233,337	213,921	202,617	301,478	(65,661)	2,480	1.06%
17	**bjb** Kredit Pra Purna Bhakti	**450,658**	479,300	525,292	539,680	614,556	(163,898)	(28,642)	(5.98%)
18	**bjb** Kredit Guna Bhakti Pola 2	**6,499,232**	6,870,870	7,022,636	6,918,243	7,077,150	(577,917)	(371,638)	(5.41%)
	Total	**20,362,133**	**20,846,043**	**19,816,435**	**18,479,344**	**17,185,569**	**3,176,565**	**(483,910)**	**(2.32%)**

Pencapaian kredit ritel berdasarkan *outstanding* dalam 5 (lima) tahun terakhir mengalami tren positif setiap tahun sampai dengan tahun 2024. Posisi total *outstanding* kredit ritel tahun 2021 sebesar Rp17,18 triliun, bergerak tumbuh sebesar Rp3,17 triliun menjadi Rp20,36 triliun pada tahun 2025. Adapun produk yang memiliki peningkatan *outstanding* tertinggi adalah **bjb** Kredit Purna Bhakti (KPB) Taspen dengan peningkatan sebesar Rp2,21 triliun. Sedangkan produk dengan penurunan *outstanding* tertinggi berada pada produk **bjb** KGB Pola 2 dengan penurunan sebesar Rp577,91 miliar.

The achievement of retail loans based on outstanding balance over the past five years showed a positive trend each year until 2024. The total outstanding retail loans amounted to IDR17.18 trillion in 2021 and increased by IDR3.17 trillion to reach IDR20.36 trillion in 2025. The product with the highest increase in outstanding was **bjb** Kredit Purna Bhakti (KPB) Taspen, which recorded an increase of IDR2.21 trillion. Meanwhile, the product with the largest decline in outstanding was **bjb** KGB Pola 2, which decreased by IDR577.91 billion.

Tabel Pencapaian Kredit Ritel Berdasarkan *Absolut Non Performing Loan* (ABS NPL)
Table of Retail Loan Achievement by Absolute Non Perfoming Loan (ABS NPL)

(dalam jutaan Rupiah / in IDR million)

No	Produk Product	2025	2024	2023	2022	2021	+/-	Pertumbuhan Growth 2024-2025	
							2021 - 2025	Nominal	%
1	*Channeling* Sulut	**630**	1,459	1,489	1,482	1,394	(764)	(829)	(56.82%)
2	*Asset Buy* NTT	**-**	-	-	-	358	(358)	-	-
3	*Asset Buy* Bank Sultra	**-**	-	15	34	56	(56)	-	-
4	**bjb** *Back To Back Loan*	**-**	-	225	225	-	-	-	-
5	**bjb** Kredit Usaha Bhakti	**-**	-	-	-	-	-	-	-
6	**bjb** *Channeling* Fidac	**-**	-	-	-	-	-	-	-
7	**bjb** *Supporting Account*	**-**	-	-	-	-	-	-	-
8	*Asset Buy* Bank Sulteng	**63**	59	59	-	-	63	4	6.78%
9	**bjb** Tunjangan Profesi Guru ASN	**169**	-	-	-	-	169	-	-
10	**bjb** *Channeling* BPR Irian Sentosa (Irsen)	**258**	-	-	-	-	258	-	-
11	**bjb** Kredit Pra Purna Bhakti	**4,118**	3,724	7,714	7,962	3,816	302	394	10.58%
12	**bjb** Tunjangan Profesi Guru Non-ASN	**799**	50	-	-	-	799	749	1498.00%
13	**bjb** Kredit Purna Bhakti (Dapen)	**3,383**	2,528	798	486	297	3,086	855	33.82%
14	**bjb** Kredit Purna Bhakti (Asabri)	**3,830**	1,240	1,329	1,083	630	3,200	2,590	208.87%
15	**bjb** Kredit Guna Bhakti Ekstra Pola 2	**5,127**	2,073	3,856	1,285	908	4,219	3,054	147.32%
16	**bjb** Kredit Purna Bhakti (Taspen)	**36,660**	19,131	14,685	14,615	18,936	17,724	17,529	91.63%
17	**bjb** Kredit Guna Bhakti Pola 3	**28,639**	20,753	16,891	10,660	7,892	20,746	7,886	38.00%
18	**bjb** Kredit Guna Bhakti Pola 2	**86,124**	64,161	71,720	61,928	41,157	44,967	21,963	34.23%
	Total	**169,798**	115,177	118,780	99,761	75,445	94,353	54,621	47.42%

Berbanding terbalik dengan pencapaian total outstanding, data pencapaian total absolut NPL Kredit Ritel mengalami kenaikan pada 5 (lima) tahun terakhir sebesar Rp94,35 miliar. Kenaikan absolut NPL terbesar berada pada produk **bjb** KGB Pola 2 sebesar Rp44,96 miliar dan **bjb** KGB Pola 3 sebesar Rp20,74 miliar. Adapun pada tahun 2025 total absolut NPL sebesar Rp169,79 miliar dengan kenaikan yoy terbesar berasal dari produk **bjb** KGB Pola 2 sebesar Rp21,96 miliar.

In contrast to the growth in total outstanding, the total absolute NPL of Retail Loans increased over the past five years by IDR94.35 billion. The largest increase in absolute NPL was recorded in the **bjb** KGB Pola 2 product amounting to IDR44.96 billion and **bjb** KGB Pola 3 amounting to IDR20.74 billion. Meanwhile, in 2025, the total absolute NPL stood at IDR169.79 billion, with the largest year-on-year increase originating from the **bjb** KGB Pola 2 product amounting to IDR21.96 billion.

Tabel Pencapaian Kredit Ritel Berdasarkan *Nett Growth*
Table of Retail Loan Achievement Based on Nett Growth

(dalam jutaan Rupiah / in IDR million)

No	Produk Product	2025	2024	2023	2022	2021	+/- 2021 - 2025
1	**bjb** Kredit Purna Bhakti (Taspen)	**(435,679)**	868,068	805,058	970,700	984,506	3,192,653
2	**bjb** Tunjangan Profesi Guru Non-ASN	**483,881**	160,743	209,334	8,033	-	861,990
3	**bjb** Kredit Guna Bhakti Pola 3	**(109,090)**	11,078	(11,641)	382,812	145,008	418,167
4	**bjb** Kredit Purna Bhakti (Asabri)	**(19,337)**	48,186	65,643	148,791	143,924	387,207
5	**bjb** *Channeling* Fidac	**46,697**	119,496	125,540	249	-	291,982
6	**bjb** Kredit Purna Bhakti (Dapen)	**(12,790)**	18,498	27,695	48,086	56,908	138,396
7	**bjb** Kredit Guna Bhakti Ekstra Pola 2	**(38,424)**	(11,198)	18,053	64,578	95,157	128,165
8	**bjb** *Back To Back Loan*	**2,480**	19,416	11,304	(98,861)	94,578	28,918
9	**bjb** Tunjangan Profesi Guru ASN	**2,335**	(2,147)	2,079	9,858	-	12,124
10	**bjb** *Channeling* BPR Irian Sentosa (Irsen)	**(250)**	(652)	140	3,429	-	2,668
11	*Asset Buy* NTT	**-**	-	-	(358)	-	(358)
12	**bjb** Kredit Usaha Bhakti	**(444)**	(651)	(1,054)	(1,328)	(2,092)	(5,569)
13	*Asset Buy* Bank Sulteng	**(557)**	(689)	(1,059)	(1,827)	(2,918)	(7,049)
14	*Asset Buy* Bank Sultra	**(339)**	(407)	(717)	(2,082)	(3,528)	(7,073)
15	*Channeling* Sulut	**(2,111)**	(2,376)	(3,288)	(4,523)	(8,079)	(20,377)
16	**bjb** Kredit Pra Purna Bhakti	**(28,643)**	(45,992)	(14,388)	(74,876)	(16,633)	(180,531)
17	**bjb** Kredit Guna Bhakti Pola 2	**(371,638)**	(151,766)	104,394	(158,907)	(589,968)	(1,167,885)
	Total	**(483,909)**	**1,029,608**	**1,337,091**	**1,293,775**	**896,864**	**4,073,428**

Berdasarkan data *nett growth* pada tabel di atas, dari periode tahun 2021 - 2025 kredit ritel tumbuh sebesar Rp4,07 triliun. Adapun *nett growth* tertinggi berada pada produk **bjb** KPB Taspen sebesar Rp3,19 triliun kemudian produk **bjb** KGB TPG Non ASN yang memiliki angka *nett growth* tertinggi kedua dengan pertumbuhan sebesar Rp861,99 miliar. Sedangkan angka negatif *growth* tertinggi berada pada produk **bjb** KGB Pola 2 sebesar Rp1,16 triliun.

Based on the net growth data in the table above, retail loans grew by IDR4.07 trillion during the 2021–2025 period. The highest net growth was recorded in the **bjb** KPB Taspen product at IDR3.19 trillion, followed by the **bjb** KGB TPG Non-ASN product which recorded the second-highest net growth of IDR861.99 billion. Meanwhile, the largest negative growth was recorded in the **bjb** KGB Pola 2 product at IDR1.16 trillion.

Produk Unggulan Kredit Ritel

Terdapat 3 (tiga) produk unggulan segmen Kredit Ritel:

1. **bjb KPB Taspen**
   Fasilitas kredit yang diberikan oleh bank **bjb** untuk calon debitur/debitur dengan status pensiun sendiri atau pensiun janda/duda yang pensiun bulanannya telah disalurkan melalui bank **bjb** atau kantor bayar lainnya yang sumber pengembaliannya berasal dari pensiun bulanan.

Retail Credit Featured Products

There are three featured products in the Retail Credit segment:

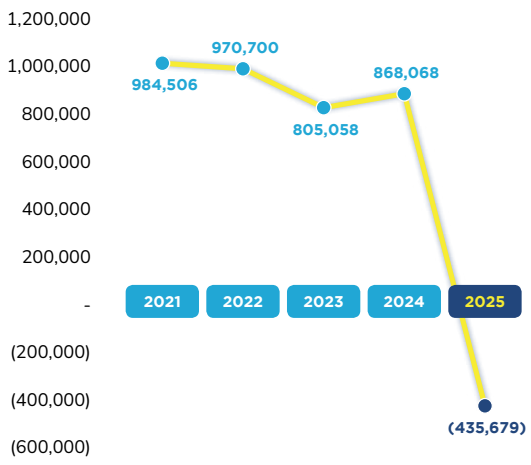
1. **bjb KPB Taspen**
   A credit facility provided by **bjb** for prospective or existing debtors who are retirees or widow(er) retirees receiving their monthly pensions through **bjb** or other designated payment offices, with repayment sourced from their monthly pensio.

2. **bjb KGB Pola 2**
   Fasilitas kredit yang diberikan oleh bank **bjb** untuk calon debitur/debitur berpenghasilan tetap yang gajinya telah maupun belum disalurkan melalui bank **bjb** yang digunakan untuk keperluan konsumtif multiguna dengan fokus penyaluran kredit kepada Anggota TNI, BUMN dan ASN Vertikal.
3. **bjb KGB Pola 3**
   Fasilitas kredit yang diberikan oleh bank **bjb** untuk calon debitur/debitur berpenghasilan tetap yang gajinya telah maupun belum disalurkan melalui bank **bjb** yang digunakan untuk keperluan konsumtif multiguna dengan fokus kepada perusahaan swasta, yayasan maupun pegawai non tetap.

a. **Produk bjb KPB Taspen**

Grafik *Net Growth* bjb KPB
Net Growth Chart of **bjb** KPB

(dalam jutaan rupiah / in IDR million)



Secara signifikan produk **bjb** KPB Taspen mengalami pertumbuhan positif selama 4 (empat) tahun berturut-turut (2021 - 2024) dengan total pertumbuhan sebesar Rp3,62 triliun. Namun, pada tahun 2025, pertumbuhan **bjb** KPB Taspen negatif Rp435,67 miliar. Penurunan yang signifikan ini disebabkan adanya implementasi POJK 20 Tahun 2023 yang mendorong dilakukannya formulasi ulang terkait Tarif Imbal Jasa Premi (IJP) asuransi oleh Perusahaan Asuransi dan Penjaminan rekanan. Penyesuaian tarif IJP mengalami kenaikan yang signifikan sampai dengan 5 (lima) kali lipat untuk debitur pensiunan. Hal tersebut berdampak terhadap penurunan realisasi kredit yang massif terhadap segmen dimaksud.

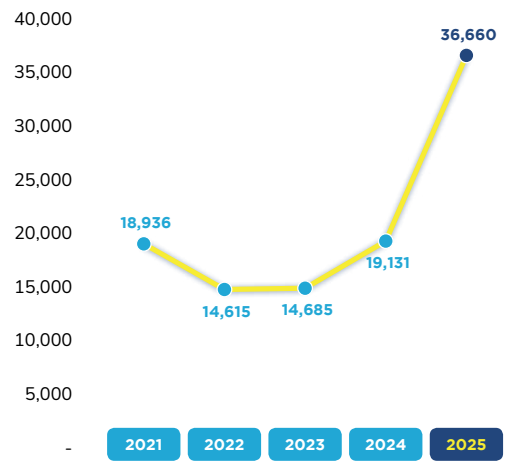
2. **bjb KGB Pola 2**
   A multi-purpose consumer credit facility offered to prospective or existing debtors with fixed income, whether or not their salaries are disbursed through **bjb**, focusing on lending to TNI members, BUMN employees, and vertical ASN.

3. **bjb KGB Pola 3**
   A multi-purpose consumer credit facility provided to prospective or existing debtors with fixed income, whether or not their salaries are disbursed through **bjb**, targeting private company employees, foundation staff, and nonpermanent employees.

a. **bjb KPB Taspen Product**

Grafik *Absolute* NPL bjb KPB
Absolute NPL Chart of **bjb** KPB

(dalam jutaan rupiah / in IDR million)



The **bjb** KPB Taspen product recorded significant positive growth for four consecutive years (2021–2024), with total growth amounting to IDR3.62 trillion. However, in 2025, **bjb** KPB Taspen recorded negative growth of IDR435.67 billion. This significant decline was attributable to the implementation of POJK No. 20 of 2023, which prompted a reformulation of the Insurance Premium Fee Rate (IJP) by partner insurance and guarantee companies. The adjustment in the IJP tariff increased significantly, by up to five times for pensioner debtors. This condition led to a substantial decline in loan realization within the segment.

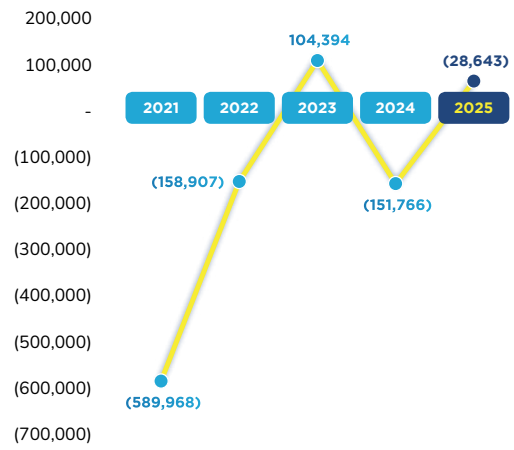
Dalam perspektif kualitas kredit, **bjb** KPB Taspen juga mengalami kenaikan absolut NPL sebesar Rp17,72 miliar, dari semula Rp18,93 miliar pada tahun 2021 menjadi Rp36,66 miliar di tahun 2025 yang juga merupakan absolut NPL tertinggi dalam 5 (lima) tahun terakhir dikarenakan meningkatnya klaim asuransi meninggal dunia yang belum dibayarkan.

From a loan quality perspective, **bjb** KPB Taspen also recorded an increase in absolute NPL of IDR17.72 billion, rising from IDR18.93 billion in 2021 to IDR36.66 billion in 2025, which represents the highest absolute NPL level over the past five years. This increase was primarily attributable to the rise in unpaid death insurance claims.

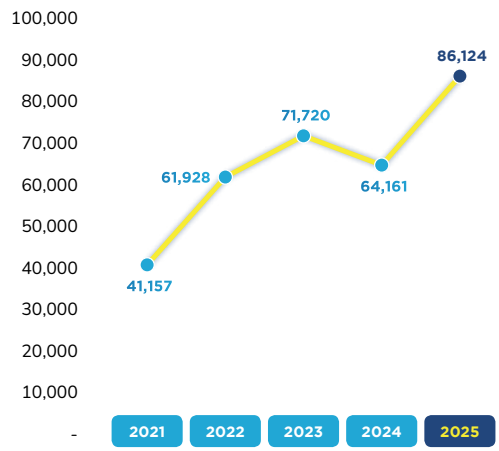
b. **Produk bjb KGB Pola 2**

b. **Produk bjb KGB Pola 2**

Grafik *Net Growth* bjb KGB Pola 2
Net Growth Chart of **bjb** KPB Pattern 2



Grafik *Absolute* NPL bjb KGB Pola 2
Absolute NPL Chart of **bjb** KPB Pattern 2



Dalam 5 (lima) tahun terakhir periode 2021 - 2025, **bjb** KGB Pola 2 mengalami negatif *growth* sebesar Rp824,89 miliar. Penurunan tersebut dikarenakan hal - hal sebagai berikut:

1. Pemberlakuan Gerakan Nasional Non Tunai (GNNT) yang menyebabkan kendala pada proses pemotongan angsuran fasilitas kredit terutama debitur yang gajinya tidak disalurkan melalui bank **bjb** sejak tahun 2018.
2. Penyaluran kredit pada Bank *payroll* di luar wilayah Jawa Barat yang menyebabkan terjadinya *double financing* pada debitur eksisting di bank **bjb**.
3. *Mega shifting market* dari *market* eksisting dengan proses konvensional dan manual menjadi *market* dengan proses digitalisasi, paperless era serta aktivasi transaksi *online* seperti BNPL (Buy Now Pay Later), dan lain-lain.

Selain berdampak terhadap pertumbuhan, kebijakan tersebut juga mengakibatkan kenaikan absolut NPL **bjb** KGB Pola 2 yang signifikan pada 5 (lima) tahun terakhir dari angka Rp41,15 miliar menjadi Rp86,12 miliar.

Over the last five-year period (2021–2025), **bjb** KGB Pola 2 experienced negative growth of IDR824.89 billion. This decline was driven by several factors:

1. Implementation of the National Non-Cash Movement (GNNT) causing constraints in the installment deduction process, especially for debtors whose salaries are not channeled through bank **bjb** since 2018.
2. Credit disbursement to Regional Payroll Banks outside the West Java region, leading to double financing for existing debtors at bank **bjb**.
3. A mega-shift in the market from an existing market with conventional and manual processes to a market with digitization, paperless transactions, and activation of online transactions such as Buy Now Pay Later, and others.

In addition to affecting growth, the policy also resulted in a significant increase in the absolute NPL of **bjb** KGB Pola 2 over the past five years, rising from IDR41.15 billion to IDR86.12 billion.

Pada tahun 2023 produk tersebut mengalami pertumbuhan positif sebesar Rp104,39 miliar dikarenakan adanya upaya untuk melakukan *shifting* (pengalihan) *target market* **bjb** KGB Pola 2 kepada ASN Vertikal, anggota TNI serta Perjanjian Kerjasama (PKS) Holding, utamanya untuk Badan Usaha Milik Negara (BUMN).

Namun pada tahun selanjutnya, produk **bjb** KGB Pola 2 kembali mengalami pertumbuhan negatif, dikarenakan bank **bjb** lebih selektif dalam menentukan tingkat suku bunga rendah hanya kepada segmen market yang memiliki profil risiko rendah. Hal tersebut bertujuan untuk menjaga *Net Interest Margin* (NIM) tidak mengalami penurunan signifikan.

In 2023, the product recorded positive growth of IDR104.39 billion, driven by efforts to shift the target market of **bjb** KGB Pola 2 toward Vertical Civil Servants (ASN), members of the Indonesian National Armed Forces (TNI), and Holding Cooperation Agreements (PKS), particularly with State-Owned Enterprises (BUMN).

However, in next year, **bjb** KGB Pola 2 returned to negative growth as bank **bjb** adopted a more selective approach, offering low-interest rates only to market segments with low-risk profiles. This strategy aimed to maintain the Net Interest Margin (NIM) and prevent significant declines.

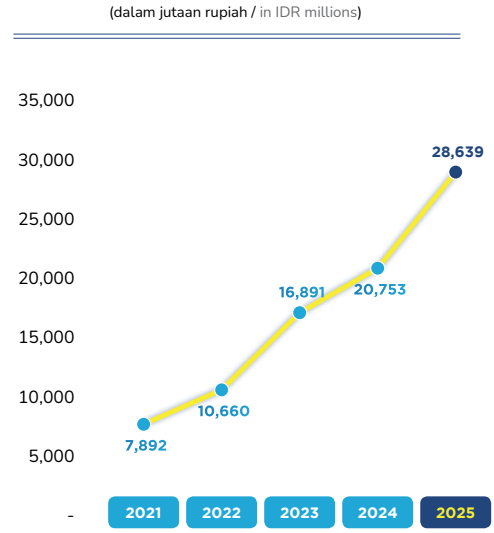
c. **Produk bjb KGB Pola 3**

c. **Produk bjb KGB Pola 3**

Grafik *Net Growth* bjb KGB Pola 3
Graph of Net Growth **bjb** KGB Pattern 3



Grafik *Absolute* NPL bjb KGB Pola 3
Graph of Absolute NPL **bjb** KGB Pattern 3



Produk **bjb** KGB Pola 3 rata-rata memiliki tren pertumbuhan positif selama 5 (lima) tahun terakhir dengan outstanding pada 2025 sebesar Rp1,42 triliun. Produk tersebut memberikan fasilitas kredit konsumtif kepada Pegawai Swasta, Yayasan, Dana Pensiun, Pegawai Non-Tetap Instansi Pemerintah dan Perangkat Desa.

Pada tahun 2023 produk **bjb** KGB Pola 3 mencatatkan pertumbuhan negatif Rp11,64 miliar. Kendati demikian, produk **bjb** KGB Pola 3 kembali tumbuh pada 2024 sebesar Rp11 miliar, pertumbuhan positif tersebut sebagian besar berasal dari penyaluran kredit kepada Kepala Desa/Perangkat Desa.

The **bjb** KGB Pola 3 product has generally demonstrated a positive growth trend over the past five years, with outstanding loans reaching IDR1.42 trillion in 2025. This product provides consumer loan facilities to private employees, foundations, pension funds, non-permanent employees of government institutions, and village officials.

In 2023, the **bjb** KGB Pola 3 product recorded negative growth of IDR11.64 billion. Nevertheless, the product returned to positive growth in 2024 amounting to IDR11 billion, with the majority of the increase driven by loan disbursement to village heads and village officials.

Seiring dengan pertumbuhan *outstanding*, absolut NPL **bjb** KGB Pola 3 juga mengalami peningkatan dari semula Rp7,89 miliar pada tahun 2021 menjadi Rp28,63 miliar pada 2025 atau mengalami pemburukan absolut NPL sebesar Rp20,74 miliar yang sebagian besar disebabkan oleh debitur yang terdampak kebijakan PHK massal di beberapa perusahaan.

In line with the growth in outstanding loans, the absolute NPL of **bjb** KGB Pola 3 also increased from IDR7.89 billion in 2021 to IDR28.63 billion in 2025, reflecting a deterioration in absolute NPL of IDR20.74 billion. This increase was primarily attributable to borrowers affected by mass layoffs in several companies.

Faktor Pendukung dan Penghambat Bisnis Kredit Ritel

1. **Faktor Pendukung**
   a. Suku bunga dan fitur produk kredit ritel yang kompetitif.
   b. Diversifikasi produk dan layanan yang dapat menjawab kebutuhan *customer* sesuai dengan *life stages (*pegawai aktif - pra pensiun - pensiun).
   c. Terdapat program-program pemasaran sesuai kebutuhan finansial masyarakat.
   d. Memiliki tenaga kerja yang berpengalaman di bidang kredit konsumtif.
   e. Terdapat potensi debitur yang berkantor bayar di bank **bjb** (baik potensi baru maupun eksisting).
   f. Terdapat program pemberdayaan bagi debitur baik pegawai aktif maupun pensiunan dalam bentuk kemitraan usaha dan edukasi literasi keuangan.
   g. Semakin luasnya *market* debitur Non ASN yang memiliki basis *payroll* gaji pada bank **bjb**.
2. **Faktor Penghambat**
   a. Ketersediaan infrastruktur teknologi informasi dibandingkan dengan bank lain yang relatif lebih dulu dapat mengakomodir kebutuhan model bisnis dengan *peer to peer lending.*
   b. Adanya program pemerintah yang berimplikasi terhadap proses pemotongan gaji untuk pembayaran angsuran yang berpengaruh terhadap *target market* (contoh: Gerakan Nasional Non Tunai/GNNT).
   c. Terdapat proteksi dari masing-masing BPD di luar Jawa Barat dan Banten yang menyebabkan akses bendahara keuangan terhadap pemotongan gaji debitur untuk pembayaran angsuran menjadi hilang dan berimplikasi terhadap penyempitan segmen *market* **bjb** Kredit Guna Bhakti (KGB) Pola 2.
   d. Domisili calon debitur yang berada di luar jangkauan jaringan kantor bank **bjb.**
   e. Minimnya jaringan Kantor dan ATM bank **bjb** di daerah di luar Jawa Barat dan Banten.
   f. Implementasi Peraturan Otoritas Jasa Keuangan (POJK) 20 Tahun 2023 tentang Produk Asuransi yang dikaitkan dengan kredit atau pembiayaan syariah dan produk *suretyship* atau *suretyship* syariah yang berdampak pada kenaikan biaya premi asuransi serta potensi kenaikan absolut NPL karena pemberlakukan *risk sharing* antara bank dengan asuradur dalam pembayaran klaim kredit macet.

Supporting and Inhibiting Factors for Retail Loan Business

1. **Supporting Factors**
   a. Competitive Interest Rates and Retail Loan product features.
   b. Diversification of products and services that can answer customer needs according to life stages (active employees - pre-retirement - retirement).
   c. There are marketing programs according to people's financial needs.
   d. Has a workforce that is experienced in the consumer credit sector.
   e. There is potential for debtors who have offices to pay at bank **bjb**.
   f. There is an empowerment program for debtors, both active employees and retirees, in the form of business partnerships and financial literacy education. .
   g. The expanding market of non-ASN borrowers whose payroll accounts are maintained with the bank **bjb**.
2. **Inhibiting Factors**
   a. The availability of information technology infrastructure compared to other banks that relatively earlier accommodate business models with peer-topeer lending;
   b. Government programs that have implications for salary deduction processes for installment payments, affecting the target market (example: National NonCash Movement/GNNT).
   c. There was protection from each BPD outside West Java and Banten which caused the Financial Treasurer's access to deductions from Debtor salaries for installment payments to be lost and had implications for narrowing the market segment **bjb** Kredit Guna Bhakti (KGB) Pattern 2.
   d. The domicile of the prospective debtor is outside the reach of the bank **bjb** office network.
   e. The minimal network of bank **bjb** offices and ATMs in areas outside West Java and Banten..
   f. Implementation of the OJK Regulation No. 20 of 2023 concerning insurance products linked to credit or sharia financing and suretyship or sharia suretyship products, which led to higher insurance premium costs and the potential increase in absolute NPL due to the application of risk-sharing between banks and insurers in the payment of non-performing loan claim.

Perkembangan Bisnis atau Kinerja

Beberapa fokus pada perkembangan bisnis dan kinerja Kredit Ritel pada tahun 2025 adalah:

1. Fokus terhadap *captive market* yang masih memiliki risiko yang terukur seperti Anggota TNI, ASN Vertikal, Pegawai BUMN/Swasta/Yayasan dan Pensiunan.
2. Inisiasi Perjanjian Kerjasama (PKS) secara Nasional, utamanya dalam meng-*capture new market*.
3. Optimalisasi strategi *account solution* dalam rangka pengembangan kerjasama bisnis penyaluran kredit ritel secara nasional (PKS Nasional dengan beberapa *Holding Company*).
4. *Branding* melalui webinar serta penyebaran informasi melalui kanal sosial *WhatsApp Blast*.
5. Optimalisasi Pendapatan Bunga Kredit Yang Diberikan (PBKYD) melalui pembaruan plafon kredit debitur eksisting berdasarkan nominatif data debitur eksisting yang telah melewati setengah jangka waktu.
6. Optimalisasi analisis kesehatan calon debitur pensiunan untuk mitigasi risiko kenaikan tingkat rasio klaim asuransi.

Rencana dan Strategi Kredit Ritel Tahun 2026

Uraian rencana dan strategi Kredit Ritel yang akan dilakukan pada tahun 2026 adalah sebagai berikut:

1. Fokus kepada *captive market* instansi/perusahaan yang memiliki Perjanjian Kerjasama (PKS) penyaluran kredit ritel secara nasional serta *payroll based* gaji di bank **bjb** (termasuk Guru Non ASN yang mendapatkan tunjangan profesi).
2. *Shifting* penyaluran kredit dari ASN horizontal dengan *payroll based* gaji di BPD setempat kepada segmen kredit ASN vertikal atau instansi/perusahaan yang memiliki Perjanjian Kerjasama (PKS) penyaluran kredit.
3. Implementasi aplikasi *Cash Loan Ritel*: aplikasi pengajuan Kredit Ritel secara hybrid melalui aplikasi DIGI bank **bjb** dengan *pilot project* untuk produk **bjb** TPG Non ASN dan **bjb** KGB Pola 3 (*payroll*).
4. Implementasi program *marketing* tahun 2026 sebagai strategi untuk mempertahankan debitur eksisting maupun untuk mendapatkan debitur baru, diantaranya:
   a. *Pricing* program: program suku bunga khusus.
   b. Program subsidi asuransi.
   c. Program referral dan *cashback* untuk debitur.
   d. Program apresiasi untuk unit kerja Kantor Wilayah maupun Kantor Cabang.

KORPORASI

Penjelasan Kredit Korporasi

Produk Kredit Korporasi bank **bjb** terdiri dari KIU (F), KIU (S), KIU Sindikasi, KMK Umum - Pada Perusahaan Pembiayaan (S), KMKK, KMKU (S), KMKU R/C, KMKU Sindikasi dan Kredit Jangka Pendek.

Business Development or Performance

Several focuses on business development and Retail Loan performance in 2025 are:

1. Focusing on captive markets that still have measurable risks such as Members of the Indonesian Armies (TNI), Vertical Civil Servants (ASN), SOEs/Private Employees and Pensioners.
2. The bank also initiated Cooperation Agreements (PKS) at the national level, mainly to capture new markets.
3. Optimizing the account solution strategy in the framework of developing national retail loan distribution business cooperation (National PKS with several Holding Companies).
4. Branding through webinars and dissemination of information via the WhatsApp blast social channel.
5. Optimizing Interest Income from Loans Disbursed (PBKYD) by leveraging existing debtor potential based on nominative data of credit facilities that have passed half of their loan term..
6. Optimization of the health assessment analysis of prospective retired borrowers to mitigate the risk of increasing insurance claim ratios.

Retail Loan Plans and Strategies for 2026

The description of the Retail Loan Plan and Strategy to be carried out in 2026 is as follows:

1. Focusing on the captive market of institutions/companies that have Credit Distribution Cooperation Agreements (PKS) at the national level and maintain payroll accounts with bank **bjb**, including Non-ASN teachers who receive professional allowances.
2. Shifting credit distribution from horizontal ASN segments with payroll accounts maintained at local Regional Development Banks (BPD) to vertical ASN segments or institutions/companies that have Credit Distribution Cooperation Agreements (PKS).
3. Implementation of the Retail Cash Loan application, a hybrid retail loan application platform through the DIGI bank **bjb** application, with pilot projects for **bjb** TPG Non-ASN and **bjb** KGB Pattern 3 (payroll) products.
4. Implementation of the 2026 marketing program as a strategy to retain existing borrowers and acquire new borrowers, including:
   a. Pricing Program: special interest rate program.
   b. Insurance Subsidy Program.
   c. Referral and Cashback Program for borrowers.
   d. Appreciation Program for Regional Office and Branch Office work units.

CORPORATE

Corporate Loan Explanation

bank **bjb** Corporate Loan products consist of KIU (F), KIU (S), KIU Syndication, KMK General - Financing Companies (S), KMKK, KMKU (S), KMKU R/C, KMKU Syndication and Short Term Loan.

Penjelasan masing-masing produk Kredit Korporasi telah disajikan pada bagian Profil Sub Bab Produk dan Jasa dalam Laporan Tahunan ini.

Keunggulan Layanan Kredit Korporasi

Fasilitas Kredit segmen korporasi bersifat *tailor-made* yaitu fasilitas kredit dapat dibentuk dengan fleksibel mengikuti kebutuhan bisnis calon debitur seperti pemberian kredit kepada Grup usaha debitur dengan mekanisme *Joint Borrower* sehingga fasilitas kredit dapat dipergunakan oleh calon debitur beserta dengan grup usahanya. Selain itu, pemberian fasilitas kredit dapat dilakukan dalam bentuk *switchable* antara *cash loan* dan *non cash loan*.

Mekanisme pemberian fasilitas kredit secara sindikasi pun menjadi salah satu fokus dengan peran bank **bjb** sebagai *leader* untuk penyaluran kredit yang diberikan kepada perusahaan - perusahaan BUMN/BUMN *Holding*/Group BUMN maupun perusahaan Swasta bonafit lainnya.

Pengembangan Produk Layanan Kredit Korporasi

Dalam rangka menunjang bisnis kredit korporasi selama periode tahun 2025 telah dilakukan pengembangan produk dan layanan diantaranya sebagai berikut:

1. Penyesuaian Petunjuk Teknis Kredit Sindikasi.
2. Penyesuaian Manual Produk *Receivable Financing*.
3. Penyesuaian Petunjuk Teknis IAC Sawit.
4. Penyesuaian Manual Produk *Cash Collateral* Segmen Korporasi.
5. Penyesuaian Manual Produk Kredit Modal Kerja Segmen Korporasi.

Produktivitas Kredit Korporasi

Dalam kurun waktu 5 (lima) tahun terakhir, segmen korporasi mengalami pertumbuhan yoy secara signifikan pada 2020 sampai dengan 2023. Pada tahun 2022 merupakan pertumbuhan tertinggi yaitu sebesar Rp4,26 triliun atau 34,84%, sedangkan pada tahun 2025 secara yoy terdapat negatif *growth* sebesar Rp3,68 triliun atau menurun 24,70%. Penurunan *outstanding* terjadi karena terdapat pelunasan dari beberapa debitur besar sebagai bagian dari strategi pengurangan kredit dengan *rate* rendah sebagai upaya meningkatkan NIM bank **bjb** secara *bankwide*.

An explanation of each Corporate Loan product has been presented in the Profile section of the Products and Services Sub-Chapter in this Annual Report.

Corporate Credit Service Advantages

Corporate segment credit facilities are designed on a tailor-made basis, allowing the structure of the facility to be flexibly arranged according to the business needs of prospective borrowers. This includes the provision of credit facilities to a borrower's business group through a Joint Borrower mechanism, enabling the credit facility to be utilized by the prospective borrower as well as its affiliated business group. In addition, credit facilities may be structured in a switchable form between cash loan and non-cash loan facilities.

The provision of credit facilities through syndication mechanisms is also one of the Bank's key focuses, with bank **bjb** acting as the leader in loan syndications extended to State-Owned Enterprises (SOEs), SOE Holdings/Groups, as well as other reputable private companies.

Corporate Loan Product and Service Development

In order to support the Corporate Division business during the 2025 period, it has developed products and services including the following:

1. Adjustment of the Technical Guidelines for Syndicated Loans.
2. Adjustment of the Receivable Financing Product Manual.
3. Adjustment of the Technical Guidelines for Palm Oil IAC.
4. Adjustment of the Cash Collateral Product Manual for the Corporate Segment.
5. Adjustment of the Working Capital Loan Product Manual for the Corporate Segment.

Corporate Loan Productivity

Over the past five years, the corporate segment recorded significant year-on-year growth from 2020 to 2023. The highest growth was recorded in 2022, amounting to IDR4.26 trillion or 34.84%. Meanwhile, in 2025, the segment recorded negative year-on-year growth of IDR3.68 trillion, representing a decline of 24.70%. The decrease in outstanding loans was primarily attributable to repayments made by several large borrowers as part of a strategy to reduce low-rate loans in an effort to improve bank **bjb**'s net interest margin (NIM) on a bankwide basis.

Tabel Ringkasan Kinerja Kredit Korporasi
Table of Corporate Loan Performance Summary

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	2023	2022	2021	Description
Outstanding	**11,221,522**	14,903,009	17,479,614	16,527,086	12,257,188	Outstanding
Pertumbuhan (nominal)	**3,681,488**	(2,576.604)	952,527	4,269,898	1,456,817	Growth (amount)
Pertumbuhan (%)	**(24,70%)**	(14.74%)	5.76%	34.84%	13.49%	Growth (%)

Produk Kredit Modal Kerja, Kredit Investasi, serta KMK Pada Lembaga Pembiayaan merupakan produk-produk dengan komposisi tertinggi untuk segmen Korporasi, fitur setiap produk tersebut dirancang *tailor made* untuk masing - masing debitur sesuai karakteristik dan kebutuhan Perusahaan. Kredit investasi dengan skema sindikasi juga menjadi salah satu produk dengan utilitas yang cukup tinggi.

Working capital loan products, investment loan, and KMK in finance companies are products with the highest composition for the corporate segment, the features of each product are designed tailor made for each debtor according to the characteristics and needs of the company. In addition, investment loan with a syndicated scheme is also one of the products with quite high utility.

Tabel Kinerja Produk Unggulan Kredit Korporasi
Table of Key Corporate Loan Product Performance

(dalam jutaan Rupiah / in IDR million)

Produk	2025		2024		Pertumbuhan Growth 2024-2025		Product
	Nominal	Komposisi Composition	Nominal	Komposisi Composition	Nominal	%	
Kredit Modal Kerja	**5,148,155**	**45.88%**	6,843,243	45.92%	(1,695,088)	(24.77%)	Working Capital Loan
Kredit Investasi (Sindikasi)	**2,445,757**	**21.80%**	2,795,564	18.76%	(349,807)	(12.51%)	Investment Loan (Syndication)
KMK - Pada Perusahaan Pembiayaan	**1,362,819**	**12.14%**	1,927,962	12.94%	(565,143)	(29.31%)	KMK - In Finance Companies
Kredit Investasi	**1,007,951**	**8.98%**	1,726,587	11.59%	(718,636)	(41.62%)	Investment Loan

Penurunan *growth* pada seluruh produk unggulan terjadi seiring dengan terdapatnya pelunasan dari beberapa debitur besar sebagai bagian dari strategi pengurangan kredit dengan *rate* rendah sebagai upaya meningkatkan NIM bank **bjb** secara *bankwide*.

The decline in growth across all key products occurred in line with the early repayment by several large debtors as part of the Bank's strategy to reduce low-rate loans, aimed at improving bank **bjb**'s Net Interest Margin (NIM) on a bank-wide basis.

Selain itu, bank **bjb** juga menyediakan produk jasa sindikasi yang mencakup peran sebagai *arranger*, agen fasilitas, agen jaminan, dan agen escrow, dengan portofolio pembiayaan yang tersebar pada berbagai sektor industri strategis serta melibatkan debitur korporasi berskala menengah hingga besar, sebagai bentuk dukungan terhadap pembiayaan proyek dan kebutuhan pendanaan jangka menengah/panjang.

In addition, bank **bjb** also provides syndicated loan services that include roles as arranger, facility agent, security agent, and escrow agent, with financing portfolios distributed across various strategic industry sectors and involving medium- to large-scale corporate debtors. This initiative reflects the Bank's commitment to supporting project financing and medium- to long-term funding requirements.

Tabel Produk Jasa Sindikasi
Table of Syndicated Loan Services Products

Produk Product	Nilai Proyek Project Value	Total *Fee Arranger* 2025 Total Arranger Fees in 2025
Joint Mandated Lead Arranger/ Mandated Lead Arranger	**Rp834.004.732.226**	Rp900.000.000

Produk Product	Total *Fee* 2025 Total Fee 2025
Agen Fasilitas, Agen Penampungan, Agen Jaminan Facility Agent, Escrow Agent, Security Agent	**Rp2.450.000.000**

Dalam aspek kualitas kredit, persentase *Non Performing Loan* (NPL) selama lima tahun terakhir menunjukkan peningkatan yang cukup signifikan pada tahun 2024 dan 2025. Kenaikan

In terms of credit quality, the percentage of Non-Performing Loans (NPL) over the past five years showed a fairly significant increase in 2024 and 2025. The increase was mainly driven

tersebut terutama disebabkan oleh dua faktor utama, yaitu: penetapan resmi putusan hukum Pengadilan Niaga terhadap PT Sri Rejeki Isman (Sritex) yang mengakibatkan fasilitas kredit masuk dalam kategori bermasalah, serta menurunnya kemampuan pembayaran kewajiban oleh debitur PT Tahta Djaga Internasional. Kedua kondisi tersebut memberikan dampak material terhadap kenaikan NPL pada periode dimaksud. Adapun pergerakan kualitas kredit segmen Korporasi dalam 5 (lima) tahun terakhir adalah sebagai berikut:

by two key factors: the official legal ruling issued by the Commercial Court against PT Sri Rejeki Isman (Sritex), which resulted in the Bank's credit facilities being classified as non-performing, and the declining ability of PT Tahta Djaga Internasional to meet its payment obligations. Both conditions had a material impact on the increase in NPL during the period. The movement of credit quality in the Corporate segment over the past five (5) years is presented as follows:

Tabel Pergerakan Kualitas Kredit Korporasi
Table of Corporate Loan Quality Movement

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	2023	2022	2021	Description
NPL	**855.772**	778.647	98.347	233.290	194.230	NPL
Pertumbuhan	**77.124**	680.301	134.943	39.060	24.923	Growth
Persentase (%)	**7,63%**	5,22%	0,56%	1,41%	1,58%	Persentase (%)

Faktor Pendukung dan Penghambat Bisnis Kredit Korporasi

Uraian faktor pendukung dan penghambat bisnis kredit korporasi adalah sebagai berikut:

1. **Faktor Pendukung**
   bank **bjb** didukung oleh infrastruktur yang cukup memadai dalam menerapkan budaya kredit yang lebih baik untuk pertumbuhan kredit yang sehat dan berkualitas, antara lain:
   a. Penyesuaian pembagian tugas dan tanggung jawab dalam proses analisa kredit korporasi dari semula *Account Manager* menjadi *Relationship Manager* dengan fokus ekspansi serta hubungan dengan internal dan *Assistant Relationship Manager* dengan fokus SLA pada proses.
   b. Adanya pembagian segmentasi bisnis Korporasi yaitu Grup Korporasi 1 yang mengelola *account* korporasi swasta, Grup Korporasi 2 mengelola *account* korporasi BUMN, Grup Korporasi 3 mengelola *account* kredit sindikasi, dan Grup Agen Sindikasi mengelola *project* sindikasi dimana bank **bjb** bertindak sebagai *arranger* maupun agen dalam kredit sindikasi;
   c. Pemerataan pemenuhan pendidikan dan pelatihan masing-masing pegawai yang dilakukan secara berkala serta pemenuhan sertifikasi yang harus dimiliki oleh masing-masing pegawai untuk menunjang peningkatan kompetensi.
2. **Faktor Penghambat**
   a. Terdapatnya beberapa pelunasan debitur dengan nominal kredit besar di luar jadwal pembayaran yang menyebabkan *negatif growth*.
   b. Belum terpenuhinya jumlah SDM sesuai *capacity planning*. Terdapat penurunan jumlah SDM Korporasi secara yoy sebanyak 8 (delapan) pegawai.

Supporting and Inhibiting Factors for Corporate Loan Business

The description of supporting and inhibiting factors for corporate business is as follow:

1. **Supporting Factors**
   bank **bjb** is supported by adequate infrastructure in implementing a better loan culture for healthy and quality loan growth, includin:
   a. Adjustment of the division of tasks and responsibilities in the corporate loan analysis process from the original account manager to a relationship manager with a focus on expansion and relationships with internal and an assistant relationship manager with a focus on SLA on the process.
   b. There is a division of Corporate business segmentation, namely Corporate Group 1 which manages private corporate accounts, Corporate Group 2 manages BUMN corporate accounts and Corporate Group 3 manages syndicated loan accounts. In 2024, there has also been an addition of the Syndicated Agent Group, namely the Group that manages syndicated projects, bank **bjb** acts as an arranger and agent in syndicated loan;
   c. Equitable fulfillment of education and training for each employee which was carried out periodically as well as the fulfillment of certifications that had to be owned by each employee to support competency improvement.
2. **Inhibiting Factors**
   a. There were several debtor repayments with large loan amounts outside the payment schedule which caused negative growth.
   b. The number of human resources has not been met according to capacity planning. There was a decrease in the number of Corporate Human Resources yoy by 8 (eight) employees.

Rencana dan Strategi Kredit Korporasi Tahun 2026

Uraian rencana dan strategi kredit korporasi tahun 2026 adalah sebagai berikut:

1. Ekspansi kredit kepada sektor ekonomi dengan kategori "Menarik" sesuai dengan Portofolio *Guideline* dengan margin yang profitable dengan mengedepankan prinsip kehati-hatian.
2. Mempertahankan kualitas kredit agar tidak ada penurunan kualitas kredit dari debitur-debitur korporasi, dengan monitoring secara langsung *(on the spot)* maupun *on desk* yang disertai analisa 3 (tiga) pilar.
3. Mengupayakan penyelesaian atas debitur restruk/LAR dengan cara:
   a. Percepatan Penjualan agunan debitur melalui kerja sama dengan agen properti.
   b. Mencari investor untuk mengakuisisi Perusahaan atau masuk sebagai pemegang saham.
4. Meningkatkan *fee based* dari jasa sindikasi sebagai *arranger*, agen fasilitas, agen jaminan, agen *escrow*, serta memaksimalkan penetrasi terhadap ekosistem bisnis debitur/calon debitur.
5. Peningkatan NoA Korporasi melalui reformulasi dengan *size* kredit yang terukur.
6. Peningkatan kompetensi SDM Korporasi melalui pelatihan dan sertifikasi baik internal maupun eksternal.

Corporate Loan Plans and Strategies for 2026

The description of the corporate credit plan and strategy for 2026 is as follows:

1. Expanding lending to economic sectors categorized as "Attractive" in accordance with the Portfolio Guidelines, with profitable margins while upholding prudential principles.
2. Maintaining credit quality to prevent any deterioration in the credit quality of corporate debtors through both on-site (on-the-spot) monitoring and desk-based monitoring, supported by analysis based on the three pillars framework.
3. Pursuing resolution strategies for restructured/LAR debtors through the following measures:
   a. Accelerating the sale of debtor collateral through cooperation with property agents.
   b. Seeking investors to acquire the company or enter as shareholders.
4. Increasing fee-based income from syndication services by acting as arranger, facility agent, security agent, and escrow agent, while maximizing penetration into the business ecosystem of existing and prospective debtors.
5. Increasing the number of corporate accounts (NoA) through reformulation with measured credit sizes.
6. Enhancing the competency of Corporate Human Resources through both internal and external training and certification programs.

KOMERSIAL

Penjelasan Kredit Komersial

Produk Kredit Komersial bank **bjb** terdiri dari Kredit Modal Kerja dan Kredit Investasi. Kredit Modal Kerja terdiri dari KMK Umum, KMK Kontrak, Kredit Kepada BLUD, Pinjaman Daerah, Kredit Kepada Lembaga Pembiayaan, *Distributor Financing*, KMK Kepada Koperasi (Penerus Pinjaman), KMK BPR, Kredit Kepada Pengembang, KMK Resi Gudang, Kredit *Cash Collateral, Receivable Financing* dan **bjb** KKI Segmen Pemerintah. Kredit Investasi kepada seluruh Debitur yang sesuai dengan Segmentasi Kredit Komersial.

Penjelasan masing-masing produk Kredit Komersial telah disajikan pada bagian Profil Sub Bab Produk dan Jasa dalam Laporan Tahunan ini.

Produk Unggulan Kredit Komersial

Dasi sisi *outstanding* selama 5 (lima) tahun terakhir berdasarkan data posisi tahun 2025 adalah, Kredit Modal Kerja Umum, Kredit Modal Kerja Kontrak (KMKK), Kredit Modal Kerja BPR, Kredit *Cash Collateral* dan Kredit Investasi. Sedangkan secara NoA kredit 5 (lima) terbesar adalah penyaluran KMK Kontrak, Kredit Modal Kerja, Kredit Investasi, KMK Kepada Koperasi (Penerus Pinjaman) dan KMK BPR

COMMERCIAL

Commercial Loan Explanation

bank **bjb**'s Commercial Loan products consist of Working Capital Loans and Investment Loans. Working Capital Loans include General Working Capital Loans (KMK Umum), Contract-Based Working Capital Loans (KMK Kontrak), Loans to Regional Public Service Agencies (BLUD), Regional Loans, Loans to Financing Institutions, Distributor Financing, Working Capital Loans to Cooperatives (On-Lending), Working Capital Loans to Rural Banks (BPR), Loans to Developers, Warehouse Receipt Financing, Cash Collateral Loans, Receivable Financing, and **bjb** KKI for the Government Segment. Investment Loans are provided to all borrowers that fall within the Commercial Credit Segmentation.

The description of each Commercial Loan product is presented in the Profile section under the Products and Services subchapter of this Annual Report.

Key Commercial Loan Products

In terms of outstanding balance over the past five (5) years based on the 2025 position data, the largest commercial loan products consist of General Working Capital Loans, Contract-Based Working Capital Loans (KMKK), Working Capital Loans to Rural Banks (BPR), Cash Collateral Loans, and Investment Loans. Meanwhile, based on the number of accounts (NoA), the five largest credit products are Contract-Based Working Capital Loans, Working Capital Loans, Investment Loans, Working Capital Loans to Cooperatives (On-Lending), and Working Capital Loans to Rural Banks (BPR).

1. **Kredit Modal Kerja Umum (KMKU)**
   KMKU merupakan Pembiayaan Kredit Modal Kerja oleh bank **bjb** bertujuan untuk membiayai biaya operasional dan aktiva lancar yang habis dalam satu siklus usaha yaitu piutang dagang dan persediaan. Angka realisasi Kredit Modal Kerja Umum setiap tahunnya rata-rata bertahan di angka *outstanding* Rp2 triliun dengan angka posisi NoA rata-rata 600.

2. **Kredit Modal Kerja Kontrak (KMKK)**
   a. Kredit Modal Kerja Kontrak atau selanjutnya disebut KMKK adalah fasilitas Kredit Modal Kerja Kontrak yang diberikan antara lain untuk membiayai kebutuhan modal kerja debitur yang memperoleh kontrak pengadaan/jasa atau penyelesaian suatu proyek dalam rangka pelaksanaan jasa konstruksi
   b. Angka realisasi Kredit KMKK setiap tahunnya rata-rata bertahan di angka *outstanding* Rp2 Triliun dengan angka posisi NoA rata-rata 1000. Di tahun 2025 baik OS maupun NoA mengalami penurunan disebabkan terdapatkan efisiensi anggaran belanja Pemerintah Daerah untuk dialokasikan kepada sektor strategis lainnya
3. **Kredit Modal Kerja BPR**
   a. Kredit Modal Kerja BPR adalah fasilitas kredit yang disalurkan untuk Bank Perkreditan Rakyat (BPR) dengan skema pembayaran pokok dan bunga dilakukan secara berkala dalam jumlah dan jangka waktu.
   b. Kredit Modal Kerja BPR selama 5 (lima) tahun terakhir mengalami fluktuatif, dimana *trend* pada tahun 2024 hingga 2025 bank **bjb** lebih selektif dalam penyaluran kredit kepada BPR sebagai bentuk mitigasi atas ketidakpastian kondisi ekonomi global yang berdampak pada Melambatnya pertumbuhan kredit perbankan secara umum, termasuk segmen BPR. *Tren* peningkatan NPL BPR yang terjadi setelah berakhirnya beberapa ketentuan relaksasi kredit pandemi Covid-19 pada Maret 2024, yang berdampak pada kinerja keuangan BPR sehingga dalam kinerja dan ekspansinya pada saat itu di samping melakukan restrukturisasi kepada Debitur yang mengalami penurunan kinerja serta melakukan filter analisa yang lebih mendalam dan berhati – hati untuk menjaga pertumbuhan segmen Kredit Modal Kerja BPR agar tetap sehat. Secara YoY (2021 – 2025) mengalami penurunan angka outstanding kredit namun masih tetap berada pada posisi 5 (lima) besar, hal ini lebih dikarenakan iklim bisnis BPR sedang dalam kondisi *sunset industry*.
4. **Kredit *Cash Collateral***
   a. Kredit *Cash Collateral* merupakan Fasilitas Kredit yang digunakan untuk membiayai kebutuhan modal kerja debitur dengan syarat agunan tambahan adalah *Cash Collateral* antara lain berupa Giro, Tabungan, Deposito serta Surat Berharga Negara.

1. **General Working Capital Loans (KMKU)**
   KMKU is a Working Capital Loan facility provided by the bank **bjb** to finance operational expenses and current assets that are utilized within one business cycle, such as trade receivables and inventories. The realization of General Working Capital Loans each year has remained relatively stable, with an average outstanding balance of around IDR2 trillion and an average Number of Accounts (NoA) of approximately 600.
2. **Contract-Based Working Capital Loans (KMKK)**
   a. Contract-Based Working Capital Loans, hereinafter referred to as KMKK, are working capital loan facilities provided to finance the working capital needs of borrowers who have obtained procurement/service contracts or project completion contracts, particularly in the implementation of construction services.
   b. The realization of KMKK loans each year has averaged an outstanding balance of approximately IDR2 trillion, with an average NoA of around 1,000. In 2025, both the outstanding balance and NoA experienced a decline due to the efficiency of regional government expenditure budgets, which were reallocated to other strategic sectors.
3. **Working Capital Loans to Rural Banks (BPR)**
   a. Working Capital Loans to BPR are credit facilities extended to Rural Banks (BPR) with repayment schemes where principal and interest are paid periodically within specified amounts and tenors.
   b. Over the past five (5) years, Working Capital Loans to BPR have shown fluctuations. In 2024–2025, the bank **bjb** adopted a more selective lending approach to BPR as part of mitigation measures against global economic uncertainty, which affected the overall slowdown in banking loan growth, including the BPR segment. The upward trend in BPR NPL levels following the expiration of several COVID-19 credit relaxation policies in March 2024 also impacted BPR financial performance. Consequently, the Bank implemented restructuring for borrowers experiencing declining performance while strengthening its credit assessment process to ensure prudent growth in the BPR working capital loan segment. On a year-on-year basis (2021–2025), the outstanding loan balance declined but remained among the top five products, largely due to the business environment of the BPR sector currently being considered a sunset industry.
4. **Cash Collateral Loans**
   a. Cash Collateral Loans are credit facilities used to finance borrowers' working capital needs, with additional collateral in the form of cash collateral, such as current accounts, savings accounts, time deposits, and Government Securities.

b. Angka realisasi Kredit *Cash Collateral* setiap tahunnya rata-rata bertahan di angka *outstanding* Rp2 triliun dengan angka posisi NoA rata-rata 100.

5. **Kredit Investasi Umum (KIU)**
   a. KIU merupakan pembiayaan yang diberikan oleh bank **bjb** untuk membiayai kebutuhan barang-barang modal atau aktiva tetap dalam rangka rehabilitasi, modernisasi, ekspansi (perluasan), relokasi maupun *project financing* atau *refinancing*.
   b. Angka realisasi Kredit Modal Kerja Umum setiap tahunnya mengalami peningkatan dan posisi tertinggi pada tahun 2025 dengan total *outstanding* Rp1,1 triliun dengan peningkatan NoA di tahun 2025 sejumlah 444.

Keunggulan Layanan Kredit Komersial

Keunggulan layanan Kredit Komersial adalah sebagai berikut:

1. Divisi Komersial memiliki produk **bjb** KKI Segmen Pemerintah yang dikelola secara mandiri tidak bersifat *co-branding* dan telah melayani seluruh kebutuhan transaksi non tunai belanja Modal dan SPJ Pemerintah Daerah Jawa Barat dan Banten melalui *payment* QRIS dan Kartu Fisik sejak tahun 2023 dan menjadi Bank dengan transaksi non tunai tertinggi. Di tahun 2025 bank **bjb** telah memperoleh persetujuan dari Bank Indonesia untuk penyelenggaraan transaksi KKI *Online Payment*.
2. Pelayanan tersebar di seluruh 64 Kantor Cabang, 5 (lima) Kantor Wilayah dan Kantor Pusat di seluruh Indonesia, menjangkau seluruh area target market komersial yang potensial.
3. Pemisahan fungsi antara Bisnis, Risk (*four eyes principle*) serta operasional mempercepat pelayanan dan meminimalisir pelampauan SLA kredit.
4. Digitalisasi proses permohonan dan pengecekan keabsahan garansi bank secara *online* yang terpusat untuk pelayanan kepada penerima jaminan contoh yang sudah berjalan garansi bank online kepada Perguruan Tinggi Negeri dimana pada tahun 2025 Divisi Komersial memperluas fitur produk dengan pelayanan garansi bank untuk proyek APBD.
5. Tahun 2025 Divisi Komersial mengembangkan khusus produk kredit Segmen Pemerintah agar lebih optimal untuk memberikan kontribusi dan berpartisipasi sebagai penggerak dan pendorong laju perekonomian Daerah serta menjadi partner utama Pemerintah Daerah dalam pengelolaan keuangan.

Pengembangan Produk dan Layanan Kredit Komersial

Uraian pengembangan produk dan layanan Kredit Komersial adalah sebagai berikut:

1. Divisi Komersial pada Tahun 2025 melakukan pengembangan lanjutan fase ke-3 Kartu Kredit Indonesia

b. The realization of Cash Collateral Loans each year has remained relatively stable, with an average outstanding balance of around IDR2 trillion and an average NoA of approximately 100.

5. **General Investment Loans (KIU)**
   a. KIU represents financing provided by the bank **bjb** to support capital expenditure or fixed asset investments for purposes such as rehabilitation, modernization, expansion, relocation, project financing, or refinancing.
   b. The realization of General Investment Loans has shown a consistent upward trend each year, reaching its highest position in 2025 with a total outstanding balance of IDR1.1 trillion and an increase in NoA to 444 accounts in the same year.

Advantages of Commercial Loan Service

The advantages of Commercial Loan services are as follow:

1. The Commercial Division manages the **bjb** KKI Government Segment product, which is operated independently and is not co-branded. Since 2023, this product has facilitated all non-cash capital expenditure transactions and financial accountability reports (SPJ) of the Regional Governments of West Java and Banten through QRIS payments and physical cards, making bank **bjb** the bank with the highest non-cash transaction volume in this segment. In 2025, bank **bjb** also obtained approval from Bank Indonesia to implement KKI Online Payment transactions.
2. Services are spread across 64 Branch Offices, 5 (five) Regional Offices and Head Offices throughout Indonesia, reaching all potential commercial target market areas.
3. Separation of functions between business, risk (four eyes principle) and operations accelerates service and minimizes loan SLA exceedances.
4. Digitalization of the application process and verification of the validity of bank guarantees through a centralized online system to enhance services for guarantee beneficiaries. One example already implemented is the online bank guarantee service for State Universities. In 2025, the Commercial Division further expanded the product features by providing bank guarantee services for Regional Budget (APBD) projects.
5. In 2025, the Commercial Division also developed specific credit products for the Government Segment to further optimize contributions and actively participate as a driver of regional economic growth, while strengthening bank **bjb**'s role as a key partner for Regional Governments in financial management.

Commercial Loan Service Product Development

The description of commercial loan service product development is as follow:

1. In 2025, the Commercial Division carried out the further development of Phase 3 of the Indonesian Credit Card

(KKI) Segmen Pemerintah untuk transaksi *Online Payment* (CPTS) dimana sebelumnya transaksi pembayaran menggunakan Qris dan Kartu Fisik sudah selesai dan implementasi dan telah memperoleh persetujuan Bank Indonesia untuk dilakukan implementasi.

2. Divisi Komersial juga telah mengembangkan aplikasi Garansi Bank *Online* yang merupakan layanan yang disediakan Bank bagi *Bouwheer* atau Penerima Jaminan untuk mengajukan permohonan penerbitan Garansi Bank, memantau status penerbitan yang telah diajukan, diterbitkan serta melakukan pengecekan/pencocokan warkat Garansi Bank secara *online* melalui *web based*. Saat ini telah melakukan perluasan jangkauan implementasi untuk Perguruan Tinggi Negeri yang menjalin kerjasama dengan bank **bjb**.
3. Divisi Komersial dalam tahap melakukan *Enhancement* aplikasi LMS dengan pengembangan *New Design* LMS segmen komersial sebagai *tools* dalam proses pemberian kredit yang dapat mengakomodir seluruh kebutuhan dalam proses bisnis segmen komersial untuk tahap 2 yaitu produk fasilitas Garansi Bank.
4. Divisi Komersial telah mengembangan aplikasi *Distributor Financing* yaitu suatu aplikasi yang dapat mempertemukan antara Principal/main distributor, Distributor dan/atau Sub Distributor dan bank dimana aplikasi ini berfungsi sebagai alat yang memberikan kemudahan dalam proses permohonan pencairan fasilitas kredit oleh distributor dan juga monitoring *invoice* oleh *principal* dengan nama aplikasi *Distributor Financing* berbasis *web* yang dapat diakses secara *online* (*DF Online*).

(KKI) for the Government Segment for Online Payment (CPTS) transactions. Previously, payment transactions through QRIS and physical cards had been completed and implemented. The Bank has also obtained approval from Bank Indonesia to proceed with the implementation of this online payment transaction feature.

2. The Commercial Division has also developed the Online Bank Guarantee application, a service provided by the Bank for Bouwheer or guarantee beneficiaries to submit applications for the issuance of bank guarantees, monitor the issuance status of submitted guarantees, and conduct verification/matching of bank guarantee documents online through a web-based platform. Currently, the implementation coverage has been expanded to include State Universities that have established cooperation with bank **bjb**.
3. The Commercial Division is currently in the process of enhancing the Loan Management System (LMS) application through the development of a New Design LMS for the Commercial Segment as a tool in the credit approval process. This enhancement is intended to accommodate all business process requirements of the commercial segment, particularly Phase 2 development for Bank Guarantee facility products.
4. The Commercial Division has also developed the Distributor Financing application, a platform designed to connect principals/main distributors, distributors and/or sub-distributors, and the Bank. This application serves as a tool that facilitates the credit facility disbursement application process for distributors and enables invoice monitoring by principals. The application is web-based and accessible online under the name Distributor Financing Online (DF Online).

Produktivitas Kredit Komersial

Uraian ringkasan kinerja selama 5 (lima) tahun terakhir yaitu sebagai berikut:

Commercial Loan Productivity

Performance summary descriptions for the last 5 (five) years were as follows:

Tabel Ringkasan Kinerja Kredit Komersial
Table of Commercial Loan Performance Summary

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Description
						Nominal	%	
Outstanding	**9,188,513**	10,550,685	10,743,367	10,945,148	9,929,126	(1,362,172)	(12.91%)	Outstanding
Absolute NPL	**947,891**	828,593	748,586	513,636	534,636	119,298	14.40%	Absolute NPL
% NPL	**10.32**	7.85	6.97	4.69	5.38	2.47	31.46%	% NPL
NoA	**2,080**	2,636	2,766	2,691	2,672	(556)	(21.09%)	NoA

Outstanding Kredit Komersial tahun 2025 sebesar Rp9,19 triliun, menurun dibandingkan tahun 2024 yang sebesar

Outstanding Commercial Loans in 2025 amounted to IDR9.19 trillion, declining from IDR10.55 trillion in 2024. This condition

Rp10,55 triliun. Hal ini antara lain dipengaruhi oleh segmen KMKK yang merupakan bisnis *cyclical* (musiman) sehingga portofolio cenderung tidak stabil. Oleh karenanya diperlukan diversifikasi portofolio Kredit Komersial yang lebih beragam agar dapat dijadikan penopang pertumbuhan bisnis Kredit Komersial.

was partly influenced by the KMKK segment, which represents a cyclical (seasonal) business, resulting in a relatively unstable portfolio. Therefore, a more diversified Commercial Loan portfolio is required to support the sustainable growth of the Commercial Loan business

Tabel *Outstanding* Kredit Komersial 5 (Lima) Tahun Terakhir Per Produk
Table of Commercial Loan Outstanding for the Last 5 (Five) Years by Product

(dalam jutaan Rupiah / in IDR million)

No	Nama Produk Product Name	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025	
							Nominal	%
1.	Kredit Modal Kerja Working Capital Loans	**2,291,829**	2,340,125	2,333,104	2,198,588	2,010,551	(48,296)	(2.06%)
2.	KMKK Contract-Based Working Capital Loans (KMKK)	**1,734,178**	2,223,341	2,443,207	2,411,034	2,264,046	(489,163)	(22.00%)
3.	Kredit Kepada BLUD-KMK Working Capital Loans to BLUD	**19,958**	21,000	-	-	-	(1,042)	(4.96%)
4.	Pinjaman Daerah - KMK Regional Loans – Working Capital	**127,400**	-	303,181	205,950	-	127,400	100.00%
5.	Kredit Kepada Lembaga Pembiayaan Loans to Financing Institutions	**142,795**	138,874	133,544	-	26,965	3,921	2.82%
6.	*Distributor Financing* Distributor Financing	**-**	-	-	-	-	-	-
7.	KMK Kepada Koperasi (Penerus Pinjaman) Working Capital Loans to Cooperatives (On-Lending)	**333,581**	405,987	501,413	562,233	655,898	(72,406)	(17.83%)
8.	KMK BPR Working Capital Loans to Rural Banks (BPR)	**1,697,670**	1,962,114	1,882,212	2,191,123	2,119,516	(264,444)	(13.48%)
9.	Kredit Kepada Pengembang Loans to Developers	**118,674**	101,959	84,665	38,995	26,948	16,715	16.39%
10.	KMK Resi Gudang Warehouse Receipt Financing	**34,188**	177,426	84,672	14,129	-	(143,238)	(80.73%)
11.	Kredit *Cash Collateral* - KMK Cash Collateral Loans – Working Capital	**1,514,787**	2,304,656	2,218,325	-	2,205,225	(789,869)	(34.27%)
12.	*Asset Buy* Asset Buy	**-**	-	-	-	-	-	-
13.	*Receivable Financing* Receivable Financing	**26,435**	52,135	76,077	116,493	37,524	(25,700)	(49.30%)
14.	**bjb** KKPD **bjb** Regional Government Credit Card (KKPD)	**87**	618	-	-	-	(531)	(85.92%)
15.	Kredit Investasi Investment Loans	**990,882**	777,290	630,433	-	565,972	213,592	27.48%

No	Nama Produk Product Name	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025	
							Nominal	%
16.	Kredit Kepada BLUD - KI Loans to BLUD – Investment	-	-	-	-	-	-	-
17.	Pinjaman Daerah - KI Regional Loans – Investment	**117,748**	-	-	-	-	117,748	100.00%
18.	Kredit *Cash Collateral* (C27) Cash Collateral Loans (C27)	**595**	2,074	4,063	1,229	3,813	(1,479)	(71.31%)
19.	KI PDAM Investment Loans to PDAM	**37,701**	2,074	48,472	-	-	35,627	1717.79%
20.	Kredit *Cash Collateral* (D14, C44) Cash Collateral Loans (D14, C44)	-	-	-	-	9,500	-	-
21.	*Loan Type* CR Loan Type CR	-	-	-	1,088	3,167	-	-
	Total	**9,188,513**	**10,550,685**	**10,743,367**	**10,945,148**	**9,929,126**	**(1,362,172)**	**(12.91%)**

Demikian pula dengan NoA Kredit Komersial tahun 2025 yang sebanyak 2.260 NoA, menurun 10,53% dibandingkan tahun 2024 sebanyak 2,526 NoA. Hal tersebut terutama dipengaruhi oleh turunnya NoA KMKK yang sebanyak 311 NoA.

Similarly, the number of accounts (NoA) of Commercial Loans in 2025 amounted to 2,260 accounts, representing a decrease of 10.53% compared to 2,526 accounts in 2024. This decline was primarily attributable to the decrease in the number of KMKK accounts by 311 accounts.

Tabel *Number of Account (NoA)* Kredit Komersial 5 (Lima) Tahun Terakhir Per Produk
Table of Commercial Loan Number of Accounts (NoA) for the Last 5 (Five) Years by Product

(dalam jutaan Rupiah / in IDR million)

No	Nama Produk Product Name	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025	
							Nominal	%
1.	Kredit Modal Kerja Working Capital Loans	599	652	682	677	659	(53)	(8.13%)
2.	KMKK Contract-Based Working Capital Loans (KMKK)	795	1,106	1,209	1,180	1,218	(311)	(28.12%)
3.	Kredit Kepada BLUD-KMK Working Capital Loans to BLUD	1	1	-	-	-	-	-
4.	Pinjaman Daerah - KMK Regional Loans – Working Capital	1	-	3	3	-	1	100.00%
5.	Kredit Kepada Lembaga Pembiayaan Loans to Financing Institutions	4	4	5	5	5	-	-
6.	*Distributor Financing* Distributor Financing	-	-	-	-	-	-	-

No	Nama Produk Product Name	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025	
							Nominal	%
7.	KMK Kepada Koperasi (Penerus Pinjaman) Working Capital Loans to Cooperatives (On-Lending)	136	165	183	218	249	(29)	(17.58%)
8.	KMK BPR Working Capital Loans to Rural Banks (BPR)	104	119	152	185	228	(15)	(12.61%)
9.	Kredit Kepada Pengembang Loans to Developers	39	38	30	19	21	1	2.63%
10.	KMK Resi Gudang Warehouse Receipt Financing	8	28	26	3	-	(20)	(71.43%)
11.	Kredit *Cash Collateral* - KMK Cash Collateral Loans – Working Capital	106	126	130	137	126	(20)	(15.87%)
12.	*Asset Buy* Asset Buy	-	-	-	-		-	-
13.	*Receivable Financing* Receivable Financing	5	8	8	15	9	(3)	(37.50%)
14.	**bjb** KKPD **bjb** Regional Government Credit Card (KKPD)	18	30	-	-	-	(12)	(40.00%)
15.	Kredit Investasi Investment Loans	439	246	243	245	245	193	78.46%
16.	Kredit Kepada BLUD - KI Loans to BLUD – Investment	-	-	-	-	-	-	-
17.	Pinjaman Daerah - KI Regional Loans – Investment	2	-	-	-	-	2	100.00%
18.	Kredit *Cash Collateral* (C27) Cash Collateral Loans (C27)	2	2	-	3	3	-	-
19.	KI PDAM Investment Loans to PDAM	1	1	1	-	-	-	-
20.	Kredit *Cash Collateral* (D14, C44) Cash Collateral Loans (D14, C44)	-	-	-	-	1	-	-
21.	*Loan Type* CR Loan Type CR	-	-	-	1	1	-	-
	Total	2,260	2,526	2,672	2,691	2,766	(266)	(10.53%)

Faktor Pendukung dan Penghambat Bisnis Kredit Komersial

Uraian faktor pendukung dan penghambat bisnis Kredit Komersial adalah sebagai berikut:

1. **Faktor Pendukung**
   a. Kebijakan Strategi Pemerintah dalam mendorong pertumbuhan ekonomi yang membuka peluang cukup besar untuk Perbankan khususnya Divisi Komersial dapat menyalurkan dana kredit baik modal kerja maupun investasi bagi sektor usaha Pemerintah maupun Swasta.

Supporting and Inhibiting Factors of Commercial Loan Business

The description of the supporting and inhibiting factors for the Commercial Loan business is as follows:

1. **Supporting Factors**
   a. The government's strategic policy in encouraging economic growth that opens up quite large opportunities for banking, especially the Commercial Division, to channel loan funds for both working capital and investment for the government and private business sectors.

b. Secara *positioning* bank **bjb** sebagai Bank Daerah Provinsi Jawa Barat dan sebagian Kota dan Kabupaten Banten secara tidak langsung memiliki potensi pembiayaan kepada rekanan Pemerintah dalam hal pembiayaan modal kerja kepada para Kontraktor yang mendapatkan pekerjaan konstruksi maupun pengadaan dari Pemerintah (Sumber Dana APBD Setempat).
c. Keberagaman produk kredit Komersial menjadi salah satu faktor pendukung dapat meratanya penyaluran kredit komersial diseluruh wilayah Kantor Cabang bank **bjb** dengan potensi masing-masing wilayah yang berbeda-beda sebagai contoh Wilayah 1, 3 dan 4 merupakan wilayah penyaluran potensi KMKK, sedangkan wilayah 2 dan 5 lebih banyak potensi untuk industrl ritel dengan potensi transaksi product holding yang cukup besar.
d. *Capacity Planning* ketersediaan *Account Officer* Komersial yang berfungsi sebagai hunter dalam mencari pipeline baik di Kantor Cabang, Kantor Wilayah dan Kantor Pusat sudah tercukupi sehingga untuk keseluruhan limit kredit sudah mempunyai ketersediaan SDM yang menangani dalam hal pemasaran.
e. Ketersediaan ketentuan sebagai acuan dalam proses penyaluran kredit Komersial, baik SOP, Manual Produk, Petunjuk Teknis serta acuan *pricing* ikut mendukung dalam ketercapaian target penyaluran kredit yang berkualitas.

2. **Faktor Penghambat**
a. Kualitas kredit menjadi salah satu tantangan signifikan di tahun 2025. Beberapa indikator menunjukkan adanya tekanan pada portofolio, termasuk peningkatan *Loan at Risk* (LAR) yang mencerminkan tingginya eksposur risiko pada portofolio kredit.
b. kehati-hatian pelaku usaha untuk ekspansi. Faktor pendukung lainnya termasuk suku bunga yang relatif tinggi, ketidakpastian geopolitik global (seperti dampak kebijakan tarif AS), serta tingginya kredit macet, terutama di sektor UMKM dan korporasi tertentu.
c. Menurunnya daya beli Masyarakat dan kehati-hatian pelaku usaha untuk ekspansi, menyebabkan efek *supply* yang lebih tinggi dibandingkan *demand*. Faktor pendukung lainnya termasuk persaingan suku bunga, ketidakpastian geopolitik global (seperti dampak kebijakan tarif AS) membuat beberapa *repayment capacity* sebagian pelaku usaha khususnya di sektor ritel yang ikut menurun, sehingga dibeberapa case kredit yang telah berjalan perlu dilakukan restrukturisasi terkait pola pembayaran bunga mengikuti kemampuan bayar, kinerja dan prospek usaha Debitur.
d. Pelaku usaha bersikap wait and see yang menyebabkan undisbursed loan tinggi dan memilih menggunakan dana internal dibandingkan optimalisasi penarikan

b. In terms of positioning bank **bjb** as a Regional Bank of West Java Province and some of the City and Regency of Banten, it indirectly has the potential for financing to government partners in terms of working capital financing to contractors who get construction work or procurement from the government (source of funds from the local APBD).
c. The diversity of Commercial loan products is one of the supporting factors for the distribution of commercial loan throughout the bank **bjb** Branch Office area with the potential of each region being different, for example, regions 1, 3 and 4 are areas for distributing potential KMKK, while regions 2 and 5 have more potential for the retail industry with the potential for quite large product holding transactions.
d. Capacity planning, the availability of commercial account officers who function as hunters in finding pipelines both at branch offices, regional offices and head offices has been met so that for the entire loan limit there is already the availability of HR who handle marketing.
e. The availability of provisions as a reference in the Commercial loan distribution process, including SOPs, product manuals, technical instructions and pricing references, also supports the achievement of quality loan distribution targets.

2. **Inhibiting Factors**
a. Loan quality is one of the significant challenges in 2025. Several indicators show pressure on the portfolio, including an increase in Loan at Risk (LAR) which reflects the high risk exposure in the loan portfolio.
b. Business players also demonstrated a more cautious approach toward expansion. Other contributing factors included relatively high interest rates, global geopolitical uncertainties (such as the impact of U.S. tariff policies), as well as increasing non-performing loans, particularly in the MSME and certain corporate sectors.
c. The decline in people's purchasing power or the effect of supply being higher than demand has caused some repayment capacities of some business actors, especially in the retail sector, to also decline, so that in several cases of loan that has been running, restructuring is needed related to the interest expenses payment pattern following the debtor's ability to pay, performance and business prospects.
d. Business players adopted a *wait-and-see* approach, resulting in relatively high undisbursed loans and a preference to utilize internal funds rather than

fasilitas kredit. Hal ini dominan terjadi pada sektor usaha Perdagangan Besar dan Eceran yang masih memiliki *available limit* pagu tertinggi selama tahun 2025.

e. Persaingan terkait besaran bunga kredit, dimana Bank Himbara berani menawarkan s*ingle digit* dengan persyaratan seluruh transaksi usaha baik dana dan kredit juga ada di Bank yang sama. Hal ini menjadi tantangan bagi Divisi Komersial untuk lebih meningkatkan pencapaian product holding agar bisa bersaing dengan bank Himbara apabila akan menyamakan suku bunga kredit yang ditawarkan.

Rencana dan Strategi Kredit Komersial Tahun 2026

Uraian rencana dan strategi Kredit Komersial yang akan dilakukan pada tahun 2026 adalah sebagai berikut:

1. ***Zero Flow (Quality First) and Zero Fraud (Governance)***
   a. ***Zero Flow*, tidak ada pemburukan kualitas kredit pada portofolio existing**
      - Tekan *flow rate* penurunan kolektibilitas (*early bucket* dan NPL).
      - Lakukan *review*/EWS atas seluruh *top exposure*/ sektor prioritas.
      - Identifikasi dini wajib, bukan reaktif setelah kredit bermasalah untuk memotong proses *flow* diawal. Disiplin EWS dan *watchlist* dengan *action plan.*

   b. ***Zero Fraud*, penguatan *control end to end process***
      - Penguatan fungsi disiplin kepegawaian pada account yang mengalami FPD
      - Pemenuhan fungsi *Quality Assurance* (QA) dalam jenjang pusat dan wilayah untuk memastikan fungsi pengawasan melalui sampling langsung berjalan.
2. ***Zero Flow (Quality First) and Zero Fraud (Governance)***
   a. Kurangi ketergantungan pada sektor/segmen tertentu.
   b. Strategi ekspansi kredit yang *targeted* untuk sektor prioritas
      - Fokus kepada pertumbuhan di sektor berpotensi tinggi seperti perdagangan, manufaktur, infrastruktur, edukasi, agrikultur dengan menempatkan bank **bjb** sebagai *entry point* untuk memberikan solusi keuangan yang terintegrasi melalui *cross selling* dan *bundling*.
      - *Alignment* dengan program strategis pemerintah (MBG, Pembangunan Infrastruktur melalui Pinjaman Daerah, KPBU dan *secure* program lainnya)
      - *Optimize relation group and project* (pembiayaan distributor *financing*, ekosistem *anchor customer* dan lainya).

optimizing the drawdown of credit facilities. This condition predominantly occurred in the Wholesale and Retail Trade sector, which maintained the highest available credit limit throughout 2025.

e. Competition related to the amount of loan interest, Bank Himbara dares to offer single digits with the requirement that all business transactions, both funds and loan, are also in the same bank. This is a challenge for the Commercial Division to further improve the achievement of product holding in order to compete with Bank Himbara if it will equalize the loan interest rates offered.

Commercial Loan Plans and Strategies for 2026

The description of Commercial Loan plans and strategies to be carried out in 2026 is as followst:

1. **Zero Flow (Quality First) and Zero Fraud (Governance)**
   a. **Zero Flow, ensuring no deterioration in the quality of the existing loan portfolio**
      - Suppress the flow rate of collectibility deterioration (early bucket and NPL).
      - Conduct reviews and Early Warning System (EWS) monitoring on all top exposures and priority sectors.
      - Early identification must be mandatory, rather than reactive actions after loans become problematic, in order to cut the flow process at an early stage. Strict implementation of EWS and watchlist monitoring is supported by clearly defined action plans.

   b. **Zero Fraud, strengthening end-to-end control processes**
      - Strengthening employee disciplinary functions for accounts experiencing First Payment Default (FPD).
      - Ensuring the implementation of the Quality Assurance (QA) function at both Head Office and Regional levels to ensure supervisory functions through direct sampling are properly carried out.
2. **Zero Flow (Quality First) and Zero Fraud (Governance)**
   a. Reduce dependency on certain sectors or segments.
   b. Targeted credit expansion strategy for priority sectors
      - Focus on growth in high-potential sectors such as trade, manufacturing, infrastructure, education, and agriculture, by positioning bank **bjb** as an entry point to provide integrated financial solutions through cross-selling and bundling strategies.
      - Alignment with the Government's strategic programs, including Free Nutritious Meals (MBG), infrastructure development through Regional Loans, Public-Private Partnership (PPP/KPBU) schemes, and other secured programs
      - Optimize group relationships and project financing, including distributor financing schemes, anchor customer ecosystems, and other related initiatives.

c. Memperkuat *syndicated loan practice* melalui sindikasi pinjaman daerah dengan BPD lain.

d. Penyusunan *playbook* sektor sebagai *guideline* dan menjadi *one stop solution gateway* bagi nasabah dengan penetrasi *business upstream*, *midstream* dan *downstream*.

3. ***Business Process Reengineering***
   a. Implementasi *Loan factoring* melalui *piloting* pembentukan *commercial business center*.

   b. *Loan factoring* sebagai upaya menguatkan standarisasi kualitas dan control, akselerasi proses, percepatan diversifikasi bisnis dan sebagai media *breeding* SDM komersial.

   c. Intensifikasi *capacity building*, *refreshment product* dan *sharing session* pada seluruh level SDM Komersial.

   d. Boosting kinerja melalui program *rewarding*.

   e. Memberikan waktu layanan yang lebih singkat dan *on point* sehingga menciptakan *customer journey* yang lebih puas dan loyal.
   f. Meningkatkan *employee experience* dan kultur baru sehingga berpotensi menghilangkan pekerjaan berulang.

c. Strengthen syndicated loan practices through regional loan syndications with other Regional Development Banks (BPDs).
d. Develop sector-specific playbooks as operational guidelines and as a one-stop solution gateway for customers, with business penetration across the upstream, midstream, and downstream value chains.

3. **Business Process Reengineering**
   a. Implementation of loan factoring through pilot projects involving the establishment of a Commercial Business Center.
   b. Loan factoring is intended to strengthen quality standardization and control mechanisms, accelerate processes, expedite business diversification, and serve as a platform for developing commercial banking talent.
   c. Intensification of capacity building programs, product refreshment initiatives, and knowledge-sharing sessions across all levels of Commercial human capital.
   d. Performance boosting through structured rewarding programs.
   e. Deliver faster and more precise service turnaround times to create a more satisfying and loyal customer journey.
   f. Enhance employee experience and foster a new organizational culture that has the potential to eliminate repetitive work processes.

USAHA MIKRO KECIL DAN MENENGAH (UMKM)

Penjelasan Kredit UMKM

Produk kredit UMKM di tahun 2025 terdiri dari Kredit Mikro Utama (KMU), Kredit Usaha Kecil Menengah (KUKM), Kredit Skema Subsidi Resi Gudang (SSRG), Kredit Usaha Rakyat (KUR), Kredit **bjb** Masyarakat Ekonomi Sejahtera (**bjb** Mesra), Kredit Program Perumahan (KPP), Kredit Usaha Alat dan Mesin Pertanian (Alsintan).

Penjelasan masing-masing produk Kredit UMKM telah disajikan pada bagian Profil Sub Bab Produk dan Jasa dalam Laporan Tahunan ini.

Keunggulan Layanan Kredit UMKM

Beberapa keunggulan layanan dari Kredit UMKM adalah sebagai berikut:

1. **PESAT**
   Program Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) adalah program pemberdayaan pelaku usaha baik untuk masyarakat maupun debitur kredit UMKM. Program ini telah berjalan semenjak tahun 2015 dijalankan oleh Divisi Kredit UMKM. Program ini bertujuan untuk meningkatkan kompetensi pelaku usaha dan peluang pengembangan kapasitas usaha. Pada tahun 2025 terdapat beberapa perkembangan program PESAT yaitu:

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)

MSME Loan Explanation

MSME loan products in 2025 consisted of Kredit Mikro Utama (KMU), Small and Medium Enterprise Loans (KUKM), the Warehouse Receipt System Subsidy Scheme Loan (SSRG), Kredit Usaha Rakyat (KUR), **bjb** Masyarakat Ekonomi Sejahtera Loan (**bjb** Mesra), Housing Program Loans (KPP), and Agricultural Machinery and Equipment Loans (Alsintan).

An explanation of each MSME Loan product has been presented in the Profile section of the Product and Services Sub-Chapter in this Annual Report.

MSME Loan Services Advantages

Several service advantages offered under MSME Loans are as follows:

1. **PESAT**
   The Integrated Community Economic Empowerment Program (PESAT) is an empowerment initiative designed for business actors, both for the general public and MSME loan debtors. The program has been implemented since 2015 and is managed by the MSME Credit Division. PESAT aims to enhance the competencies of business actors and expand opportunities for business capacity development. In 2025, several developments were introduced under the PESAT program, including the following:

a. ***Customer Loyalty Programme* (CLP)**
Adalah program *benefit* bagi debitur UMKM eksisting terpilih yang bertujuan untuk memberikan apresiasi atau penghargaan kepada debitur eksisting, serta memelihara dan meningkatkan kesetiaan debitur dalam menggunakan fasilitas atau layanan bank **bjb** baik itu fasilitas kredit UMKM maupun layanan perbankan lainnya. Pada bulan Mei 2025, telah dilaksanakan gebyar selebrasi pemenang CLP periode penilaian tahun 2024 bersamaan dengan selebrasi HUT bank **bjb** ke 64 tahun. CLP 2024 diikuti oleh 1.595 debitur terpilih dari seluruh Kantor Regional dan ditetapkan sebanyak 6 (enam) debitur UMKM sebagai pemenang CLP pada akhir periode di tahun 2024, dengan memperoleh *benefit* berupa *branding* atau pemberian perlengkapan penunjang kegiatan usaha, berikut daftar debitur pemenang.

a. **Customer Loyalty Programme (CLP)**
The Customer Loyalty Programme (CLP) is a benefit program for selected existing MSME debtors aimed at providing appreciation and recognition to loyal customers, while also maintaining and enhancing customer loyalty in utilizing bank **bjb**'s services, including MSME loan facilities as well as other banking services. In May 2025, the CLP winners celebration for the 2024 assessment period was held in conjunction with the 64th anniversary celebration of bank **bjb**. The CLP 2024 program was participated in by 1,595 selected debtors from all Regional Offices. At the end of the 2024 assessment period, six (6) MSME debtors were designated as CLP winners and received benefits in the form of branding support or business equipment to support their business activities.

Tabel Debitur Pemenang CLP
Table of CLP Awardee Debtors

No	Kantor Regional Regional Office	Debitur Peserta CLP 2024 CLP 2024 Participating Debtors	Pemenang Winners	Keterangan Remarks
1	Kantor Regional I Regional Office I	595 debitur 595 debtors	**Nina Winarti**	UMKM **bjb** KC Cianjur MSME – **bjb** Cianjur Branch Office
2	Kantor Regional II Regional Office II	215 debitur 215 debtors	**Abdul Goni**	UMKM **bjb** KC Cikarang MSME – **bjb** Cikarang Branch Office
3	Kantor Regional III Regional Office III	559 debitur 559 debtors	**Tuti Herawati** **Agus Saeful Hidayat**	UMKM **bjb** KC Sumedang UMKM **bjb** KC Tasikmalaya MSME – **bjb** Sumedang Branch Office MSME – **bjb** Tasikmalaya Branch Office
4	Kantor Regional IV Regional Office IV	212 debitur 212 debtors	**Muktar Khodori**	UMKM **bjb** KC Tangsel UMKM **bjb** KC Cilegon MSME – **bjb** South Tangerang Branch Office MSME – **bjb** Cilegon Branch Office
5	Kantor Regional V Regional Office V	14 Debitur 14 debtors	**Jaman Sugianto**	UMKM **bjb** KC Denpasar MSME – **bjb** Denpasar Branch Office

Pada tahun 2024 ini kegiatan CLP terus dilaksanakan, untuk periode penilaian tahun 2024 yang diikuti oleh sebanyak 1.595 debitur UMKM terpilih, sebagai berikut:

In 2024, the CLP program continued to be implemented. For the 2024 assessment period, a total of 1,595 selected MSME borrowers participated, as follows:

Tabel Debitur Peserta CLP
Tabel Debitur Peserta CLP

No	Kantor Regional Regional Office	Debitur Peserta CLP 2024 CLP 2024 Participating Debtors
1	Kantor Regional I Regional Office I	595 debitur 595 debtors
2	Kantor Regional II Regional Office II	215 debitur 215 debtors

No	Kantor Regional Regional Office	Debitur Peserta CLP 2024 CLP 2024 Participating Debtors
3	Kantor Regional III Regional Office III	559 debitur 559 debtors
4	Kantor Regional IV Regional Office IV	212 debitur 212 debtors
5	Kantor Regional V Regional Office V	14 debitur 14 debtors

CLP 2025, pada bulan Desember 2025 ini debitur peserta CLP tahun 2025 sebanyak 1.711 debitur, masih dalam proses penilaian atau pemberian poin. Sesuai timeline program makan yang pada awal tahun 2026 akan dilakukan finalisasi penilaian melalui komite oleh Divisi Kredit UMKM untuk menentukan para pemenang CLP 2025 dan rencananya akan diberikan apresiasi berupa *branding* atau pemberian fasilitas penunjang kegiatan usaha serta dilakukan selebrasi atas penghargaan kepada debitur tersebut pada Triwulan II tahun 2026.

For CLP 2025, as of December 2025, a total of 1,711 borrowers participating in the CLP program were still undergoing the assessment and scoring process. In accordance with the program timeline, the finalization of the assessment will be conducted in early 2026 through a committee review by the MSME Credit Division to determine the CLP 2025 winners. The winners are planned to receive appreciation in the form of branding support or business facility assistance, followed by an award celebration for the selected borrowers in the second quarter of 2026.

2. **Program UMKM bjb *Go Global***

Program UMKM **bjb** *go global* merupakan pelaksanaan Pilar PESAT Kapasitas Usaha, yang bertujuan untuk mendorong pelaku UMKM binaan dalam rangka memasarkan produk unggulannya secara internasional. Sebagai wujud konsistensi, maka melanjutkan pelaksanaan program UMKM **bjb** *go global* tahun 2025 pada tahun 2025 ini, program UMKM **bjb** *go global* dimulai dengan menjadi partisipan bersama kementerian perdagangan dalam acara *business matching* dengan ITPC dari 7 (tujuh) Negara.

2. **bjb MSME Go Global Program**

The **bjb** MSME Go Global Program represents the implementation of the PESAT Pillar on Business Capacity, which aims to encourage assisted MSMEs to market their flagship products internationally, As part of its continued commitment, the Bank carried forward the **bjb** MSME Go Global Program in 2025. In 2025, the program was initiated through participation, in collaboration with the Ministry of Trade, in a business matching event involving Indonesian Trade Promotion Centers (ITPC) from 7 (seven) countries

Tabel Partisipan Program UMKM bjb *go global*
Table of Participants in the **bjb** MSME Go Global Program

No	Tanggal Date	Negara Country	Perwakilan Perdagangan (Perwadag) Trade Representative (Perwadag)	Nama Perusahaan Company Name	Produk Product
1.	19 Februari 2025 February 19, 2025	**Afrika Selatan**	ITPC Johannesburg	PT Kultiva Indonesia Makmur	Artisan Snack Chips
2.	04 Maret 2025 March 04, 2025	**Vietnam**	ATDAG HANOI	Wanoja Coffee	Green Bean Arabica specialty coffee
3.	06 Maret 2025 March 06, 2025	**Australia**	ATDAG Canberra	Wanoja Coffee	Green Bean Arabica specialty coffee
4.	29 April 2025 April 29, 2025	**Thailand**	ATDAG Bangkok	CV Anugrah Mahkota Bumi	Serbuk Gula Aren Palm Sugar Powder
5.	29 April 2025 April 29, 2025	**Thailand**	ATDAG Bangkok	CV Graha Bangun Agroteknologi	Produk Olahan Pertanian: Nasi Instan, Beras Analog, Tepung Processed Agricultural Products: Instant Rice, Analog Rice, and Flour
6.	04 Juni 2025 June 04, 2025	**Malaysia**	ATDAG Kuala Lumpur	Difia Indonesia	Fashion berbahan baku kulit sintetis, diolah menjadi sandal dan tas Synthetic Leather Fashion Products (Sandals and Bags)

No	Tanggal Date	Negara Country	Perwakilan Perdagangan (Perwadag) Trade Representative (Perwadag)	Nama Perusahaan Company Name	Produk Product
7.	04 Juni 2025 June 04, 2025	**Malaysia**	ATDAG Kuala Lumpur	RSV Helmet	Perlengkapan berkendara *(riding apparel)* Riding Apparel
8.	29 Juli 2025 July 29, 2025	**India**	ATDAG New Delhi	RSV Helmet	Perlengkapan berkendara *(riding apparel)* Riding Apparel
9.	29 Juli 2025 July 29, 2025	**India**	ATDAG New Delhi	Kilaz Craft	Home Décor
10.	19 September 2025 September 19, 2025	**Belanda**	ATDAG Den Haag	PT Andreyansah Cipta Karya	Kentang Mustofa Ibu Emi
11.	19 September 2025 September 19, 2025	**Belanda**	ATDAG Den Haag	PT Galih Sagu Pangan	Beras Sagu Mama Papua

Program *Go Global* ini berhasil melakukan dokumentasi produk debitur unggulan dalam bentuk katalog produk potensi pasar dalam negeri ekspor sejumlah 637 produk dari kategori *craft, home décor*, makanan dan minuman, komoditas pertanian dan turunannya.

The Go Global Program successfully documented the flagship products of debtor participants in the form of a product catalog highlighting domestic and export market potential, covering a total of 637 products across the categories of crafts, home décor, food and beverages, agricultural commodities, and their derivatives.

3. **DiSentra**

Aplikasi **bjb** Disentra (Digital Sistem Informasi dan interaksi) adalah salah satu inovasi Divisi Kredit UMKM diawali dengan rintisan pada bulan juli tahun 2020, pada tahun 2021 aplikasi **bjb** Disentra telah dilakukan switching dengan semula berbasis web menjadi berbasis android. Untuk Tahun 2025 telah memasuki IOS. Pada tahun 2025 Aplikasi Disentra sudah digunakan oleh 6.771 user. Aplikasi **bjb** Disentra adalah sebuah Aplikasi yang dibuat oleh Divisi Kredit UMKM untuk menjadikan "ruang"aktivitas bagi pelaku UMKM baik debitur maupun non debitur. **bjb** Disentra adalah singkatan dari Digital Sistem Edukasi dan Interaksi. Penamaan SENTRA diambil juga dari nama aktivitas Kantor Fungsional Non Operasional (KFNO) yang dimiliki oleh Divisi kredit UMKM untuk menjalankan program PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu). Nama aplikasi **bjb** Disentra dipilih untuk memudahkan pelaku umkm/masyarakat umum bisa mencerna dan mengingat karena terasosiasi dengan nama tempat untuk pusat segala informasi dan interaksi, hanya saja dalam platform digital. **bjb** Disentra memiliki fitur-fitur yang sangat mendukung pemasyarakatan pengetahuan kewirausahaan dan percepatan pelaku UMKM untuk naik kelas, baik secara pengetahuan, jejaring maupun dukungan perluasan pemasaran

3. **DiSentra**

The **bjb** Disentra Application (Digital System for Information and Interaction) is one of the innovations developed by the MSME Credit Division. The initiative began as a pilot project in July 2020, and in 2021 the application was migrated from a web-based platform to an Android-based platform. In 2025, the application was further expanded with the introduction of the iOS version. As of 2025, the **bjb** Disentra Application has been utilized by 6,771 users. The **bjb** Disentra Application was developed by the MSME Credit Division as a digital platform that serves as a "virtual space" for MSME players, both debtors and non-debtors, to engage in various activities. Disentra stands for Digital System for Education and Interaction. The name "Sentra" is also derived from the activities of the Non-Operational Functional Office (KFNO) operated by the MSME Credit Division to implement the PESAT (Integrated Community Economic Empowerment Program). The name **bjb** Disentra was chosen to make it easier for MSME players and the general public to recognize and remember, as it is associated with the concept of a central hub for information and interaction, albeit delivered through a digital platform. The **bjb** Disentra Application offers a variety of features that support the dissemination of entrepreneurial knowledge and accelerate the development of MSME players to move up the business value chain, particularly in terms of knowledge enhancement, networking opportunities, and support for expanding market access.

4. **Aktual (Akuntansi untuk UMKM Handal)**
   Aplikasi Aktual (Akuntansi untuk UMKM Handal) adalah aplikasi pembukuan/pencatatan keuangan secara digital yang diperuntukan untuk para pelaku UMKM baik debitur maupun non Debitur. Manfaat Aplikasi ini bagi para pelaku UMKM diantaranya ;para pelaku UMKM dapat memiliki kasir digital untuk penjualan, memiliki pencatatan pengeluaran, memiliki *stock/inventory management*, dan memiliki aplikasi laporan keuangan standar akuntansi (PSAK).

   Pada tahun 2025 *user* pelaku UMKM pada aplikasi Cakap sebanyak 1.825 *user*. Dengan adanya aplikasi ini bank **bjb** terus berupaya untuk terus melakukan pemberdayaan pada para pelaku UMKM tentang pentingnya pencatatan keuangan usaha guna menunjang peningkatan kapasitas usaha para pelaku UMKM.

5. ***Cash Pick Up***
   Selain memberikan fasilitas pembiayaan dengan tujuan modal kerja dan investasi untuk seluruh pelaku usaha UMKM sesuai kriteria yang ingin mengembangkan usahanya, produk dan layanan Kredit UMKM juga memiliki banyak kelebihan diantaranya adalah layanan jemput angsuran (*cash pick up*) sesuai kondisi dan permintaan debitur

Pengembangan Produk Layanan Kredit UMKM

Pengembangan produk dan layanan Kredit UMKM diuraikan sebagai berikut:

1. **Kredit Mikro Utama (KMU)**
   Calon nasabah yang dapat menikmati fasilitas Kredit Mikro Utama dari bank **bjb** adalah para pelaku usaha perorangan, Badan Usaha (PT, CV) dan Badan Usaha Milik Desa (BUMDES) dalam sektor ekonomi produktif yang masuk kategori Usaha Mikro Kecil dan Menengah seperti pengusaha kecil, pedagang, wirausaha, wiraswasta produktif (khusus perorangan) yang saat ini aktif menjalankan usahanya minimal 1 (satu) tahun.

   Keunggulan produk KMU adalah:
   - Suku bunga lebih ringan dibanding produk sejenis milik kompetitor
   - Persyaratan mudah
   - Jangka waktu kredit fleksibel

2. **Kredit Usaha Kecil Menengah (KUKM)**
   Calon nasabah yang dapat menikmati fasilitas Kredit Usaha Kecil Menengah dari bank **bjb** adalah para pelaku usaha perorangan (termasuk PD/UD) dan Badan Usaha (PT, CV) dalam sektor ekonomi produktif yang masuk kategori Usaha Kecil dan Menengah seperti pengusaha kecil, pedagang, wirausaha, wiraswasta produktif (khusus perorangan) yang saat ini aktif menjalankan usahanya minimal 3 tahun.

4. **Aktual (Reliable Accounting for MSMEs)**
   The AKTUAL Application (Reliable Accounting for MSMEs) is a digital bookkeeping and financial recording application designed for MSME players, both debtors and non-debtors. This application provides various benefits for MSME players, including a digital cashier system for sales transactions, expense recording, stock and inventory management, as well as financial reporting features in accordance with applicable accounting standards (PSAK).

   In 2025, the number of MSME users utilizing the AKTUAL application reached 1,825 users. Through this application, bank **bjb** continues to strengthen its commitment to empowering MSME players by promoting the importance of proper financial record-keeping to support the improvement of their business capacity.

5. **Cash Pick Up**
   In addition to providing financing facilities aimed at supporting working capital and investment needs for MSME business actors who meet the applicable criteria and seek to expand their businesses, MSME loan products and services also offer various advantages. One of these advantages is the installment collection service (cash pick-up), which allows the Bank to collect loan installments directly from debtors based on their conditions and requests.

Development of MSME Loan Service Products

The development of MSME loan products and services is described as follows:

1. **Primary Micro Loan (KMU)**
   Prospective customers eligible for the Kredit Mikro Utama (KMU) facility from bank **bjb** include individual business actors, business entities (PT, CV), and Village-Owned Enterprises (BUMDes) operating in productive economic sectors categorized as Micro, Small, and Medium Enterprises (MSMEs), such as small entrepreneurs, traders, and productive self-employed individuals (for individual applicants). Eligible applicants must have been actively operating their businesses for at least one (1) year.
   Key advantages of the KMU product include:
   - More competitive interest rates compared to similar products offered by competitors
   - Simplified requirements
   - Flexible loan tenors

2. **Small and Medium Enterprise Loans (KUKM)**
   Prospective customers eligible for the Kredit Usaha Kecil Menengah (KUKM) facility from bank **bjb** include individual business actors (including PD/UD) and business entities (PT, CV) operating in productive economic sectors categorized as Small and Medium Enterprises, such as small entrepreneurs, traders, and productive self-employed individuals (for individual applicants), who have been actively operating their businesses for at least three (3) years.

Keunggulan produk UKM adalah:
- Suku bunga bersaing
- Sistem pembayaran angsuran bervariasi
- Kredit Angsuran Berjangka (KAB) /angsuran / *Installment*
- KMK R/C Terbatas
- Kredit Rekening Koran (KRK)

3. **Kredit usaha Rakyat (KUR)**
Calon nasabah yang dapat menikmati fasilitas Kredit Usaha Rakyat dari bank **bjb** adalah segmen pasar kredit Perorangan atau Badan Usaha produktif berupa usaha mikro, kecil dan menengah dengan usaha telah berjalan minimal 6 bulan. Jenis KUR terdiri dari
- KUR Super Mikro
- KUR Mikro
- KUR Kecil
- KUR Penempatan PMI

Keunggulan produk KUR adalah:
- Suku bunga ringan
- Berlaku untuk seluruh segmen usaha produktif

4. **Kredit Skema Subsidi Resi Gudang (SSRG)**

Skema Subsidi Resi Gudang yang selanjutnya disebut **bjb** SSRG adalah kredit yang mendapatkan Subsidi Bunga dari Pemerintah dengan jaminan Resi Gudang yang diberikan oleh bank **bjb** kepada Petani, Koperasi, Kelompok Tani (Poktan), Gabungan Kelompok Tani (Gapoktan) dan Usaha Produktif Perseorangan/Badan Usaha. Resi Gudang adalah dokumen bukti kepemilikan atas barang yang disimpan di Gudang yang diterbitkan oleh Pengelola Gudang.

Keunggulan produk S-SRG adalah:
- Suku bunga ringan
- Bebas biaya provisi
- Bebas biaya administrasi

5. **Kredit bjb Mesra**
Kredit **bjb** Mesra adalah program pinjaman modal usaha dengan plafond maksimal Rp10.000.000,- (sepuluh juta rupiah) bagi masyarakat yang belum *bankable*. Dengan jangka waktu 6 dan 12 bulan.

Keunggulan produk Mesra adalah:
- Bunga 0%
- Tanpa agunan
- Bebas biaya provisi

6. **Kredit Usaha Alat dan Mesin Pertanian (Alsintan)**
Kredit Usaha Alat dan Mesin Pertanian adalah Kredit Investasi yang dikhususkan untuk pembelian Alat dan Mesin Pertanian yang diusahakan sebagai Taksi Alsintan yang diberikan bank **bjb** kepada UMKM Perseorangan,

Key advantages of the KUKM product include:
- Competitive interest rates
- Various installment payment schemes
- Term Installment Loans (KAB)

- Limited Revolving Working Capital Loans (KMK R/C)
- Overdraft Facilities (KRK)

3. **Usaha Rakyat Loans (KUR)**
Prospective customers eligible for the Kredit Usaha Rakyat (KUR) facility from bank **bjb** include individual or business entities operating productive MSME businesses, with business operations running for at least six (6) months.
Types of KUR include:
- KUR Super Mikro
- KUR Mikro
- KUR Small
- KUR for PMI Placement

Key advantages of the KUR product include:
- Affordable interest rates
- Applicable to all productive business sectors

4. **Warehouse Receipt System Subsidy Scheme Loan (SSRG)**
The Warehouse Receipt System Subsidy Scheme (SSRG), hereinafter referred to as **bjb** SSRG, is a loan facility that receives interest subsidies from the Government, secured by Warehouse Receipts. This facility is provided by the Bank to farmers, cooperatives, farmer groups (Poktan), farmer group associations (Gapoktan), and productive individual/business entities. A Warehouse Receipt is a document representing proof of ownership of goods stored in a warehouse and issued by a certified warehouse operator.
Key advantages of the SSRG product include:
- Affordable interest rates
- No provision fees
- No administrative fees

5. **bjb Mesra Loan**
The **bjb** Mesra Loan is a business capital financing program with a maximum plafond of IDR10,000,000 (ten million rupiah) intended for communities that are not yet bankable, with loan tenors of 6 and 12 months.

Key advantages of the Mesra product include:
- 0% interest rate
- No collateral required
- No provision fees

6. **Agricultural Machinery and Equipment Loan (Alsintan)**
The Agricultural Machinery and Equipment Loan (Alsintan) is an investment loan specifically designed to finance the purchase of agricultural machinery and equipment utilized as Alsintan taxi services. This facility is provided by the

Badan Usaha dan/atau Kelompok Usaha dengan jangka waktu paling lama 5 (lima) tahun.

Keunggulan Produk Kredit Usaha Alat dan Mesin Pertanian adalah:
- Suku bunga ringan
- Persyaratan mudah

7. **Kredit Program Perumahan (KPP)**
Kredit Program Perumahan adalah Kredit Investasi dan/atau Kredit Modal Kerja kepada Usaha Mikro, Kecil dan Menengah (UMKM) kepada Pemohon yang dilakukan dalam rangka mendukung pencapaian program prioritas di bidang perumahan.
Keunggulan Kredit Program Perumahan adalah:
- Suku bunga ringan
- Persyaratan mudah

8. **Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT)**

Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT). PESAT adalah layanan UVP (Unique Value Proposition) sebagai pelengkap pembiayaan UMKM. Program ini dijalankan oleh Divisi Kredit UMKM dengan 3 (tiga) Pilar program yaitu; Pilar pertama Pesat Kapasitas Usaha, Pilar kedua Pesat Wirausaha Baru dan Pilar Ketiga Go Digital. Selama periode Januari sampai dengan Desember 2025, Sentra UMKM Pesat baik melalui program 3 (tiga) Pilar Pesat telah melakukan 3.423 kegiatan, dengan 128.932 penerima manfaat. Melalui kegiatan ini kami menghasilkan pemasaran kredit UMKM dengan Potensi sebesar Rp403.240.926.019,- dari kegiatan eksternal dan Rp52.629.662.408,- dari potensi top up debitur kelolaan penerima manfaat program PESAT.

a. **PESAT Kapasitas Usaha**
Pilar PESAT kapasitas usaha ini bertujuan untuk meningkatkan skala usaha (scale up) pelaku UMKM untuk naik kelas, yang ditandai dengan kenaikan aset dan omzet. Jenis program pada pilar ini dilakukan dengan sasaran; peningkatan pengetahuan, sikap dan keterampilan serta kesempatan perluasan pasar. Sejumlah 61.079 penerima manfaat yang telah mengikuti kegiatan WA Buletin, Bincang Bisnis Debitur, serta Aplikasi Disentra dan Aplikasi CAKAP. Penerima Manfaat PESAT Kapasitas Usaha per-Kantor wilayah dapat dilihat sebagai berikut:

- Sentra Bandung:
  Total 16.120 Penerima Manfaat
- Sentra Pakuan:
  Total 3.693 Penerima Manfaat
- Sentra Cirebon:
  Total 5.277 Penerima Manfaat

bank **bjb** to individual MSMEs, business entities, and/or business groups, with a maximum loan tenor of five (5) years.
Key advantages of the Alsintan Loan include:

- Affordable interest rates
- Simplified requirements

7. **Housing Program Loan (KPP)**
The Housing Program Loan (KPP) is an investment loan and/or working capital loan provided to Micro, Small, and Medium Enterprises (MSMEs) to support the achievement of priority government programs in the housing sector.

Key advantages of the Housing Program Loan include:
- Affordable interest rates
- Simplified requirements

8. **Integrated Community Economic Empowerment Program (PESAT)**
The Integrated Community Economic Empowerment Program (PESAT) serves as a Unique Value Proposition (UVP) that complements MSME financing services. The program is implemented by the MSME Credit Division through three main pillars: PESAT Business Capacity Development, PESAT New Entrepreneur Development, and PESAT Go Digital. During the period from January to December 2025, the PESAT MSME Centers, through the implementation of the three PESAT pillars, conducted 3,423 activities, benefiting 128,932 participants. Through these activities, the Bank generated potential MSME loan marketing amounting to IDR403,240,926,019 from external activities, as well as IDR52,629,662,408 from potential top-up financing for managed debtors who were beneficiaries of the PESAT program.

a. **PESAT Business Capacity**
The PESAT Business Capacity pillar aims to support MSME players in scaling up their businesses and moving up to a higher level, as indicated by increases in assets and business turnover. Programs under this pillar are designed to enhance knowledge, attitudes, and skills, as well as to expand market access opportunities. A total of 61,079 beneficiaries participated in various activities, including the WA Bulletin, Debtor Business Talks, as well as through the Disentra Application and the CAKAP Application. The distribution of beneficiaries under the PESAT Business Capacity Development program by regional MSME Centers is as follows:
- Bandung Center:
  Total 16,120 beneficiaries
- Pakuan Center:
  Total 3,693 beneficiaries
- Cirebon Center:
  Total 5,277 beneficiaries

- Sentra Priangan Timur:
  Total 9.030 Penerima Manfaat
- Sentra Banten:
  Total 11.976 Penerima Manfaat
- Sentra Surabaya:
  Total 4.058 Penerima Manfaat

b. **PESAT Wirausaha Baru**

Pesat Wirausaha baru merupakan kegiatan yang diberikan kepada pelaku UMKM, baik *start up* (baru) maupun yang sudah berjalan usahanya tetapi belum menjadi debitur kredit UMKM bank **bjb**. Program ini diberikan untuk membantu penetrasi bisnis bank **bjb** dengan membuka peluang bertambahnya NOA yang akhirnya dapat meningkatkan *outstanding* kredit bank **bjb**.

- **Bincang Jumat Bisnis**

  Dalam upaya meningkatkan pelayanan kepada masyarakat khususnya pelaku UMKM, sekaligus meningkatkan penyebaran informasi produk dan layanan bank **bjb**, maka Sentra UMKM/PESAT menjalankan program Bincang Jumat Bisnis **(bjb)**. Selain mensosialisasikan keberadaan Sentra UMKM PESAT, program ini diproyeksikan sebagai strategi untuk menjaring calon konsumen potensial untuk dapat mengakses layanan perbankan bank **bjb**. Kegiatan ini dilaksanakan seminggu sekali setiap hari Jumat, dengan menghadirkan pembicara yang teruji kompeten dalam bidangnya. Selama tahun 2025 kegiatan dilakukan dengan online dan juga offline.

  Ragam materi telah disampaikan oleh 39 Pemateri dengan total ada 39 materi dan mengacu kepada tema besar yang saat ini sangat dibutuhkan oleh para pelaku UMKM yang diantaranya adalah:

  - Pengembangan Usaha Melalui Topik Strategi Pemasaran Secara Non Digital.
  - Pengembangan Usaha Melalui Topik Strategi Pemasaran Secara Digital.
  - Topik Tentang Perijinan dan Legalitas Usaha.
  - Topik Tentang Pengelolaan Keuangan Usaha.
  - Topik Tentang Mekanisme Ekspor untuk UMKM.
  - Topik Tentang Tips-Tips Terkait Kegiatan Usaha.

  Antusias para pelaku UMKM dalam mengikuti kegiatan ini sangatlah luar biasa, terlihat dari jumlah total partisipan dari bulan Januari hingga bulan Desember 2025 sebanyak 4.248 partisipan. Dengan diadakannya secara online, partisipan Bincang Jumat Bisnis tidak hanya berasal dari Jawa Barat dan Banten saja namun sudah tersebar ke seluruh Indonesia.

- Priangan Timur Center:
  Total 9,030 beneficiaries
- Banten Center:
  Total 11,976 beneficiaries
- Surabaya Center:
  Total 4,058 beneficiariest

b. **PESAT New Entrepreneur**

The PESAT New Entrepreneur Development pillar targets MSME players, including both start-up businesses and existing businesses that have not yet become MSME loan debtors of bank **bjb**. This program aims to support the Bank's business penetration by creating opportunities to increase the Number of Accounts (NoA), which ultimately contributes to the growth of bank **bjb**'s loan portfolio.

- **Friday Business Talk**

  To enhance services for the public, particularly MSME players, while also increasing the dissemination of information regarding bank **bjb** products and services, the MSME PESAT Center conducts the **bjb** Friday Business Talk program. In addition to introducing the PESAT MSME Center, the program is designed as a strategy to attract potential customers to access bank **bjb**'s banking services. The program is held weekly every Friday, featuring speakers who are recognized experts in their respective fields. Throughout 2025, the program was conducted in both online and offline formats.

  A total of 39 speakers delivered 39 topics, focusing on key themes relevant to MSME development, including:

  - Business development through non-digital marketing strategies.
  - Business development through digital marketing strategies.
  - Business licensing and legal compliance topic.
  - Business financial management topic.
  - Export mechanisms for MSMEs topic.
  - Practical tips and insights for business operations topic.

  The enthusiasm of MSME participants in this program was highly encouraging. From January to December 2025, the program recorded a total of 4,248 participants. With the online implementation, participants were not only from West Java and Banten, but also from various regions across Indonesia.

- **Edukasi Perbankan dan Literasi Keuangan**
  Untuk meningkatkan kapasitas pelaku UMKM hingga mampu memenuhi syarat perbankan *(bankable)*, Pada tahun 2025, PESAT telah melaksanakan kegiatan Edukasi Perbankan dan Literasi Keuangan. Kegiatan ini dilaksanakan bekerjasama dengan Organisasi Perangkat Daerah (OPD) Provinsi Jawa Barat dan Banten serta Komunitas. Sebagian dari materi adalah pelatihan kewirausahaan, pengenalan produk kredit UMKM, jenis tabungan bank **bjb**, **bjb** BISA, DPLK, T-samsat dan DIGI bank **bjb**. Jumlah penerima manfaat program pelatihan dengan komunitas/instansi pada tahun 2025 adalah sejumlah 48 Institusi, 8 Perguruan Tinggi.

- **Bincang Bisnis**
  Pembelajaran dengan cara daring atau online atau live secara berkelompok atau grup melalui aplikasi *whatsapp* dan *zoom* dengan beragam materi bersama narasumber yang kompeten yang dilaksanakan diluar kegiatan Bincang Jumat Bisnis. Melalui kegiatan ini diharapkan akan muncul pelaku UMKM yang maju dan berkembang, ditandai dengan adanya peningkatan baik omzet maupun aset. Para pelaku UMKM didorong untuk memiliki mindset kewirausahaan yang inovatif dalam menumbuhkembangkan bisnisnya. Program Bincang Bisnis Online melalui aplikasi Whatsapp merupakan program Sentra UMKM PESAT, yang memfokuskan diskusi tentang topik yang sedang terjadi, khususnya dalam upaya pengembangan UMKM yang mencakup:
  - Penawaran Kredit UMKM melalui formulir *online*
  - Diskusi bersama atau sharing dalam satu grup *whatsapp*
  - Sesi tanya jawab seputar bisnis

  Sedangkan program Bincang Bisnis Online melalui Zoom dilaksanakan dengan menggunakan aplikasi Zoom Meeting dengan durasi waktu 2 (dua) sampai 3 (tiga) jam dengan materi yang bervariatif.

  Pada periode tahun 2025 sebanyak 667 telah menjadi penerima manfaat kegiatan bincang bisnis ini baik melalui media *whatsapp* group maupun *zoom meetings*. Berikut penerima manfaat dari berbagai sentra
  - Sentra UMKM Wilayah Bandung:
    Total 105 Penerima Manfaat
  - Sentra UMKM Wilayah Pakuan:
    Total 163 Penerima Manfaat

- **Banking Education and Financial Literacy**
  To enhance the capacity of MSME players so they can meet banking eligibility standards (bankable), the PESAT program conducted Banking Education and Financial Literacy activities in 2025, These activities were carried out in collaboration with Regional Government Organizations (OPD) of West Java and Banten Provinces, as well as with various community groups. The materials delivered included entrepreneurship training, introduction to MSME loan products, bank **bjb** savings products, as well as other banking services such as **bjb** BISA, DPLK, T-Samsat, and DIGI bank **bjb**. In 2025, the training program conducted in collaboration with communities and institutions reached a total of 48 institutions and 8 universities as beneficiaries.
- **Bincang Bisnis**
  The Business Talks program is conducted through online learning sessions via WhatsApp Groups and Zoom Meetings, featuring discussions with competent speakers on various business-related topics. These sessions are organized outside the regular Friday Business Talk program. Through this initiative, MSME players are expected to grow and develop their businesses, as reflected by improvements in business turnover and asset value. Participants are also encouraged to develop an innovative entrepreneurial mindset to support business growth. The Business Talks Online program via WhatsApp focuses on discussions related to current business topics, particularly those relevant to MSME development, including:
  - MSME loan applications through online forms
  - Group discussions and knowledge sharing within WhatsApp groups
  - Business-related question and answer sessions

  Meanwhile, the Zoom-based Business Talks are conducted through Zoom Meeting sessions lasting approximately 2 to 3 hours, covering a variety of topics.

  In 2025, a total of 667 beneficiaries participated in the Business Talks program through both WhatsApp groups and Zoom meetings. The distribution of beneficiaries by MSME Centers is as follows:
  - Bandung MSME Center:
    Total 105 beneficiaries
  - Pakuan MSME Center:
    Total 163 beneficiaries

- Sentra UMKM Wilayah Cirebon:
  Total 83 Penerima Manfaat
- Sentra UMKM Wilayah Priangan Timur :
  Total 73 Penerima Manfaat
- Sentra UMKM Wilayah Banten :
  Total 63 Penerima Manfaat
- Sentra UMKM Wilayah Surabaya :
  Total 181 Penerima Manfaat

- Cirebon MSME Center:
  Total 83 beneficiaries
- East Priangan MSME Center:
  Total 73 beneficiaries
- Banten MSME Center:
  Total 63 beneficiaries
- Surabaya MSME Center:
  Total 181 beneficiaries

c. **PESAT Go Digital**

Pilar PESAT Go Digital yaitu suatu upaya dari bank **bjb** yang bertujuan untuk mengajak masyarakat pelaku UMKM dan Debitur agar dapat mulai memanfaatkan perkembangan teknologi digital dalam menjalankan usaha.

PESAT Go Digital diwujudkan dengan pembuatan Aplikasi **bjb** Disentra (Digital Sistem edukasi dan Interaksi), sebuah aplikasi pembelajaran kewirausahaan untuk para pelaku UMKM. Selama tahun 2025 aplikasi **bjb** Disentra telah digunakan oleh 6.760 user. Selain itu bank **bjb** juga sudah meluncurkan aplikasi pencatatan keuangan berbasis digital yaitu Aplikasi Catatan Akuntansi Lengkap (CAKAP) bagi para pelaku UMKM untuk mendukung pengelolaan keuangan usaha.

c. **PESAT Go Digital**

The PESAT Go Digital pillar represents an initiative by bank **bjb** to encourage MSME players and debtors to adopt and utilize digital technology in their business activities.

The PESAT Go Digital initiative is implemented through the development of the **bjb** Disentra Application (Digital System for Education and Interaction), an entrepreneurship learning platform designed for MSME players. During 2025, the **bjb** Disentra application was utilized by 6,760 users. In addition, bank **bjb** has also launched a digital financial bookkeeping application, namely the Complete Accounting Notes Application (CAKAP), to support MSME players in managing their business finances more effectively.

Produktivitas Kredit UMKM

Uraian produktivitas Kredit UMKM disajikan sebagai berikut.

MSME Loan Productivity

The description of MSME loan productivity is presented as follows.

Tabel Produktivitas Kredit UMKM
Table of MSME Loan Distribution

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Description
						Nominal	%	
TOTAL OUTSTANDING	**3,805,077**	**4,954,774**	**4,852,870**	**3,979,520**	**3,100,397**	**(1,149,697)**	**(23.20%)**	**TOTAL OUTSTANDING**
Channeling	**272,281**	273,211	409,934	167,331	119	(930)	(0.34%)	Channeling Loans
Kredit Cinta Rakyat	**-**	-	2	56	344	-	-	Cinta Rakyat Loans
Kredit Mesra	**3,341**	14,166	16,224	13,499	9,096	(10,825)	(76.42%)	Mesra Loans
Kredit Mikro Utama	**260,599**	348,275	387,027	375,410	476,288	(87,676)	(25.17%)	Primary Micro Loans
Kredit Program	**106,167**	109,148	48,122	49,648	9,613	(2,981)	(2.73%)	Program Loans
Kredit Usaha Kecil Menengah	**695,598**	734,582	698,088	638,031	694,783	(38,984)	(5.31%)	Small and Medium Enterprise Loans
Kredit Usaha Rakyat	**2,467,091**	3,475,393	3,293,474	2,735,545	1,910,155	(1,008,302)	(29.01%)	Usaha Rakyat Loans
TOTAL NOA	**35,173**	**44,513**	**100,144**	**76,300**	**25,008**	**(9,340)**	**(20.98%)**	Total Number of Accounts (NoA)
Channeling	**7,345**	7,824	64,911	44,976	22	(479)	(6.12%	Channeling Loans

Uraian	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Description
						Nominal	%	
Kredit Cinta Rakyat			1	8	26	-	#DIV/0!	Cinta Rakyat Loans
Kredit Mesra	**1,307**	3,822	5,024	4,760	3,401	(2,515)	(65.80%)	Mesra Loans
Kredit Mikro Utama	**1,734**	2,497	3,148	4,061	5,740	(763)	(30.56%)	Primary Micro Loans
Kredit Program	**164**	160	2,266	2,143	36	4	2.50%	Program Loans
Kredit Usaha Kecil Menengah	**896**	955	968	959	1,056	(59)	(6.18%)	Small and Medium Enterprise Loans
Kredit Usaha Rakyat	**23,727**	29,255	23,826	19,393	14,727	(5,528)	(18.90%)	Usaha Rakyat Loans
ABSOLUT NPL	**631,746**	**487,544**	**138,618**	**101,614**	**99,128**	**144,202**	**29.58%**	Absolute Non-Performing Loans
Channeling	**272,281**	261,919	3,591	695	-	10,362	3.96%	Channeling Loans
Kredit Cinta Rakyat	-	-	2	56	344	-	-	Cinta Rakyat Loans
Kredit Mesra	**1,362**	1,140	598	181	49	222	19.47%	Mesra Loans
Kredit Mikro Utama	**39,580**	62,088	50,431	181	85,258	(22,508)	(36.25%)	Primary Micro Loans
Kredit Program	**686**	686	365	1,870	986	-	0.00%	Program Loans
Kredit Usaha Kecil Menengah	**76,042**	55,178	28,110	24,546	7,030	20,864	37.81%	Small and Medium Enterprise Loans
Kredit Usaha Rakyat	**241,795**	106,533	55,521	13,278	5,461	135,262	126.97%	Usaha Rakyat Loans
NPL (%)	**16.60%**	**9.84%**	**2.86%**	**2.55%**	**3.20%**	**6.76%**	**68.70%**	Non-Performing Loans (%)
Channeling	**100.00%**	95.87%	0.88%	0.42%	0.00%	4.13%	4.31%	Channeling Loans
Kredit Cinta Rakyat	**0.00%**	0.00%	100.00%	100.00%	100.00%	-	-	Cinta Rakyat Loans
Kredit Mesra	**40.78%**	8.05%	3.69%	1.34%	0.53%	32.73%	406.58%	Mesra Loans
Kredit Mikro Utama	**15.19%**	17.83%	13.03%	16.25%	17.90%	(2.64) %	(14.81%)	Primary Micro Loans
Kredit Program	**0.65%**	0.63%	0.76%	3.77%	10.25%	0.02%	3.17%	Program Loans
Kredit Usaha Kecil Menengah	**10.93%**	7.51%	4.03%	3.85%	1.01%	3.42%	45.54%	Small and Medium Enterprise Loans
Kredit Usaha Rakyat	**9.80%**	3.07%	1.69%	0.49%	0.29%	6.73%	219.22%	Usaha Rakyat Loans

Selama tahun 2025 total *outstanding* kredit Kredit UMKM mengalami penurunan dibandingkan tahun sebelumnya sebesar 23,20% dari Rp4,95 triliun di tahun 2024 menjadi sebesar Rp3,81 triliun di tahun 2025. PRA NPL Tahun 2025 mengalami perbaikan secara bertahap dari triwulan ke triwulan, yang mencerminkan efektivitas pelaksanaan strategi pengendalian dan penanganan risiko kredit. Tahun 2025 merupakan periode konsolidasi dan pemulihan awal Kredit UMKM. Dengan fokus pengelolaan yang diarahkan pada peningkatan kualitas kredit, stabilisasi risiko, serta penyaluran kredit yang lebih berkualitas.

During 2025, total outstanding MSME Loans declined by 23.20% compared to the previous year, decreasing from IDR4.95 trillion in 2024 to IDR3.81 trillion in 2025. The PRA NPL in 2025 showed gradual improvement from quarter to quarter, reflecting the effectiveness of the implementation of credit risk control and mitigation strategies. The year 2025 represented a period of consolidation and early recovery for MSME Loans, with management efforts focused on improving credit quality, stabilizing risk, and promoting more prudent and quality loan disbursement.

Dari keseluruhan produk kredit UMKM bank **bjb** produk Kredit Usaha Rakyat memiliki *outstanding* terbesar yaitu 64,84% dari

Among bank **bjb**'s MSME loan products, Kredit Usaha Rakyat (KUR) recorded the largest outstanding balance, accounting for

total *outstanding* produk UMKM atau sebesar 2,467 triliun. Kredit Usaha Rakyat (KUR) memiliki sejumlah keunggulan strategis dibandingkan produk kredit UMKM lainnya, khususnya dalam mendukung perluasan akses pembiayaan yang tetap terkendali dari sisi risiko. KUR didukung oleh kebijakan pemerintah berupa subsidi bunga dan/atau subsidi margin, sehingga tingkat bunga yang dikenakan kepada debitur relatif lebih rendah. Hal ini meningkatkan kemampuan bayar debitur dan memperkuat keberlanjutan usaha.

Faktor Pendukung dan Penghambat Bisnis Kredit UMKM

Uraian faktor pendukung dan penghambat bisnis Kredit UMKM adalah sebagai berikut:

1. **Faktor Pendukung**
   Faktor pendukung bisnis Kredit UMKM antara lain:
   a. Kebijakan pemerintah pusat dan daerah terkait pengembangan sektor bisnis UMKM.
   b. Peningkatan kualitas kredit UMKM.
   c. Pemberian fasilitas kredit beserta program pelatihan.
   d. Layanan penjemputan angsuran.
   e. Layanan referral kredit pada agen **bjb** BISA! Untuk menjangkau para pelaku usaha UMKM yang membutuhkan penambahan modal usaha.
   f. Promosi baik secara *offline* maupun *online*, untuk pemasaran kredit UMKM.
   g. Kolaborasi antar Divisi untuk menggali potensi internal penyaluran kredit UMKM.
   h. Kerjasama pola kemitraan dalam membangun ekosistem kredit UMKM sehingga dapat meningkatkan penyaluran kredit serta kesejahteraan pelaku UMKM.
   i. Kemudahan kebijakan dan proses pengembangan produk Internal.
   j. Sinergi dan kolaborasi dengan lembaga pemerintah dan non pemerintah.
2. **Faktor Penghambat**
   Kondisi makro ekonomi yang belum stabil, sehingga mengakibatkan penurunan daya beli masyarakat, hal ini berdampak kepada penurunan usaha para pelaku UMKM. Disamping hal tersebut, maraknya pinjaman *online* dengan nominal kecil yang tidak terbayarkan oleh para pelaku UMKM mengakibatkan hasil SLIK para pelaku UMKM menjadi tidak baik.

Rencana dan Strategi Kredit UMKM Tahun 2026

Uraian rencana dan strategi bisnis Kredit UMKM pada tahun 2026 adalah sebagai berikut:

1. **Ekspansi Kredit UMKM Berkualitas**
   a. Fokus ekspansi pada sektor agribisnis, rantai pasok pangan, dan sektor ekonomi daerah yang resilien terhadap risiko.
   b. Pengembangan pembiayaan berbasis ekosistem melalui kemitraan *offtaker*, BUMD, marketplace, dan komunitas usaha.

64.84% of total MSME loan outstanding, or IDR2.467 trillion. Kredit Usaha Rakyat (KUR) has several strategic advantages compared to other MSME loan products, particularly in supporting the expansion of financing access while maintaining manageable risk levels. KUR is supported by government policies in the form of interest subsidies and/or margin subsidies, resulting in relatively lower interest rates charged to borrowers. This condition enhances borrowers' repayment capacity and supports the sustainability of their businesses.

Supporting and Inhibiting Factors of MSME Loan Business

Description of Supporting and Inhibiting Factors of MSME credit business is as follows

1. **Supporting Factors**
   Several factors supporting the development of the MSME loan business include the following:
   a. Government policies at both the central and regional levels related to the development of the MSME sector.
   b. Improvement in the quality of MSME loans.
   c. Provision of loan facilities accompanied by training programs.
   d. Installment collection services.
   e. Credit referral services through **bjb** BISA! agents to reach MSME business actors requiring additional working capital.
   f. Promotional activities conducted both offline and online to support MSME loan marketing.
   g. Inter-division collaboration to explore internal opportunities for MSME loan distribution.
   h. Partnership-based cooperation in developing the MSME credit ecosystem, thereby enhancing loan disbursement and improving the welfare of MSME business actors.
   i. Flexible policies and processes for internal product development.
   j. Synergy and collaboration with both government and non-government institutions.
2. **Inhibiting Factors**
   Macroeconomic conditions that remain unstable have led to a decline in public purchasing power, which has adversely affected the business performance of MSME players. In addition, the widespread use of small-value online loans that remain unpaid by MSME business actors has resulted in unfavorable SLIK (Financial Information Service System) records for MSME borrowers.

MSME Loan Business Plan and Strategy for 2026

The business plan and strategy for the MSME loan segment in 2026 are outlined as follows:

1. **Quality MSME Loan Expansion**
   a. Focus expansion on agribusiness, food supply chains, and regional economic sectors that are resilient to risk.
   b. Development of ecosystem-based financing through partnerships with offtakers, regional-owned enterprises (BUMD), marketplaces, and business communities.

c. Optimalisasi pembiayaan kredit program dengan dukungan aktif Pemerintah Daerah.
d. Pemanfaatan ekosistem digital pemerintah (G2B dan G2C) untuk pembiayaan UMKM berbasis transaksi riil.

2. **Perbaikan dan Pengendalian Kualitas Kredit**
   a. Implementasi *Early Warning System* (EWS) berbasis limit eksposur sektoral dan kinerja portofolio ekonomi daerah.
   b. Akselerasi restrukturisasi, *maintenance to exit,* eksekusi agunan, klaim asuransi, dan penyelesaian litigasi secara terukur.
   c. Pengetatan kebijakan *underwriting* berbasis risiko aktual dan hasil evaluasi portofolio historis.

3. **Optimalisasi Proses Bisnis dan Digitalisasi**
   a. Pembangunan aplikasi *mobile loan onboarding* UMKM terintegrasi untuk AO dan pemutus kredit yang mencakup *pipeline, pre-screening* (Dukcapil, SLIK, data internal), analisa kredit, *monitoring* kinerja AO, dan rekomendasi keputusan kredit digital.
   b. Implementasi credit scoring UMKM berbasis data eksternal, transaksi, dan perilaku untuk meningkatkan akurasi analisa dan mempercepat *Turn Around Time* (TAT) .
   c. Standarisasi proses persetujuan kredit UMKM secara nasional untuk mengurangi variasi kualitas antar unit kerja.
4. **Penguatan Manajemen Risiko dan Monitoring**
   a. Integrasi fitur monitoring *portofolio* dan *Early Warning System* (EWS) ke dalam aplikasi *mobile* AO.
   b. Penggunaan *alternative credit scoring* sebagai alat bantu pengambilan keputusan.
5. **Pengembangan Kompetensi dan Disiplin Eksekusi**
   a. Implementasi kurikulum wajib analisa kredit UMKM berbasis sektor unggulan daerah dan karakter usaha lokal.
   b. Evaluasi kinerja AO dan pejabat kredit berbasis kualitas portofolio kredit.
   c. Penguatan integritas dan disiplin kepatuhan melalui monitoring rutin dan sanksi berbasis kinerja risiko.

KREDIT PEMILIKAN RUMAH (KPR) DAN KREDIT KENDARAAN BERMOTOR (KKB)

Penjelasan KPR dan KKB

bjb Kredit Pemilikan Rumah (KPR) adalah fasilitas kredit konsumtif yang diberikan bank **bjb** kepada calon debitur perorangan untuk membeli atau memiliki properti (rumah tapak/apartemen/rumah toko/rumah kantor), baik pembelian baru (*primary*) dari pengembang perusahaan maupun pembelian bekas (*secondary*) dari non pengembang perumahan.

c. Optimization of government program loan financing with active support from regional governments.
d. Utilization of government digital ecosystems (G2B and G2C) to support MSME financing based on real transaction activities.

2. **Credit Quality Improvement and Control**
   a. Implementation of an Early Warning System (EWS) based on sectoral exposure limits and regional economic portfolio performance.
   b. Acceleration of loan restructuring, maintenance to exit strategies, collateral execution, insurance claims, and litigation settlements in a measurable manner.
   c. Strengthening risk-based underwriting policies based on current risk conditions and historical portfolio evaluations.
3. **Business Process Optimization and Digitalization**
   a. Development of an integrated mobile loan onboarding application for MSME lending for Account Officers (AOs) and credit approvers, covering pipeline management, pre-screening (Dukcapil, SLIK, and internal data), credit analysis, AO performance monitoring, and digital credit decision recommendations.
   b. Implementation of MSME credit scoring models based on external data, transaction data, and behavioral data to improve analytical accuracy and accelerate the Turn Around Time (TAT).
   c. Standardization of MSME credit approval processes nationwide to reduce variations in credit quality across business units.
4. **Strengthening Risk Management and Monitoring**
   a. Integration of portfolio monitoring features and an Early Warning System (EWS) into the AO mobile application.
   b. Utilization of alternative credit scoring as a decision-support tool in the credit approval process.
5. **Competency Development and Execution Discipline**
   a. Implementation of a mandatory MSME credit analysis curriculum based on regional leading sectors and local business characteristics.
   b. Performance evaluation of AOs and credit officers based on the quality of the loan portfolio.
   c. Strengthening integrity and compliance discipline through routine monitoring and risk-based performance sanctions.

HOUSING LOAN (KPR) AND MOTOR VEHICLE LOANS (KKB)

KPR and KKB Explanation bjb Housing Loan (KPR)

bjb Housing Loan (KPR) is a consumer loans facility provided by the Company to prospective individual debtors to buy or own Property (Landed Houses/Apartments/Shop Houses/Home Offices), both new (Primary) purchases from Company Developers or used purchases (secondary) from non-Housing Developers.

bjb Kredit Kendaraan Bermotor (KKB) adalah fasilitas kredit yang diberikan bank **bjb** kepada debitur baik secara langsung maupun tidak langsung dengan tujuan pembelian kendaraan bermotor non niaga baik baru maupun bekas ataupun untuk tujuan *refinancing*.

Produk Unggulan

bank **bjb** hadir sebagai mitra terpercaya dalam mewujudkan impian memiliki rumah. Melalui dukungan nyata terhadap program pemerintah, bank **bjb** menghadirkan solusi KPR yang terjangkau dan berkelanjutan melalui **bjb** KPR Sejahtera dan **bjb** TAPERA.

1. **bjb** KPR Sejahtera FLPP (KPR Bersubsidi) merupakan fasilitas pembiayaan perumahan bersubsidi yang bekerja sama dengan Kementerian Pekerjaan Umum dan Perumahan Rakyat (PUPR), dengan uang muka mulai dari 1% serta suku bunga tetap 5% sepanjang tenor, yang diperuntukkan bagi Masyarakat Berpenghasilan Rendah (rumah tapak maupun rumah susun).
2. **bjb** TAPERA merupakan fasilitas pembiayaan bagi peserta Tapera yang mencakup KPR, renovasi, dan pembangunan rumah, dengan suku bunga tetap 5%, uang muka 0%, serta berbagai keuntungan menarik melalui program Dompet Gembira bersama KPR Tapera.

Pengembangan Produk dan Layanan

Dalam rangka menjawab kebutuhan pasar yang terus berkembang, khususnya pada segmen komersil dan generasi millennial, bank **bjb** menghadirkan berbagai inovasi produk pembiayaan yang relevan, fleksibel, dan kompetitif, sebagai solusi finansial yang mendukung gaya hidup, produktivitas, serta perencanaan masa depan nasabah.

1. **bjb KPR Gaul**
   Dirancang khusus bagi generasi millennial dan *first-time home buyers*, **bjb** KPR Gaul memberikan kemudahan memiliki rumah di usia produktif. Dengan konsep ringan, praktis, dan terjangkau, produk ini mendorong generasi muda untuk lebih percaya diri melangkah ke jenjang kehidupan berikutnya—*pede depan mertua*—tanpa harus menunggu usia tua untuk mulai mencicil rumah impian.

2. **bjb KKB Kendaraan Listrik**
   Sebagai bentuk dukungan terhadap gaya hidup ramah lingkungan dan efisiensi energi, **bjb** KKB Kendaraan Listrik menawarkan solusi pembiayaan hemat dengan uang muka mulai dari 10% dan jangka waktu hingga 5 (lima) tahun. Produk ini memberikan kemudahan bagi masyarakat untuk beralih ke kendaraan listrik yang lebih ekonomis, modern, dan berkelanjutan.
3. **bjb MLT BPJS Ketenagakerjaan**
   bjb MLT BPJS Ketenagakerjaan merupakan solusi pembiayaan bagi peserta BPJS Ketenagakerjaan dengan uang muka mulai dari 0%. Produk ini mencakup Pinjaman Renovasi Perumahan (PRP) dan Pinjaman Uang Muka Perumahan (PUMP), yang memberikan kemudahan akses

bjb Kredit Kendaraan Bermotor (KKB) is a loan facility provided by bank **bjb** to debtors both directly and indirectly for the purpose of purchasing noncommercial motor vehicles, both new and used or for the purpose of refinancing.

Featured Product

bank bjb serves as a trusted partner in helping individuals realize their dream of homeownership. Through its tangible support for government housing programs, bank **bjb** provides affordable and sustainable mortgage solutions through **bjb KPR Sejahtera** and **bjb TAPERA**.

1. **bjb** KPR Sejahtera FLPP (Subsidized Mortgage Loan) is a subsidized housing financing facility provided in collaboration with the Ministry of Public Works and Housing (PUPR). The program offers a down payment starting from 1% and a fixed interest rate of 5% throughout the loan tenor, and is intended for Low-Income Communities, covering both landed houses and apartment units.
2. **bjb** TAPERA is a housing financing facility for Tapera participants, covering mortgage loans, home renovation, and home construction. The program offers a fixed interest rate of 5%, a 0% down payment, as well as various attractive benefits through the Dompet Gembira program in conjunction with the Tapera Mortgage.

Product and Service Development

In response to evolving market needs, particularly within the commercial segment and the millennial generation, bank **bjb** continues to introduce various innovative financing products that are relevant, flexible, and competitive, serving as financial solutions that support customers' lifestyles, productivity, and future planning.

1. **bjb KPR Gaul**
   Designed specifically for millennials and first-time home buyers, **bjb** KPR Gaul provides greater accessibility to homeownership during the productive years. With a concept that is practical, affordable, and customer-friendly, this product encourages the younger generation to confidently take the next step in life—*pede depan mertua*—without having to wait until later in life to start financing their dream home.
2. **bjb Electric Vehicle Auto Loan**
   As part of its support for environmentally friendly lifestyles and energy efficiency, **bjb** KKB Kendaraan Listrik offers an affordable financing solution with a down payment starting from 10% and a financing tenor of up to five (5) years. This product enables customers to transition to electric vehicles that are more economical, modern, and sustainable.

3. **bjb MLT BPJS Ketenagakerjaan**
   bjb MLT BPJS Ketenagakerjaan is a financing solution designed for participants of BPJS Ketenagakerjaan, offering a down payment starting from 0%. The product includes the Housing Renovation Loan (PRP) and the Housing Down Payment Loan (PUMP), providing easier access to

dana untuk peningkatan kualitas hunian serta kebutuhan produktif lainnya, dengan proses yang cepat dan persyaratan yang ringan.

Keunggulan Layanan

Keunggulan layanan KPR dan KKB bank **bjb** yaitu suku bunga kompetitif, jenis Produk beragam sesuai kebutuhan calon debitur, proses pengajuan cepat dan mudah dapat dilakukan di Kantor Cabang, jangka waktu kredit maksimal sampai dengan 30 tahun untuk produk tertentu dan bekerja sama dengan jaringan *developer* perumahan di seluruh jaringan wilayah Kantor Cabang bank **bjb**.

Selain keunggulan layanan, keunggulan produk dari KPR dan KKB bank **bjb** yaitu sebagai berikut:

1. **bjb KPR**
   Fasilitas kredit kepada calon debitur perorangan untuk pembiayaan kepemilikan properti, baik pembelian baru atau second dengan beragam tujuan fasilitas kredit seperti pembelian rumah (rumah tapak/apartemen/ruko/rukan/lainnya), *Take Over* XTRA, *top up*, membangun, dan multiguna.

2. **bjb KKB**
   Pemberian fasilitas kredit kepada debitur perorangan dengan tujuan pembelian kendaraan bermotor atau kendaraan bermotor berwawasan lingkungan non produktif baik baru maupun bekas atau tujuan *refinancing*/multiguna atau tujuan *take over*/pengambilalihan kredit di lembaga jasa keuangan.
3. **bjb KPR Sejahtera FLPP**
   Fasilitas kredit kepada calon debitur perorangan untuk pembiayaan kepemilikan rumah (rumah tapak atau rumah susun) bersubsidi bekerjasama dengan Kementerian Perumahan Rakyat.
4. **bjb Tapera**
   Fasilitas kredit konsumtif kepada calon debitur perorangan (yang merupakan peserta Tabungan Perumahan Rakyat dengan masa kepesertaan minimum 12 bulan) yang berpenghasilan rendah, terdiri dari Kredit Pemilikan Rumah (KPR Tapera), Kredit Renovasi Rumah (KRR Tapera), dan Kredit Pembangunan Rumah (KBR Tapera).

5. **bjb MLT BPJS Ketenagakerjaan**
   Fasilitas kredit konsumtif yang diberikan bank **bjb** kepada calon debitur peserta BPJS Ketenagakerjaan berupa kredit pemilikan rumah, pinjaman uang muka perumahan, pinjaman renovasi perumahan.
6. **bjb KPR Gaul**
   Fasilitas kredit yang memiliki fitur *top up* khusus untuk usia milenial yaitu usia 21 sampai dengan 35 tahun yang belum memiliki fasilitas **bjb** KPR, dengan tujuan untuk pembelian Rumah Tapak atau Satuan Rumah Susun *Primary* (baru dari Pengembang) atau *Secondary* (bekas).

funding for improving housing quality as well as supporting other productive needs, with a fast process and simplified requirements.

Service Advantages

The advantages of bank **bjb**'s mortgage (KPR) and auto loan (KKB) services include competitive interest rates, a wide range of product options tailored to prospective borrowers' needs, and a fast and convenient application process that can be completed at bank **bjb** Branch Offices. In addition, certain products offer a maximum loan tenor of up to 30 years, and are supported by collaborations with an extensive network of property developers across bank **bjb**'s branch network.

In addition to service excellence, the product advantages of bank **bjb**'s KPR and KKB offerings are as follows:

1. **bjb KPR**
   A credit facility provided to individual prospective borrowers for property ownership financing, including both new and secondary purchases. The facility supports various financing purposes such as the purchase of houses (landed houses, apartments, shophouses, office units, and others), Take Over XTRA, top-up financing, property construction, and multipurpose financing.
2. **bjb KKB**
   A credit facility granted to individual borrowers for the purchase of motor vehicles, including environmentally friendly vehicles for non-productive purposes, whether new or used. The facility may also be utilized for refinancing, multipurpose financing, or credit take-over from other financial institutions.
3. **bjb KPR Sejahtera FLPP**
   A credit facility provided to individual prospective borrowers for subsidized home ownership financing (landed houses or apartment units) in collaboration with the Ministry of Public Housing.
4. **bjb Tapera**
   A consumer credit facility provided to individual prospective borrowers who are participants of the Public Housing Savings Program (Tapera) with a minimum participation period of 12 months and categorized as low-income earners. The facility includes Tapera Mortgage Loans (KPR Tapera), Tapera Home Renovation Loans (KRR Tapera), and Tapera Home Construction Loans (KBR Tapera).
5. **bjb MLT BPJS Ketenagakerjaan**
   A consumer credit facility provided by the bank **bjb** to prospective borrowers who are participants of BPJS Ketenagakerjaan, consisting of mortgage loans, housing down payment loans, and housing renovation loans.
6. **bjb KPR Gaul**
   A mortgage facility designed specifically for the millennial segment aged 21 to 35 years who have not previously obtained a **bjb** KPR facility. The facility includes a top-up feature and can be used for purchasing Primary properties (new units from developers) or Secondary properties (resale units), including landed houses or apartment units.

7. **bjb KPR Lelang**
   Fasilitas kredit bagi calon debitur yang ingin memiliki properti/properti usaha (rumah tapak/ rumah toko/toko/ kantor dan lainnya) melalui mekanisme Lelang baik dari bank **bjb** ataupun bank lain.

7. **bjb KPR Lelang**
   A credit facility for prospective borrowers who wish to acquire residential or commercial properties (such as landed houses, shophouses, retail spaces, offices, and others) through an auction mechanism, either from bank **bjb** or other banks.

Produktivitas KPR dan KKB

Uraian produktivitas KPR dan KKB disajikan sebagai berikut.

Mortgage Loan (KPR) and Vehicle Loan (KKB) Productivity

The description of mortgage and vehicle loan productivity is presented as follow.

Tabel Produktivitas Kredit KPR dan KKB
Table of KPR and KKB Loand Productivity

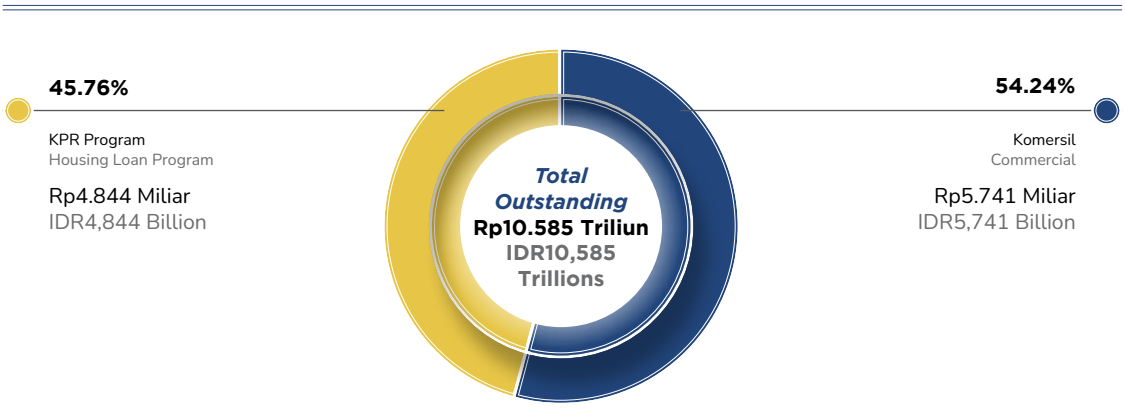
(dalam miliar Rupiah / in IDR million)

Uraian	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Description
						Nominal	%	
Portofolio	**10,585**	10,759	10,501	9,183	7,731	(175)	(1.63%)	Portofolio
Non Performing Loan (NPL)	**4.77%**	3.43%	2.60%	2.55%	3.06%	1.34%		Non Performing Loan (NPL)

Pertumbuhan positif yang konsisten selama lima tahun terakhir mengalami koreksi pada tahun 2025, seiring dengan peningkatan rasio NPL. Portofolio kredit KPR dan KKB pada tahun 2025 tercatat sebesar Rp10,59 triliun, mengalami penurunan sebesar Rp175 miliar atau 1,63% dibandingkan tahun 2024 sebesar Rp10,79 triliun. Meskipun menghadapi tantangan pertumbuhan negatif secara yoy, bank **bjb** tetap melayani basis nasabah yang kuat sebanyak 60.033 NoA. Fokus utama saat ini adalah pengendalian kualitas kredit, mengingat kenaikan NPL dari 3,43% pada tahun 2024 menjadi 4,77% pada tahun 2025. Kondisi ini menjadi landasan bagi penyusunan strategi peningkatan kualitas pada tahun 2026.

The consistent positive growth recorded over the past five years experienced a correction in 2025, in line with the increase in the NPL ratio. The mortgage and auto loan portfolio (KPR and KKB) in 2025 was recorded at IDR10.59 trillion, declining by IDR175 billion or 1.63% compared to IDR10.79 trillion in 2024. Despite facing year-on-year negative growth, bank **bjb** continued to serve a strong customer base of 60,033 accounts (NoA). The current primary focus is on maintaining credit quality, considering the increase in the NPL ratio from 3.43% in 2024 to 4.77% in 2025. This condition serves as the basis for formulating credit quality improvement strategies in 2026.

Diagram Komposisi Portofolio KPR Komersil dibandingkan KPR Program
Composition Diagram of Commercial Mortgage Portfolio Compared to Program Mortgage Portfolio



Portofolio didominasi oleh segmen komersil, namun KPR Program (Subsidi) memegang peranan vital hampir setengah dari total portofolio, menandakan peran bank **bjb** yang kuat dalam penyaluran program pemerintah.

The portfolio is predominantly dominated by the commercial segment; however, Program Mortgages (Subsidized Housing Loans) account for nearly half of the total portfolio, highlighting bank **bjb**'s strong role in supporting the distribution of government housing programs.

Tabel Segmentasi Wilayah dan Kekuatan Regional Tahun 2025
Table of Regional Segmentation and Regional Strengths 2025

Wilayah	KPR Komersil Commercial Mortgage Loans		KPR Program (Subsidi) Program Mortgage Loans (Subsidized)		Region
	Number of Account (NoA) Nasabah	*Outstanding*	*Number of Account* (NoA)	*Outstanding*	
Kanwil 1	**7,209**	**2,089,863**	9,562	1,112,851	Regional Office 1
Kanwil 2	**5,851**	**1,869,438**	6,650	855,152	Regional Office 2
Kanwil 3	**2,865**	**689,768**	13,076	1,582,929	Regional Office 3
Kanwil 4	**3,243**	**741,066**	4,442	578,020	Regional Office 4
Kanwil 5	**1,369**	**350,846**	5,766	714,740	Regional Office 5
Total	**20,537**	**5,740,981**	**39,496**	**4,843,692**	**Total**

Kanwil 1 dan Kanwil 2 menjadi motor penggerak utama portofolio Komersil dengan kontribusi terbesar. Kanwil 3 mendominasi penyaluran KPR Program dengan jumlah nasabah (NoA) tertinggi mencapai 13.076, menunjukkan penetrasi pasar subsidi yang sangat efektif di wilayah tersebut.

Regional Office 1 and Regional Office 2 serve as the primary drivers of the Commercial Mortgage portfolio, contributing the largest share. Meanwhile, Regional Office 3 dominates the distribution of Program Mortgages, recording the highest number of accounts (NoA) at 13,076, reflecting highly effective penetration of the subsidized housing market in the region.

Faktor Pendukung dan Penghambat Bisnis KPR dan KKB

Uraian terkait faktor-faktor pendukung dan penghambat Bisnis KPR dan KKB adalah sebagai berikut:

1. **Faktor Pendukung**
   a. Program Promosi
      Rencana untuk bekerjasama dengan PT. Sarana Multigriya Finansial untuk pembiayaan Kredit Pemilikan Rumah Griya Nusantara tujuan pembelian *fixed* 20 tahun.
   b. Optimalisasi penyerapan kuota Kredit Program Pemerintah untuk KPR Sejahtera FLPP dan KPR MLT BPJS Ketenagakerjaan.
   c. Kerja Sama dengan Pengembang:
      Menjalin kerja sama dengan Pengembang untuk menawarkan paket promo **bjb** KPR untuk meningkatkan penjualan serta meningkatkan utilisasi kerjasama pengembang.
   d. Fokus pada profesi *fixed income*.
   e. Peningkatan kualitas SDM
      Pelatihan intensif kepada *account officer* untuk meningkatkan kemampuan analisa dan penjualan produk **bjb** KPR.
   f. Monitoring dan Evaluasi
      Melakukan monitoring dan evaluasi rutin untuk mengidentifikasi peluang dan tantangan dalam penjualan produk **bjb** KPR serta kualitas kredit.

Supporting and Inhibiting Factors of KPR and KKB Business

The description of the supporting and constraining factors affecting the Mortgage (KPR) and Vehicle Loan (KKB) businesses is as follows:

1. **Supporting Factors**
   a. Promotional Programs
      Plans to establish cooperation with PT Sarana Multigriya Finansial for the financing of Griya Nusantara mortgage loans with a fixed rate tenor of 20 years.
   b. Optimization of the utilization of Government program credit quotas, including KPR Sejahtera FLPP and KPR MLT BPJS Ketenagakerjaan.
   c. Collaboration with Developers:
      Establishing partnerships with property developers to offer promotional packages for **bjb** KPR products, aimed at increasing sales and optimizing developer partnership utilization.
   d. Focus on fixed-income professions.
   e. Enhancement of Human Capital Quality
      Providing intensive training to account officers to improve analytical capabilities and sales performance of **bjb** KPR products.
   f. Monitoring and Evaluation
      Conducting regular monitoring and evaluation to identify opportunities and challenges in the sales of **bjb** KPR products, as well as maintaining credit quality.

2. **Faktor Penghambat Bisnis**
   a. Terdapat issue perekonomian nasional dan adanya bencana alam di beberapa wilayah yang ikut memperburuk penurunan daya beli masyarakat dan kemampuan mengangsur masyarakat yang menurun.
   b. Penurunan realisasi kredit akibat berakhirnya suku bunga promo untuk tujuan pembelian.
   c. Kompetisi dengan Bank lain yang menawarkan suku bunga lebih rendah.
   d. Penundaan pembangunan rumah oleh pengembang KPR Sejahtera FLPP yang berdampak pada bangunan *ready stock* serta penyaluran kredit.
   e. Dalam rangka fokus menjaga kualitas kredit, dilakukan pembagian *account office*
   f. Ekspansi dan *account officer collectio*
   g. Penurunan aplikasi atau permohonan kredit akibat kondisi makro ekonomi yang belum membaik.

Rencana dan Strategi KPR dan KKB Tahun 2026

Rencana dan strategi bisnis KPR dan KKB tahun 2026 mencakup penerapan berbagai strategi antara lain sebagai berikut:

1. **Strategi Ekspansi Bisnis**
   a. Optimalisasi Program Pemerintah: Penyaluran **bjb** KPR Sejahtera FLPP secara selektif, termasuk perluasan ke sektor informal.
   b. *Captive Market* BPJS: Penyaluran **bjb** MLT BPJS Ketenagakerjaan secara agresif kepada pekerja keanggotaan BPJS.
   c. Pasar Sekunder *(Secondary Market)*: Peluncuran 'Griya Nusantara' (Dana SMF) untuk menangkap pasar KPR *Secondary* yang belum tergarap maksimal.

2. **Strategi Perbaikan Proses dan Kualitas Kredit**
   a. **Proses Bisnis**
      - Implementasi *New Loan Management System* (LMS) yang terhubung *host to host* dengan Tapera.
      - Penyederhanaan alur proses analisa kredit.
   b. **Strategi Kualitas *(Recovery)***
      - Aplikasi *Best Salmon*: Peluncuran aplikasi khusus monitoring kualitas kredit (mencakup kronologis debitur, prognosa, dan aksi).
      - *Jobdesk Clarity*: Pemisahan tegas antara AO Ekspansi dan AO *Collection*.
      - Restrukturisasi dan Lelang: Percepatan penyelesaian kredit (Restruk >3 kali) dan koordinasi lelang.
      - Pra-NPL: Pemanggilan debitur Pra-NPL oleh Kantor Pusat/Wilayah secara proaktif.

2. **Business Constraints Factors**
   a. Ongoing national economic challenges and the occurrence of natural disasters in several regions have adversely affected purchasing power and reduced customers' repayment capacity.
   b. Decline in loan realization following the end of promotional interest rates for purchase purposes.
   c. Competition from other banks offering lower interest rates.
   d. Delays in housing construction by developers under the KPR Sejahtera FLPP program, affecting ready stock availability and loan disbursement.
   e. In line with the focus on maintaining credit quality, a segmentation of account officer roles has been implemented.
   f. Expansion and account officer collection
   g. Decline in loan applications due to macroeconomic conditions that have not yet fully improved.

KPR and KKB Plans and Strategies for 2026

The business plan and strategy for Mortgage Loans (KPR) and Auto Loans (KKB) in 2026 encompass the implementation of several strategic initiatives, as outlined below::

1. **Business Expansion Strategy**
   a. Optimization of Government Programs: Selective distribution of **bjb** KPR Sejahtera FLPP, including expansion into the informal sector segment.
   b. BPJS Captive Market: Aggressive distribution of **bjb** MLT BPJS Ketenagakerjaan financing to workers registered as members of BPJS.
   c. Secondary Market Development: The launch of "Griya Nusantara" (SMF Funding) to capture opportunities in the secondary mortgage market, which remains underpenetrated.

2. **Process Improvement and Credit Quality Strategy**
   a. **Business Process**
      - Implementation of the New Loan Management System (LMS) integrated host-to-host with Tapera.
      - Streamlining of the credit analysis process flow.
   b. **Quality Strategy (Recovery)**
      - Best Salmon Application: Launch of a dedicated application for monitoring credit quality, covering debtor chronology, prognosis, and follow-up actions.
      - Job Description Clarity: Clear segregation of duties between Expansion Account Officers (AO Expansion) and Collection Account Officers (AO Collection).
      - Restructuring and Auction: Acceleration of loan resolution (restructuring >3 times) and auction coordination.
      - Pre-NPL: Proactive summons of Pre-NPL debtors by the Head Office/Regional Offices.

Dana Pihak Ketiga (DPK)

DPK bank **bjb** terdiri atas dua segmen utama, yaitu DPK Konsumer dan DPK Institusi. DPK Konsumer berfokus pada penghimpunan dana dari nasabah perorangan melalui produk tabungan, giro, dan deposito yang dirancang sesuai dengan kebutuhan individu. Sementara itu, DPK Institusi mengelola dana dari nasabah korporasi, pemerintah daerah, BUMD, serta institusi lainnya. Sinergi antara DPK Konsumer dan DPK Institusi memungkinkan bank **bjb** untuk menjaga keseimbangan struktur pendanaan, meningkatkan efisiensi biaya dana, serta memperkuat kapasitas pembiayaan dalam mendukung pertumbuhan bisnis.

Third Party Funds (TPF)

Third Party Funds (TPF) of bank **bjb** consist of two main segments, namely Consumer TPF and Institutional TPF. Consumer TPF focuses on mobilizing funds from individual customers through savings, current accounts, and time deposits designed in accordance with individual needs. Meanwhile, Institutional TPF manages funds from corporate customers, regional governments, regionally owned enterprises (BUMD), as well as other institutions. The synergy between Consumer TPF and Institutional TPF enables bank **bjb** to maintain a balanced funding structure, improve cost of funds efficiency, and strengthen financing capacity in supporting business growth.

Tabel Produktivitas Dana Pihak Ketiga
Table of Third Party Fund Productivity

(dalam jutaan Rupiah / in IDR million)

Dana Pihak Ketiga	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Third Party Fund
	(Rp)	(Rp)	(Rp)	(Rp)	(Rp)	(Rp)	(%)	
DPK Konsumer	**46,678,877**	45,931,249	40,072,667	38,486,719	36,750,785	747,628	1.63%	TPF Consumer
DPK Nasabah Institusi	**76,474,119**	79,826,864	86,662,274	85,447.52	78,227,119	(3,352,745)	(4.20%)	TPF Institution Consumer
Total	**123,152,996**	**125,758,113**	**126,734,941**	**38,572,167**	**114,977,904**	**(2,605,117)**	**(2.07%)**	Total

Pada tahun 2025, total DPK bank **bjb** tercatat sebesar Rp123,15 triliun, mengalami penurunan sebesar 2,07% atau senilai Rp2,61 triliun dibandingkan dengan tahun 2024 yang mencapai Rp125,76 triliun. Penurunan tersebut terutama dipengaruhi oleh berkurangnya DPK dari nasabah institusi, yang tercatat menurun sebesar 4,20% atau Rp3,35 triliun.

In 2025, bank **bjb**'s total Third Party Funds (TPF) amounted to IDR123.15 trillion, representing a decrease of 2.07% or IDR2.61 trillion compared to IDR125.76 trillion in 2024. This decline was primarily attributable to a reduction in Third Party Funds from institutional customers, which decreased by 4.20% or IDR3.35 trillion.

DANA PIHAK KETIGA KONSUMER

Penjelasan Dana Pihak Ketiga Konsumer
Dana pihak ketiga konsumer terdiri atas giro, tabungan, dan deposito perorangan yang dihimpun oleh bank **bjb**.

Jenis-jenis giro, tabungan dan deposito DPK konsumer telah disajikan pada bagian Produk dan Jasa dalam Laporan Tahunan ini.

CONSUMER THIRD PARTY FUND

Consumer Third Party Funds Explanation
Consumer third-party funds consist of current accounts, savings and individual deposits collected by bank **bjb**. .

Types of current accounts, savings and deposits from Consumer TPF is explained in the Products and Services section of this Annual Report.

Pemetaan Target dan Pangsa Pasar bank **bjb** selama Tahun 2025 Target Mapping and Market Share of bank **bjb** in 2025

Payroll & Individual Transaction

ASN, P3K, THL, Peg. BLUD, BUMD /
ASN, P3K, THL, Peg. BLUD, ROEs
2,5 T / 330 Ribu NOA / 2,5 T / 330 Thousand NOA
Gaji, TPP / Salary, TPP

JASPEL & JASMED / Service Incentives (JASPEL) and Medical Service Fees (JASMED)
79 M / 19 Ribu NOA / 79 M / 19 Thousand NOA
Tunjangan Tenaga Jasa Pelayanan Medis BLUD (RSUD, Puskesmas) / BLUD Medical Service Allowances (Hospitals and Community Health Centers)

TAD VENDOR DINAS / Official Travel Vendor (TAD)
Gaji Satpam, Pramubhakti / Security and Service Staff Salaries

Penyaluran, Bantuan / Disbursement and Assistance
Rekening penerima bantuan pemda, BPMU, Beasiswa, BSPS, Pembebasan Lahan / Beneficiary Accounts for Regional Government Assistance, BPMU, Scholarships, BSPS, and Land Acquisition

TNI & Polri / TNI & Polri
640 M / 11.955 NOA / 640 M / 11,955 NOA
Tukin Polri, Dukops, Diktip, RS TNI Polri, Uang Saku Pendidikan, Honor Guru Militer / Police Allowances, Operational Support, Education Support, TNI–Polri Hospitals, Education Allowances, and Military Instructor Honoraria

Kemendisdakmen, Kemenag / Kemendisdakmen, Kemenag
2,3 T / 3 bln - 146 Ribu NOA / 2,3 T / 3 month - 146 Thousand NOA
TPG (ASN, Non ASN) / TPG (ASN, Non ASN)

Taspen, ASABRI, Dapen / Taspen, ASABRI, Dapen
Taspen 605 M / 174.949 NOA / Taspen 605 M / 174,949 NOA
Asabri 32 M / 12.635 NOA / Asabri 32 M / 12.635 NOA
Gaji Pensiun / Pension Salaries

Perusahaan, RS, Sekolah Swasta, Toko Ritel / Companies, Hospitals, Private Schools, and Retail Stores
Pendekatan & kolaborasi dengan Disnaker, DPMPTSP & Disdik Akuisisi Payroll / Collaboration with Disnaker, DPMPTSP, and Disdik for Payroll Acquisition

UMKM, Cafe, Resto, Hotel, Usaha Debitur / MSMEs, Cafés, Restaurants, Hotels, and Debtor Businesses
Gaji Karyawan / Employee Salaries

Profesi, Komunitas, Paguyuban / Professionals, Communities, and Associations

Individual Transaction

Walk In Customer / Walk In Customer
Pembukaan Rekening di Jaringan Kantor / Account Opening through Branch Network

Merchant E Catalog, Siplah, KKPD / Merchant E Catalog, Siplah, KKPD
Rekening Mitra Pemerintah Daerah di aplikasi belanja daerah / Regional Government Partner Accounts in Expenditure Applications

Pedagang, Pebisnis / Merchants and Business Owners
Toko, Pasar, Juragan Tani & Ternak, Pelaku UMKM, Developer, Business Owner / Shops, Markets, Agribusiness Operators, MSMEs, Developers, and Business Owners

Debitur / Borrowers
Rekening debitur komersial, UMKM, Konsumer / Commercial, MSME, and Consumer Borrower Accounts

Komunitas / Communities
Rekening Anggota Ikatan Alumni, Asosiasi, Himpunan, Lingkungan Warga, Kelompok Arisan / Member Accounts of Associations, Communities, and Social Groups

Sponsorship Event / Sponsorship Event
Pembukaan Rekening : / Account Opening
Acara Dinas, Swasta, Asosiasi / Government, Private, and Association Events

Middle Up HNWI / Middle Up HNWI
Pembukaan Rekening Prioritas, Pemilik Bisnis, Direksi Perusahaan, Profesi / Account Opening for Priority Customers, Business Owners, Company Directors, and Professionals

Refferal Nasabah Institusi / Institutional Customer Referrals
Owner, Direksi, Karyawan Perusahaan Nasabah Institusi / Owners, Directors, and Employees of Institutional Customers

Customer On Boarding / Customer On Boarding
Pembukaan Rekening Secara Online Dimana dan Kapan saja / Online Account Opening Anytime and Anywhere

Layanan DIGI bank **bjb** / DIGI bank **bjb** Services

- Mudah
- Praktis
- Aman
- Nyaman
- Lengkap
- Manfaat
- Murah

- Transfer
- Bayar
- Beli
- Pinjaman
- Donasi
- Saving/Investasi
- Limit Transaksi

- Easy
- Practical
- Secure
- Convenient
- Comprehensive
- Beneficial
- Affordable

- Transfer
- Payments
- Purchases
- Loans
- Donations
- Savings/Investments
- Transaction Limits

Peningkatan Layanan / Service Enhancement

- Integrasi Payroll System Kehadiran COB
- Cash Management Lengkap
- Kemudahan Pembayaran (VA, QRIS)
- Integrasi E Commerce
- Fitur Lifestyle
- Alokasi Finansial (Pocket)
- Saving & Investasi (Wealth)

- Integration with Payroll and Attendance Systems (COB)
- Comprehensive Cash Management
- Payment Convenience (VA, QRIS)
- E-commerce Integration
- Lifestyle Features
- Financial Allocation (Pocket)
- Savings and Investments (Wealth)

Promosi Akuisisi / Acquisition Promotion

- Biaya Adm & ATM Ringan
- Saldo Minimum Rendah
- Referral Reward Manajemen
- Loyalty Program
  - Biaya Transfer Topup Ringan
  - MGM Kode Referral
  - Diskon Merchant
- Fasilitas Kredit Payroll

- Low Administrative and ATM Fees
- Low Minimum Balance
- Management Referral Rewards
- Loyalty Program
  - Low Transfer and Top-Up Fees
  - MGM Referral Code
  - Merchant Discounts
- Payroll Credit Facilities

Akuisisi Dana Transaksional / Transactional Funding Acquisition

- Giro & Tabungan
  - Transaksi Flexible
  - Bunga Menarik
- Program Hadiah Langsung
- Akuisisi Supply Chain Bisnis

- Current Accounts and Savings
  - Flexible Transactions
  - Competitive Interest Rates
- Direct Reward Programs
- Business Supply Chain Acquisition

Perkembangan Produk Dana bank bjb di Tahun 2025

Uraian lengkap perkembangan produk dana bank **bjb** di Tahun 2025 adalah sebagai berikut:

1. **Implementasi bjb Tandamata My Goals pada DIGI bank bjb**
   a. Pengembangan pada Aplikasi DIGI bank **bjb** terkait fitur **bjb** Tandamata My Goals fitur Qurban (BEREHAN).

   b. Pengembangan Perubahan setoran minimal untuk **bjb** Tandamata My Goals menjadi Rp50 ribu kelipatan Rp50 ribu untuk setoran mingguan dan setoran bulanan
2. **bjb Tandamata *Payroll***
   Perubahan pada biaya Administrasi **bjb** Tandamata Payroll berdasarkan Tiering Rp2 ribu,sampai dengan Rp7 ribu.

3. **bjb Deposito *Online***
   a. Implementasi **bjb** Deposito Online pada DIGI bank **bjb**.

   b. Pengembangan Fitur SiSuka Online pada DIGI bank **bjb**.
   c. Penyusunan tiering rate dan penempatan awal **bjb** Deposito Suka-Suka Online.
4. **Pengembangan pada fitur Harian dan Mingguan bjb T-Samsat Pada DIGI bank bjb**
   Pemblokiran PKB pada **bjb** T-Samsat dilakukan dengan pemblokiran sejumlah saldo pada rekening nasabah sesuai jumlah tagihan PKB pada **bjb** T-Samsat sesuai data resmi BAPENDA dengan mekanisme:

   a. Blokir Berkala
      - Bulanan: Tanggal blokir otomatis yang dapat dipilih antara tanggal 1-28.
      - Mingguan: Hari blokir otomatis yang dapat dipilih antara hari Senin-Minggu.
      - Harian: Sistem akan secara otomatis melakukan blokir setiap harinya.

Strategi bank bjb dalam Mendukung Kegiatan DPK di Tahun 2025

Langkah-langkah strategi bank **bjb** dalam mendukung kegiatan DPK di tahun 2025 adalah melakukan perluasan kerjasama penghimpunan dana pihak ketiga baik *Business to Government* (B to G) maupun *Business to Business* (B to B) diantaranya:

1. **Pusat Layanan Pembiayaan Pendidikan (PUSLAPDIK) Kementerian Pendidikan Dasar dan Menengah Republik Indonesia**
   Penyaluran dana Tunjangan Profesi Guru (Sertifikasi) Non ASN dengan potensi dana total sebesar ± Rp1,9 triliun dengan jumlah penerima sebanyak ± 75.539 tenaga pengajar.
2. **Lembaga Layanan Pendidikan Tinggi Wilayah 3 Jakarta**
   Penyaluran dana Tunjangan Profesi Dosen (Sertifikasi) Non ASN dengan potensi dana total sebesar ± Rp30 miliar dengan jumlah penerima sebanyak ± 821 tenaga pengajar. Adapun tahun 2026 terdapat potensi penambahan

Development of bank bjb Fund Products in 2025

The detailed development of bank **bjb** fund products in 2025 is as follows:

1. **Implementation of bjb Tandamata My Goals on DIGI bank bjb**
   a. Development within the DIGI bank **bjb** application related to the **bjb** Tandamata My Goals feature, specifically the Qurban feature (BEREHAN).
   b. Enhancement of the minimum deposit requirement for **bjb** Tandamata My Goals to IDR50 thousand in multiples of IDR50 thousand for weekly and monthly deposits.
2. **bjb Tandamata Payroll**
   Adjustment to the administrative fee for **bjb** Tandamata Payroll based on tiering, ranging from IDR2 thousand to IDR7 thousand.
3. **bjb Online Deposits**
   a. Implementation of **bjb** Online Deposits on DIGI bank **bjb**.
   b. Development of the SiSuka Online feature on DIGI bank **bjb**.
   c. Formulation of the tiering rate and initial placement for **bjb** Deposito Suka-Suka Online.
4. **Enhancement of Daily and Weekly Features of bjb T-Samsat on DIGI bank bjb**
   The blocking of PKB in **bjb** T-Samsat is carried out by blocking a certain amount of balance in the customer's account in accordance with the PKB bill amount in **bjb** T-Samsat, based on official data from BAPENDA, with the following mechanism:
   a. Periodic Blocking
      - Monthly: Automatic blocking date that can be selected between the 1st and 28th.
      - Weekly: Automatic blocking day that can be selected between Monday and Sunday.
      - Daily: The system will automatically perform blocking on a daily basis.

Strategy of bank bjb in Supporting Third Party Funds (TPF) Activities in 2025

The strategic steps undertaken by bank **bjb** in supporting Third Party Funds (TPF) activities in 2025 include expanding cooperation in mobilizing third party funds through both Business to Government (B to G) and Business to Business (B to B) schemes, including the following:

1. **Pusat Layanan Pembiayaan Pendidikan (PUSLAPDIK) Ministry of Primary and Secondary Education of the Republic of Indonesia**
   Distribution of Non-ASN Teacher Professional Allowance (Certification) funds with a total potential fund of approximately IDR1.9 trillion to approximately 75,539 teaching personnel.
2. **Higher Education Service Institution Region III Jakarta**
   Distribution of Non-ASN Lecturer Professional Allowance (Certification) funds with a total potential fund of approximately IDR30 billion to approximately 821 teaching personnel. In 2026, there is a potential increase of

sebanyak ± 400 tenaga pengajar dengan total dana sebesar ± Rp15 miliar.

3. **Kementerian Agama Kantor Wilayah Provinsi DKI Jakarta**
   Penyaluran dana Tunjangan Profesi Guru (Sertifikasi) Non ASN dengan potensi dana total sebesar ± Rp15,2 miliar dengan jumlah penerima sebanyak ± 388 tenaga pengajar. Adapun tahun 2026 terdapat potensi penambahan sebanyak ± 1.807 tenaga pengajar dengan total dana sebesar ± Rp43,3 miliar.
4. **PT Asuransi Angkatan Bersenjata Republik Indonesia (Persero)**
   Pembayaran gaji pensiunan TNI/POLRI dan ASN KEMHAN/ POLRI yang dikelola oleh PT ASABRI (Persero) dengan potensi dana total sebesar Rp313,3 miliar kepada 10.705 pensiunan
5. **Kepolisian Daerah (POLDA) Jawa Barat**
   Penyaluran dana Tunjangan Kinerja (tukin) polisi yang bertugas di Kepolisian Daerah Jawa Barat dengan potensi dana total sebesar ±Rp1,2 triliun kepada 42.000 anggota polisi di Jawa Barat
6. **PT Tabungan dan Asuransi Pegawai Negeri (Persero)**
   Pembayaran gaji pensiunan ASN yang dikelola oleh PT TASPEN (Persero) dengan potensi dana total sebesar Rp7,1 triliun kepada 162.957 pensiunan ASN, adapun salah satu strategi NoA Pensiunan dengan kerjasama antara bank **bjb** dengan Pengurus Besar Persatuan Wredatama Republik Indonesia terkait pemanfaatan Kartu ATM Co-Branding.
7. **Insentif Satgas Papua Yonif 303/Garut dan 321/ Majalengka**
   Penyaluran Insentif untuk Anggota Satgas Papua di Yonif 303/Garut dan Yonif 321/Majalengka kepada sebanyak ± 400 Anggota dengan penyaluran sebesar ± Rp25 miliar/ tahun
8. **Penyaluran Tunjangan Profesi Guru (ASN)**
   Penyaluran dana Tunjangan Profesi Guru (Sertifikasi) Aparatur Sipil Negara (ASN) dengan total penyaluran dana di tahun 2025 sebesar ± Rp8 triliun yang tersebar di wilayah Jawa Barat dan Banten untuk seluruh jenjang.

approximately 400 teaching personnel with a total fund of approximately IDR15 billion.

3. **Ministry of Religious Affairs Regional Office of DKI Jakarta Province**
   Distribution of Non-ASN Teacher Professional Allowance (Certification) funds with a total potential fund of approximately IDR15.2 billion to approximately 388 teaching personnel. In 2026, there is a potential increase of approximately 1,807 teaching personnel with a total fund of approximately IDR43.3 billion.
4. **PT Asuransi Angkatan Bersenjata Republik Indonesia (Persero)**
   Payment of pension benefits for retired TNI/POLRI personnel and ASN of the Ministry of Defense/POLRI managed by PT ASABRI (Persero) with a total potential fund of IDR313.3 billion distributed to 10,705 pensioners.
5. **West Java Regional Police (POLDA Jawa Barat)**
   Distribution of performance allowance (tukin) for police officers serving in the West Java Regional Police with a total potential fund of approximately IDR1.2 trillion distributed to 42,000 police personnel in West Java.
6. **PT Tabungan dan Asuransi Pegawai Negeri (Persero)**
   Payment of pension benefits for retired ASN managed by PT TASPEN (Persero) with a total potential fund of IDR7.1 trillion distributed to 162,957 retired ASN. One of the strategies to increase the number of pensioner accounts (NoA) is through cooperation between bank **bjb** and the Central Board of Persatuan Wredatama Republik Indonesia regarding the utilization of Co-Branding ATM Cards.
7. **Papua Task Force Incentives Yonif 303/Garut and 321/ Majalengka**
   Distribution of incentives for members of the Papua Task Force in Yonif 303/Garut and Yonif 321/Majalengka to approximately 400 personnel with a total distribution of approximately IDR25 billion per year.
8. **Distribution of Teacher Professional Allowance (ASN)**
   Distribution of Teacher Professional Allowance (Certification) funds for State Civil Apparatus (ASN) with a total distribution in 2025 of approximately IDR8 trillion across the West Java and Banten regions covering all education levels.

Produktivitas Dana Pihak Ketiga Konsumer

Uraian produktivitas DPK konsumer disajikan sebagai berikut.

Consumer Third Party Funds Productivity

The description of consumer TPF productivity is presented as follow.

Tabel Produktivitas Dana Pihak Ketiga Konsumer
Table of Consumer Third Party Funds Productivity

(dalam jutaan Rupiah / in IDR million)

Dana Pihak Ketiga	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Third Party Fund
	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(%)	
Giro	**466,428**	623,081	757,503	1,107,699	976,410	(156,653)	(25.14%)	Current Account

Dana Pihak Ketiga	2025 (Rp) (IDR)	2024 (Rp) (IDR)	2023 (Rp) (IDR)	2022 (Rp) (IDR)	2021 (Rp) (IDR)	Pertumbuhan Growth 2024-2025 (Rp) (IDR)	Pertumbuhan Growth 2024-2025 (%)	Third Party Fund
Tabungan	**32,305,523**	31,588,008	27,623,296	26,552,281	24,685,441	717,515	2.27%	Savings
Deposito	**13,906,926**	13,720,159	11,691,868	10,826,740	11,088,934	186,767	1.36%	Deposits
Total DPK	**46,678,877**	**45,931,249**	**40,072,667**	**38,486,719**	**36,750,785**	**747,629**	**1.63%**	**Total TPF**

Total DPK Konsumer tahun 2025 mencapai Rp46,68 triliun, meningkat 1,63% atau Rp747,63 miliar dibandingkan dengan tahun 2024 yang mencapai Rp45,93 triliun. Peningkatan ini terutama berasal dari pertumbuhan tabungan sebesar Rp717,52 miliar.

Total Consumer Third Party Funds (TPF) in 2025 reached IDR46.68 trillion, representing an increase of 1.63% or IDR747.63 billion compared to IDR45.93 trillion in 2024. This increase was primarily driven by savings growth of IDR717.52 billion.

Tabel *Number of Account* (NoA) Dana Pihak Ketiga Konsumer
Table of Consumer Third Party Funds Number of Account (NoA)

(dalam NoA / in NoA)

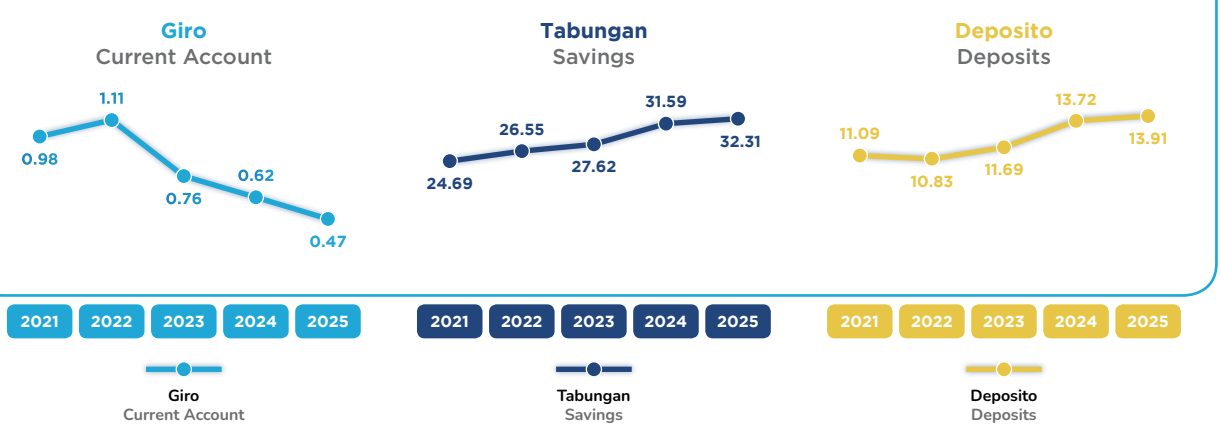
NoA Dana Pihak Ketiga	2025 (Rp) (IDR)	2024 (Rp) (IDR)	2023 (Rp) (IDR)	2022 (Rp) (IDR)	2021 (Rp) (IDR)	Pertumbuhan Growth 2024-2025 (Rp) (IDR)	Pertumbuhan Growth 2024-2025 (%)	NoA Third Party Fund
Giro	**20,602**	20,455	19,999	19,755	18,838	147	0.72%	Current Account
Tabungan	**4,599,162**	3,963,745	3,813,066	3,980,195	5,002,596	635,417	16.03%	Savings
Deposito	**58,892**	57,461	57,076	56,918	54,813	1,431	2.49%	Deposits
Total NoA DPK	**4,678,656**	**4,041,661**	**3,890,141**	**4,056,868**	**5,076,247**	**636,995**	**15.76%**	**Total NoA TPF**

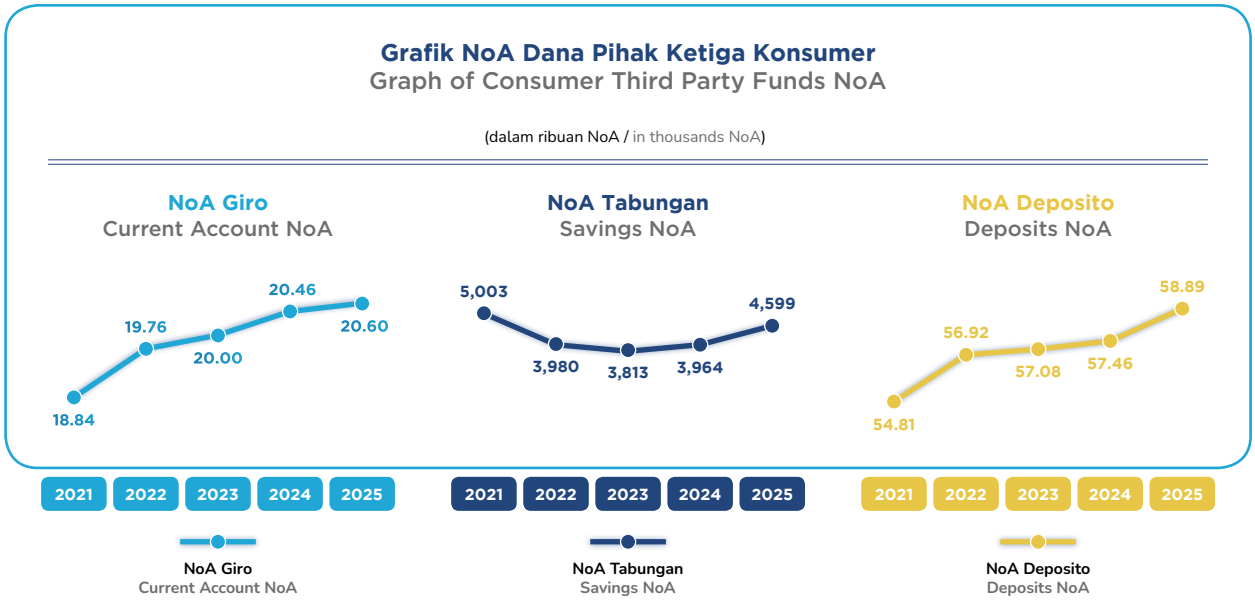
NoA DPK Konsumer mengalami peningkatan sebesar 15,76% dari 4.041.661 NoA pada tahun 2024 menjadi 467.656 NoA pada tahun 2025. Kenaikan tersebut terutama berasal dari meningkatnya jumlah NoA dari tabungan sebesar 635.417 NoA.

The number of accounts (NoA) of Consumer Third Party Funds (TPF) increased by 15.76%, from 4,041,661 accounts in 2024 to 4,677,656 accounts in 2025. This increase was primarily driven by the rise in the number of savings accounts, which grew by 635,417 accounts.

Grafik Produktivitas Dana Pihak Ketiga Konsumer
Graph of Consumer Third Party Funds Productivity

(dalam triliun Rupiah / in IDR trilion)





Rencana dan Strategi Pengembangan Produk Dana Tahun 2026

Dalam melakukan pengembangan produk khususnya produk dana, bank **bjb** melakukan langkah-langkah pengembangan produk sebagai suatu strategi agar produk yang dikembangkan dapat diterima di pasar yang memiliki *value* serta daya saing dengan produk kompetitor. Adapun rencana dan strategi pengembangan produk dana pada tahun 2026 yaitu:

1. **Strategi Peningkatan Dana**

Fund Product Development Plan and Strategy in 2026

In developing products, particularly fund products, bank **bjb** undertakes product development initiatives as a strategic effort to ensure that the products developed are well accepted in the market and possess value and competitiveness against competitors' products. The fund product development plan and strategy in 2026 are as follows:

1. **Fund Raising Strategy**



2. ***Payroll*** **danTransaksional (Tandamata *Payroll*, Tandamata, Agen bjb, EDC QRIS)**

2. Payroll and Transactional (Tandamata Payroll, Tandamata, Agen **bjb**, EDC QRIS)

Perluasan Payroll
Payroll Expansion

- Penguatan Payroll Pemda, BLUD, BUMD untuk gaji, TPP ASN, P3K, Pegawai, Siltap Desa
  Strengthening Payroll for Regional Governments, BLUD, and ROEs (Salaries, TPP, ASN, P3K, Employees, and Village Fixed Income)
- Prospek & Akuisisi Payroll Pabrik / Industri referral & kolaborasi DPMPTSP, Disnaker, BPR
  Prospecting and Acquisition of Payroll for Manufacturing/Industrial Sectors through referrals and collaboration with DPMPTSP, Disnaker, and BPR
- Akuisisi Payroll Vendor Outsorcing ekosistem Pemda
  Payroll Acquisition for Regional Government Outsourcing Vendors
- Prospek & akuisisi payroll Tukin TNI, Dukops Babinsa, Tunj. Satgas
  Prospect & Payroll Acquisition for TNI Allowances, Babinsa Operational Support, and Task Force Benefits
- Peningkatan Payroll TPG ASN & Non ASN Kemendik & Kemenag, LL Dikti
  Payroll Enhancement for TPG of ASN and Non-ASN under MoE & MoRA, LL Dikti
- Prospek & akuisisi payroll sekolah swasta, Rumah Sakit, Hotel, Cafe Resto
  Prospect & Payroll Acquisition for Private Schools, Hospitals, Hotels, and Cafes/Restaurants
- Peningkatan payroll gaji pensiun Taspen & Asabri Kolaborasi BKD, PWRI & Kesatuan
  Enhancement of Pension Payroll (Taspen and Asabri) through collaboration with BKD, PWRI, and relevant institutions
- Prospek & akuisisi payroll SPPG MBG nasabah UMKM & Komersial
  Payroll Acquisition for SPPG MBG of MSME and Commercial Customers

- Penyesuaian biaya administrasi ATM payroll yang fleksibel, menarik dan terjangkau
- Insentif / cashback / benefit bagi pengusaha / owner / HRD / Key Person Lembaga yang memindahkan payroll ke **bjb**
- Program insentif reward kepada cabang dan untuk tim marketing yang berhasil akuisisi payroll
- Penguatan sistem / skema payroll onboarding dan petugas on site untuk pembukaan rekening yang mudah, praktis dan cepat
- Peningkatan sistem pemrosesan, reporting dan monitoring payroll

- Flexible, competitive, and affordable payroll ATM administrative fees
- Incentives, cashback, and benefits for employers, owners, HR, and key personnel migrating payroll to **bjb**
- Incentive and reward programs for branches and marketing teams achieving payroll acquisition
- Strengthening payroll onboarding systems and on-site support for easy, practical, and fast account opening
- Enhancement of payroll processing, reporting, and monitoring systems

Peningkatan Basis Nasabah Transaksi
Expansion of Transaction Customer Base

- Optimalisasi jaringan KC, KCP A, KCP B untuk fokus akuisisi NOA baru
  Optimization of KC, KCP A, and KCP B networks to drive new NOA acquisition
- Penetrasi pasar untuk akuisisi NOA baru dengan empowerment jaringan Agen **bjb**
  Market penetration to acquire new NOA through empowerment of the **bjb** Agent network
- Akuisisi nasabah transaksi dari debitur UMKM, komersial dan rantai pasoknya serta pedagang pasar, pertokoan dan pelaku usaha lainnya
  Acquisition of transaction customers from MSME and commercial borrowers, their supply chains, as well as market traders, retail shops, and other business operators
- Ekspansif Akuisisi EDC QRIS hotel, cafe, resto, toko ritel, toko emas dan sebagainya
  Expansive acquisition of EDC and QRIS across hotels, cafes, restaurants, retail stores, gold shops, and others
- Akuisisi nasabah transaksi dari ekosistem keuangan Pemda yaitu merchant dari e-catalog dana belanja daerah dan merchant dari siplah dana BOS
  Acquisition of transaction customers from the Regional Government financial ecosystem, including merchants from the e-catalog of regional expenditure funds and merchants from SIPLAH funded by BOS
- Ekspansif Akuisisi QRIS merchant, pedagang pasar, pertokoan, warung, kaki lima, kantin, pelaku usaha lainnya
  Expansive acquisition of QRIS merchants, including market traders, retail shops, small stalls, street vendors, canteens, and other business operators

- Segera meluncurkan Customer on Boarding di aplikasi DIGI bank **bjb**
- Meningkatkan kehandalan mesin EDC QRIS dan mesin Agen **bjb** dalam proses transaksi, reporting dan monitoring
- Membentuk Unit Complaint Care, khusus untuk cepat tanggap atasi komplain merchant EDC & Agen **bjb**
- Support fasilitas penunjang Agen **bjb** dengan standarisasi desain & material yang bagus dan menarik (sign board, meja, spanduk, banner), serta support bisnis model parenting Agen
- Insentif/komisi Agen atas akuisisi, insentif kasir yang menggunakan EDC **bjb** dan reward/apresiasi owner yang menahan dana transaksi merchant tetap di **bjb**
- Membuat produk **giro/tabungan Fleksi**, untuk akuisisi dana nasabah pebisnis yang ingin optimalisasi dana usaha, namun tetap fleksibel penarikan
- Meningkatkan fitur transaksi aplikasi DIGI bank **bjb** yang lengkap, mudah dan praktis agar nasabah nyaman & percaya bertransaksi di DIGI bank **bjb** sehingga menyimpan dana alokasi belanja/transaksi di **bjb**

- Launch Customer Onboarding in the DIGI bank **bjb** application
- Enhance reliability of EDC QRIS and **bjb** Agent machines for transactions, reporting, and monitoring
- Establish a Complaint Care Unit for prompt handling of EDC merchant and **bjb** Agent complaints
- Support **bjb** Agents with standardized and attractive facilities (signboards, desks, banners) and business model support
- Provide incentives/commissions for agents on acquisition, cashier incentives for using **bjb** EDC, and rewards for owners retaining merchant funds in **bjb**
- Develop flexible current account/savings products (Fleksi) to attract business funds with flexible withdrawals
- Enhance DIGI bank **bjb** transaction features to be comprehensive, user-friendly, and convenient, encouraging customers to retain transaction funds in **bjb**

3. ***Saving*** **(TM Rencana, TM Berjangka, Deposito *Online*, T-Samsat)**

3. Savings (TM Rencana, TM Berjangka, Online Deposits, T-Samsat)



4. **Tabungan Literasi Pelajar (TM My First, SimPel)**

4. Student Financial Literacy Savings (TM My First, SimPel)



5. **Dana Investasi (Gebyar Tandamata, Deposito Berjangka, Deposito Online, Middle Up HNWI Prioritas)**

- Maintain & Repricing Dana Rate >6% & >7%
  Maintain and repricing of funds with rates >6% and >7%
- Replace FF Dana >6% sesuai quota dana keluar
  Replacement of funds >6% in line with fund outflow quotas
- Prospek & Akuisisi Dana Prioritas Ritel untuk basis nasabah lebih besar
  Prospect & Acquisition of priority retail funds to expand the customer base
- Prospek & Akuisisi Dana Drop Fund
  Prospect & Acquisition of drop funds
- Prospek dan Akuisisi Dana Pengusaha SPPG MBG
  Prospect & Acquisition of funds from SPPG MBG entrepreneurs
- Prospek dana pengusaha Kontraktor Pemda dari SP2D Akhir Tahun, Hasil Panen, Bonus
  Prospect of funds from regional government contractors (year-end SP2D, harvest proceeds, bonuses)
- Program MGM referral nasabah
  MGM referral programs for customers
- Layanan Premium, Airport Handling, Lounge Bandara, Layanan Prioritas Pengurusan Dokumen, Pembayaran Pajak, Travel Handling
  Premium services, including airport handling, airport lounges, priority document services, tax payment, and travel handling
- Event Olahraga bersama Middle Up HNWI, komunitas profesi, pengusaha, seperti Padel, Tennis dan olah raga lainnya
  Sports events with middle-up HNWI, professional communities, and entrepreneurs (e.g., padel, tennis, and others)
- Kolaborasi dengan BAPENDA, Pembayaran PKB nasabah prioritas & Layanan Pembayaran PKB bagi WP Pemilik Kendaraan Mewah
  Collaboration with BAPENDA for motor vehicle tax (PKB) payments for priority customers, including services for luxury vehicle taxpayers
- Prospek & Akuisisi Ekosistem Bisnis Nasabah Prioritas, Supplier, Distributor, Partner Bisnis
  Prospect & Acquisition of priority customer business ecosystems, including suppliers, distributors, and business partners
- Masif Pemasaran & Akuisisi Deposito Online untuk meningkatkan basis nasabah middle income
  Intensive marketing and acquisition of online deposits to expand the middle-income customer base
- Layanan Financial Report Nasabah Prioritas, Portofolio Aset, Notifikasi Dana Masuk, Keluar, Deposito JT, Pertumbuhan Dana
  Financial reporting services for priority customers, including asset portfolios, fund movement notifications, maturity deposits, and fund growth
- Program Retensi Dana, Hadiah & Apresiasi Nasabah (Kue, Hadiah Ulang Tahun, Voucher, Gadget, Tiket Wisata)
  Fund retention programs, including gifts and customer appreciation (cakes, birthday gifts, vouchers, gadgets, travel tickets)
- Personal Approach, Pendekatan Relationship, Intimasi Nasabah, Ngobrol Informal terkait dengan personal, hobi, interest
  Personal and relationship-based approaches to strengthen customer intimacy through informal engagement on personal interests and hobbies

5. **Investment Funds (Gebyar Tandamata, Time Deposits, Online Deposits, Middle-Up HNWI Priority)**

DANA PIHAK KETIGA INSTITUSI (KELEMBAGAAN)

Penjelasan Dana Pihak Ketiga Institusi (Kelembagaan)

DPK institusi merupakan dana yang dihimpun bank **bjb** yang berasal dari institusi/lembaga. bank **bjb** mengelola dana untuk nasabah institusi serta melakukan beberapa inisiasi kerjasama dengan nasabah institusi yang signifikan melalui penandatanganan nota kesepahaman.

Jenis-jenis giro, tabungan dan deposito DPK Institusi telah dijelaskan pada bagian Produk dan Jasa dalam Laporan Tahunan ini.

Jenis Produk dan Layanan yang Menjadi Unggulan Dana Pihak Ketiga Institusi (Kelembagaan)

Produk dan layanan DPK Institusi (Kelembagaan) yang menjadi andalan adalah sebagai berikut

1. **bjb Deposito**
   bjb Deposito adalah simpanan dengan bunga menarik dan beragam keuntungan lainnya, untuk memastikan uang Anda diinvestasikan di tempat yang aman dan terpercaya sekaligus menguntungkan, **bjb** Deposito adalah pilihan yang tepat dan dapat diandalkan.

INSTITUTIONAL THIRD PARTIES FUNDS

Institutional Third Party Funds Explanation

Institutional TPFs were funds collected by bank **bjb** originating from institutions. bank **bjb** managed funds for institutional customers and carries out several collaboration initiatives with significant institutional customers through signing a memorandum of understanding.

Types of demand deposits, savings and institutional deposits had been explained in the Products and Services section of this Annual Report.

Types of Products and Services as Featured Institutional Third Party Funds

The Institutional Relations Division's featured products and services are as follows

1. **bjb Deposits**
   bjb Deposits are deposits with attractive interest rates and various other benefits. To ensure your money is invested in a safe and reliable and profitable place, **bjb** Deposits is the right and reliable choice.

Keunggulan

a. **Suku bunga yang Kompetitif**
   - Suku bunga deposito yang kompetitif menjadikan investasi anda lebih cepat berkembang.
   - Dapat diberikan suku bunga *special rate* pada jumlah penempatan tertentu.

b. **Fleksibilitas Tinggi**
   - Tersedia berbagai pilihan jangka waktu yang dapat Anda tentukan sesuai dengan kebutuhan Anda, yaitu: 1, 3, 6, 12, atau 24 bulan.
   - Bebas memperpanjang deposito secara otomatis (*Automatic Roll Over*/ARO).
   - Anda dapat memilih untuk menginvestasikan kembali bunga deposito ke pokok deposito atau ditransfer ke rekening giro atau tabungan bank **bjb** yang dapat ditarik setiap saat.

c. **Kenyamanan**
   - Layanan *Weekend Banking* pada hari Sabtu dan Minggu di beberapa Kantor Cabang, memberi kesempatan bagi anda yang tidak dapat bertransaksi di Cabang pada hari kerja karena kesibukan anda.
   - Tersedia layanan 24 jam untuk transaksi non keuangan, misalnya informasi saldo/transaksi rekening, suku bunga dan sebagainya melalui **bjb** *call* 14049.

2. **bjb Giro**

   Giro dari bank **bjb** yang memberikan layanan perbankan dengan berbagai kemudahan dan fasilitas pengelolaan keuangan Anda.

   Keuntungan

   a. Pilihan mata uang yang beragam: IDR, USD, SGD, EUR, AUD, CNY, JPY.
   b. Suku bunga yang menarik dan kompetitif.
   c. Layanan transaksi *real time online*.
   d. Biaya administrasi ringan.
   e. Dapat ditarik dalam mata uang Rupiah ataupun Valas.
   f. Nasabah mendapatkan detail mutasi rekening sehingga memudahkan pemantauan aktivitas rekening giro.

   Kemudahan

   a. Bagi nasabah **bjb** Giro Perorangan mendapatkan fasilitas DIGI bank **bjb**.
   b. Bagi nasabah **bjb** Giro Non Perorangan mendapatkan fasilitas *Internet Banking Corporate*, *Cash Management Service*, *Corporate Card* dan **bjb** *Virtual Account*.

3. **bjb Tabungan**

   Tabungan Tanda Mata dari bank **bjb** adalah tabungan untuk para nasabah dengan keuntungan lainnya.

   Keunggulan

   a. Pilihan mata uang yang beragam: IDR, USD, SGD, EUR, AUD, CNY, JPY

Advantages

a. **Competitive interest rates**
   - Competitive deposit interest rates make customer investments grow faster.
   - Can be given a special interest rate on a certain number of placements.

b. **High Flexibility**
   - There are various choices of time periods that can be determined according to customer needs, namely: 1, 3, 6, 12, or 24 months.
   - Free to extend deposits automatically (Automatic Roll Over/ARO).
   - Customers can choose to reinvest deposit interest into the principal deposit or transfer it to a checking account or bank **bjb** savings which can be withdrawn at any time.

c. **Comfort**
   - Weekend banking services on Saturdays and Sundays at several branch offices, providing opportunities for customers who cannot transact at the branch on weekdays due to business of customers.
   - 24-hour service is available for non-financial transactions, for example account balance/ transaction information, interest rates and so on via **bjb** call 14049.

2. **bjb Current Account**

   Current account from bank **bjb** which provides banking services with various conveniences and facilities for managing your finances.

   Benefit

   a. Various currency options: IDR, USD, SGD, EUR, AUD, CNY, JPY
   b. Attractive and competitive interest rates
   c. On-line real time transaction services
   d. Low administration fee
   e. Can be withdrawn in Indonesia Rupiah or Forex
   f. stomers get account mutation details to make it easier to monitor current account activity.

   Convenience

   a. For individual **bjb** Current Account customers, they get DIGI bank **bjb** facilities.
   b. For Non-Individual **bjb** Current Account customers, they get Corporate Internet Banking facilities, Cash Management Services, Corporate Cards and **bjb** Virtual Accounts.

3. **bjb Tabungan**

   Tanda Mata Savings from bank **bjb** is savings for customers with other benefits.

   Advantages

   a. Various currency options: IDR, USD, SGD, EUR, AUD, CNY, JPY

b. Anda dapat memperoleh suku bunga simpanan kompetitif dan menguntungkan yang dihitung berdasarkan saldo harian.
c. Fasilitas DIGI bank **bjb** memberikan kenyamanan untuk anda membuka rekening dimanapun dan kapanpun
d. Beragam fitur transaksi melalui *internet banking* dan *mobile banking* yang lengkap termasuk pembayaran setoran pajak memudahkan transaksi Anda.
e. Anda mendapatkan fasilitas kartu ATM/kartu debet dengan jenis kartu sesuai pilihan Anda yang dapat digunakan untuk bertransaksi di lebih dari 1.000 ATM dan *merchant* yang tersebar di seluruh Indonesia.
f. Anda akan mendapatkan layanan *Internet Banking Corporate* (IBC) untuk kebutuhan transaksi perbankan perusahaan Anda.

4. **bjb E-Tax**

bjb E-Tax merupakan layanan perbankan dari bank **bjb** kepada wajib pajak nasabah dan non nasabah berupa layanan pembayaran BPHTB, eSamsat, PBB, PJDL, retribusi perizinan, retribusi provinsi/kota/kabupaten dan samsat digital nasional melalui jaringan kantor maupun jaringan elektronik.

Keunggulan

a. Kemudahan dalam pembayaran pajak pemerintah pusat, provinsi dan kota/kabupaten melalui *channel* bank **bjb**.
b. Kemudahan dalam perluasaan *channel* ke pihak ketiga (PPOB, modern *channel* dan *e-commerce*)
c. Pembayaran melalui *channel* bank **bjb** tidak dikenakan biaya administrasi

Mata pajak yang bisa dilakukan pembayaran via bank **bjb** sebagai berikut:

- Pajak Penghasilan (PPh)
- Pajak Pertambahan Nilai (PPN) dan PPNBM
- Bea Materai, Cukai
- Pajak Kendaraan Bermotor (PKB) dan Bea Balik Nama Kendaraan Bermotor (BBNKB)
- Pajak Bahan Bakar Kendaraan Bermotor, Pajak Air Permukaan, Pajak Rokok
- Pajak Bumi dan Bangunan sektor Pedesaan dan Perkotaan (PBB-P2)
- Bea Perolehan Hak Tanah dan Bangunan (BPHTB)
- Pajak Parkir, Pajak Hotel, Pajak Restoran, Pajak Hiburan, Pajak Mineral bukan Logam dan Batuan, Pajak Sarang Burung Walet, Pajak Air Tanah, Pajak Reklame, Pajak Penerangan Jalan Umum.
- Kini layanan **bjb** e-tax semakin tidak hanya kota/kabupaten di Jawa Barat dan Banten saja, namun telah ditambah cakupan pelayanan **bjb** e-tax yaitu Provinsi DKI Jakarta, Pemerintah Kota Batam, dan Pemerintah Kota Pekanbaru. Titik layanan transaksi diperluas juga melalui kerjasama dengan Alfamart, Indomaret, Kantor Pos.

b. You can gain competitive and profitable savings interest rates calculated based on daily balances.
c. DIGI bank **bjb** facilities provide convenience for you to open an account anywhere and anytime
d. Various transaction features via complete internet banking and mobile banking including tax deposit payments make your transactions easier.
e. You will obtain ATM/debit card facilities with the type of card according to your choice, which can be used for transactions at more than 1,000 ATMs and merchants spread throughout Indonesia.
f. You will obtain Internet Banking Corporate (IBC) services for your company's banking transaction needs.

4. **bjb E-Tax**

bjb E-Tax is a banking service from bank **bjb** to Customer and Non-Customer Taxpayers in the form of BPHTB, eSamsat, Land and Building Tax, PJDL Payment services, Licensing Retribution, Provincial/City/Regency Retribution and National Digital Samsat through Office Networks and Electronic Networks.

Advantage

a. Ease of paying taxes from Central, Provincial and City/Regency Governments through bank **bjb** channels.
b. Ease of Channel Expansion to Third Parties (PPOB, modern channels and e-commerce)
c. Payment through the bank **bjb** channel is not subject to administration fees.

Tax items that can be paid via bank **bjb** are as follows:

- Income Tax (PPh)
- Value Added Tax (PPN) and PPNBM
- Stamp Duty, Excise
- Motorized Vehicle Tax (PKB) and Motorized Vehicle Title Transfer Fee (BBNKB)
- Motor Vehicle Fuel Tax, Surface Water Tax, Cigarette Tax;
- Land and Building Tax for Rural and Urban Sector (PBB-P2);
- Land and Building Rights Acquisition Fee (BPHTB)
- Parking Tax, Hotel Tax, Restaurant Tax, Entertainment Tax, Non-Metal and Rock Mineral Tax, Swallow's Nest Tax, Groundwater Tax, Advertising Tax, Public Street Lighting Tax.
- Now **bjb** E-Tax services are increasingly not only cities/regencies in West Java and Banten, but have added the scope of **bjb** e-tax services, namely DKI Jakarta Province, Batam City Government, and Pekanbaru City Government. Transaction service points have also been expanded through cooperation with Alfamart, IndoMarch, and the Post Office.



5. **bjb E-Samsat**

   Merupakan penerimaan pembayaran pajak kendaraan bermotor tahunan untuk perorangan wilayah Jawa Barat melalui ATM bank **bjb.** Saat ini bersama-sama Tim Pembina Samsat Jawa Barat telah meluncurkan program "Samsat J'Bret" (Samsat Jawa Barat Ngabred) yang memungkinkan pembayaran dilakukan diluar *channel* bank **bjb** seperti Alfamart, Indomaret, Tokopedia, Bukalapak, dan PPOB. bank **bjb** juga telah melakukan perluasan pembayaran Pajak Kendaraan Bermotor (PKB) dan Sumbangan Wajib Dana Kecelakaan Lalu Lintas Jalan (SWDKLLJ) Provinsi Jawa Barat yang tidak hanya bisa bertransaksi di seluruh *delivery channel* bank **bjb** tapi juga bisa dilakukan pembayaran melalui gerai *modern channel* Alfamart dan Indomaret serta pembayaran yang dilakukan melalui *collecting agent* diantaranya Tokopedia, Bukalapak dan Kaspro.

   Di Wilayah Provinsi Banten, bank **bjb** bersama dengan Tim Pembina Samsat Provinsi Banten terus berupaya melakukan peningkatan layanan dan meluncurkan berbagai inovasi

5. **bjb E-Samsat**

   Represents receipt of annual Motorized Vehicle Tax payments for individuals in the West Java region through bank **bjb** ATMs. Currently, together with the West Java Samsat Development Team, **bjb** launched the "Samsat J'Bret" program (West Java Samsat Ngabred) which allows payments to be made outside bank **bjb** channels such as Alfamart, Indomart, Tokopedia, Bukalapak, and PPOB. bank **bjb** has also expanded the payment of Motor Vehicle Tax (PKB) and Obligatory Road Traffic Accident Fund Donations (SWDKLLJ) of West Java Province which can not only make transactions on all bank **bjb** delivery channels but can also make payments through Alfamart and IndoMarch Modern Channel Outlets as well as payments made through collecting agents including Tokopedia, Bukalapak and Kaspro.

   In the Banten Province Region, bank **bjb** together with the Banten Province Samsat Supervisory Team continues to strive to improve services and launch various service

layanan untuk lebih mempermudah masyarakat dalam melakukan pembayaran Pajak Kendaraan Bermotor yakni dengan perluasan pembayaran melalui 6 (enam) kanal pembayaran yang sudah sangat dikenal oleh Masyarakat (Indomaret, Alfamart, Tokopedia, Bukalapak, Gopay dan Link Aja).

innovations to make it easier for the public to make motor vehicle tax payments, namely by expanding payments through 6 (six) payment channels that are well known to the Public (IndoMarch, Alfamart, Tokopedia, Bukalapak, Gopay and Link Aja).



Produktivitas Dana Pihak Ketiga Institusi (Kelembagaan)

Uraian produktivitas DPK nasabah institusi disajikan sebagai berikut.

Institutional Third Parties Funds Productivity

The description of the TPF productivity of institutional customer is presented as follows.

Tabel Produktivitas Dana Pihak Ketiga Nasabah Institusi
Table of Produktivitas Third Party Fund Nasabah Institusi

(dalam jutaan Rupiah / in IDR million)

Dana Pihak Ketiga	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Third Party Fund
	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(%)	
Giro	**18,158,399**	17,748,474	20,814,108	23,976,572	24,936,974	409,925	2.31%	Current Account
Deposito	**56,326,626**	59,473,063	62,154,653	59,616,017	51,748,833	(3,146,437)	(5.29%)	Deposits
Tabungan	**1,989,093**	2,605,328	3,693,513	1,854,929	1,541,312	(616,235)	(23.65%)	Savings
Total DPK Nasabah Institusi	**76,474,119**	**79,826,864**	**86,662,274**	**85,447.52**	**78,227,119**	**(3,352,745)**	**(4.20%)**	**Total TPF Institution Customer**

Total DPK nasabah institusi pada tahun 2025 mencapai Rp76,47 triliun, menurun 4,20% atau Rp3,35 triliun dibandingkan dengan tahun 2024 yang mencapai Rp79,83 triliun. Penurunan tersebut khususnya berasal dari turunnya deposito sebesar Rp3,15 triliun.

Total Third Party Funds (TPF) from institutional customers in 2025 amounted to IDR76.47 trillion, decreasing by 4.20% or IDR3.35 trillion compared to IDR79.83 trillion in 2024. This decline was primarily attributable to a decrease in time deposits of IDR3.15 trillion.

Sesuai dengan tugas dan tanggung jawab Divisi *Institutional & Wholesale Banking* sebagai Divisi yang membuka jalan kemitraan bisnis dengan nasabah institusi, pada tahun 2025

In line with the roles and responsibilities of the Institutional & Wholesale Banking Division as the division that initiates business partnerships with institutional customers, in 2025

Divisi *Institutional & Wholesale Banking* senantiasa bersinergi dengan nasabah institusi untuk meningkatkan hubungan bisnis yang saling menguntungkan.

Pada tahun 2025 Divisi *Institutional & Wholesale Banking* mengelola 62,09% dari DPK bank **bjb** atau sebesar Rp75,91 triliun dari total kelolaan bank **bjb** sebesar Rp122,271 triliun. Dalam perjalanan tahun 2025 Divisi *Institutional & Wholesale Banking* semakin fokus dalam menerapkan strategi sinergi dan kolaborasi dalam membangun kerjasama dengan nasabah institusi dalam upaya optimalisasi *product holding*. Kerjasama yang semakin baik dengan Divisi Teknologi Informasi dalam meningkatkan teknologi perbankan dengan menghasilkan inovasi layanan-layanan berbasis teknologi yang membantu transaksi perbankan untuk nasabah institusi seperti kerjasama *aggregator* penerimaan pajak daerah dalam peningkatan *fee based income* yang memungkinkan nasabah membayar di *channel* lain yang dikerjasamakan *(modern channel, e-commerce,* dan PPOB) serta layanan-layanan pemberian solusi aplikasi kepada segmentasi nasabah seperti SIMRS untuk nasabah Rumah Sakit dan Edusmart untuk nasabah lembaga pendidikan serta layanan kepada pemerintah daerah seperti Kartu Kredit Indonesia (KKI).

Divisi *Institutional & Wholesale Banking* juga berkomunikasi secara intensif dan bekerjasama dengan Divisi Bisnis lain *(collaboration marketing)* dalam mengimplementasikan *product holding* bank **bjb** dalam menggarap nasabah institusi.

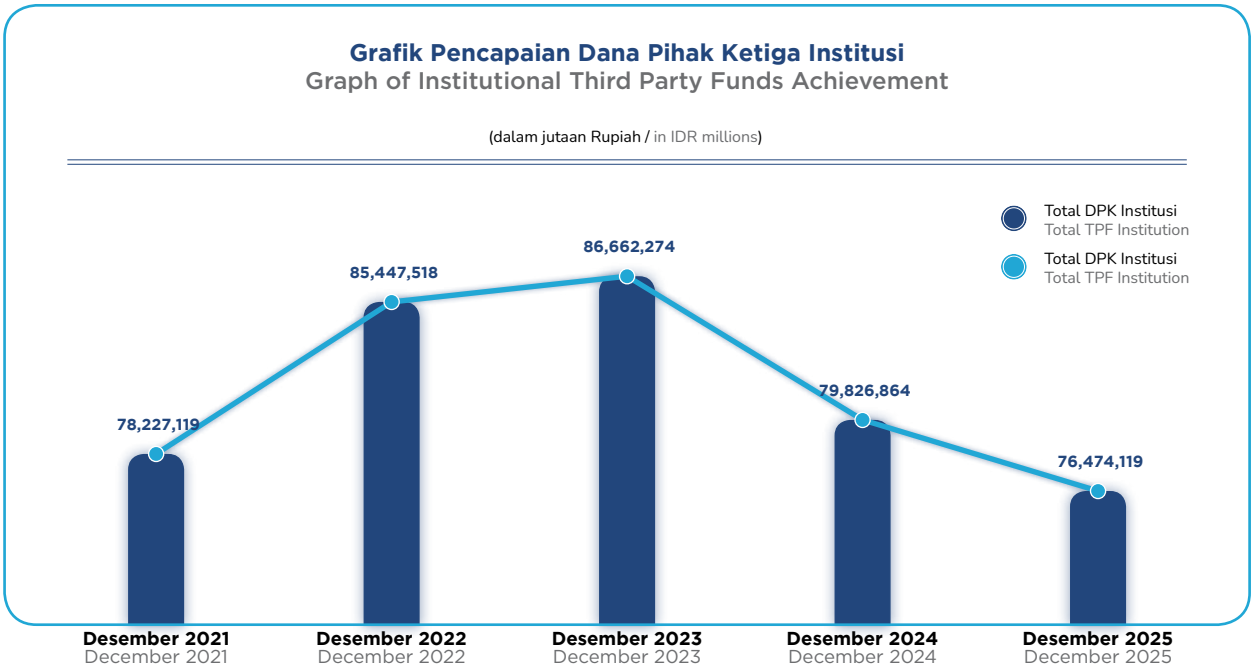
the Institutional & Wholesale Banking Division continued to synergize with institutional clients to strengthen mutually beneficial business relationships.

In 2025, the Institutional & Wholesale Banking Division managed 62.09% of bank **bjb**'s Third Party Funds (TPF), or IDR75.91 trillion, out of the Bank's total managed funds of IDR122.271 trillion. Throughout 2025, the Institutional & Wholesale Banking Division increasingly focused on implementing synergy and collaboration strategies in building partnerships with institutional customers as part of efforts to optimize product holding. Closer collaboration with the Information Technology Division has also supported improvements in banking technology through the development of technology-based service innovations that facilitate banking transactions for institutional customers. These include cooperation with regional tax collection aggregators to enhance fee-based income, enabling customers to make payments through various partnered channels (modern channels, e-commerce platforms, and PPOB), as well as application-based solutions tailored to specific customer segments, such as SIMRS for hospital customers and Edusmart for educational institutions. In addition, services for regional governments include the implementation of the Kartu Kredit Indonesia (KKI).

The Institutional & Wholesale Banking Division also maintained intensive communication and collaboration with other Business Divisions (collaboration marketing) in implementing bank **bjb**'s product holding strategy in serving institutional customers.

Grafik Pencapaian Dana Pihak Ketiga Institusi
Graph of Institutional Third Party Funds Achievement

(dalam jutaan Rupiah / in IDR millions)



Selain pengelolaan dana pihak ketiga untuk nasabah institusi, beberapa inisiasi kerjasama dengan nasabah institusi yang signifikan melalui penandatanganan nota kesepahaman adalah sebagai berikut:

In addition to managing third parties funds for institutional customers, several initiatives of cooperation with significant institutional customers through the signing of a memorandum of understanding are as follows:

Tabel Inisiasi Kerjasama dengan Nasabah Institusi
Table of Initiation of Collaboration with Institutional Customers

No	Nama Nasabah Customer Name	MOU/PKS	Tanggal Date	Ruang Lingkup Kerjasama Scope of Cooperation
1.	PT Bahana Pembinaan Usaha Indonesia (Persero)	016/MOU/BPUI/XII/2024 016/NK/DIRIWB 2024	13 Januari 2025 January 13, 2025	Jasa dan Layanan Perbankan Untuk Mendukung Bisnis di Lingkungan IFG Group dan bank **bjb** Banking Products and Services to Support Business within the IFG Group and bank **bjb**
2.	Direktorat Jenderal Perbendaharaan Kementerian Keuangan Republik Indonesia Directorate General of Treasury of the Ministry of Finance of the Republic of Indonesia	PRJ-14/PB/2025 008/PKS/DIR-IWB/2025	23 Januari 2025 January 23, 2025	Pengelolaan Kas Negara State Cash Management
3.	Kementerian Pertahanan Republik Indonesia Ministry of Defense of the Republic of Indonesia	002/NK DIR-IWB2025 KB 5/11/2025	26 Februari 2025 February 26, 2025	Penyediaan dan Penggunaan Jasa Layanan Perbankan di Lingkungan Kementerian Pertahanan RI Provision and Utilization of Banking Services within the Ministry of Defense of the Republic of Indonesia
4.	PT Nusa Satu Inti Artha (Doku)	005/NK DIR-IWB/2025	21 Maret 2025 March 21, 2025	Sinergi Bisnis dan Pemanfaatan Produk dan Jasa Layanan Perbankan Business Synergy and Utilization of Banking Products and Services
5.	Kementerian Pekerjaan Umum Ministry of Public Works	019/MOU DOKU/11/2025 SRKUUR	21 Maret 2025 March 21, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
6.	PT Sarinah	002/MOU-KW/1/1/2025 0001/GMPE/MOU/III/2025	21 Maret 2025 March 21, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
7.	Balai Kalibrasi Fasilitas Penerbangan Direktorat Jenderal Perhubungan Udara Kementerian Calibration Center for Aviation Facilities of the Directorate General of Civil Aviation, Ministry of Transportation	HK201/1/17/BBKFR-2025 13/MOU/DIRIWB/2025	13 Februari 2025 February 13, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
8.	PT Jasa Medika Transmedic	01/IWB-DJ1/M/2025 01/JMT-**Bjb**/MOU/11/2025	24 Februari 2025 February 24, 2025	Sinergi Bisnis dan Pemanfaatan Produk dan Jasa Layanan Perbankan Business Synergy and Utilization of Banking Products and Services
9.	Himpunan Pengusaha Persatuan Islam (HIPPI) Association of Islamic Entrepreneurs (HIPPI)	022/IWB-DJ1/2025 HIPPI/001/III/2025	13 Maret 2025 March 13, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
10.	Asosiasi Penyelenggara Pemagangan Luar Negeri Association of Overseas Apprenticeship Providers	004/WB-DJ1/M/NK2025 B/01/AP2LN-PKS/V/2025	16 Mei 2025 May 16, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services

No	Nama Nasabah Customer Name	MOU/PKS	Tanggal Date	Ruang Lingkup Kerjasama Scope of Cooperation
11.	Asosiasi Rumah Sakit Swasta Bandung Raya Association of Private Hospitals of Greater Bandung	003/1WB-DJ1/M/NK 2025 001/ ARSS/V/2025	21 Mei 2025 May 21, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
12.	Universitas 17 Agustus 1945 (UNTAG) Cirebon University of 17 August 1945 (UNTAG) Cirebon	08/MOU/**Bjb**-CIR/III/2025 311/ REKUNTAG/V/2025	20 Mei 2025 May 20, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
13.	Lembaga Dana Kerjasama Pembangunan Internasional (LDKP) Indonesia International Development Cooperation Fund (LDKP)	003/IWB-CPR/PKS2025 PRJ-3/ PKSLDKPI/2025	13 Juni 2025 June 13, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
14.	Terminal Type A Tirtonadi Type A Tirtonadi Terminal	006/SUT-BISMOU/2025 HK/201/521/M/2025	24 Juni 2025 June 24, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
15.	Universitas Diponegoro Diponegoro University	009/NK/DIR-IWB/2025 179/UN7.A/ KS/2025	25 Juni 2025 June 25, 2025	Pendidikan, Penelitian dan Pengabdian Kepada Masyarakat serta Pemanfaatan Produk Jasa Layanan Perbankan Education, Research, and Community Service as well as the Utilization of Banking Products and Services
16.	Asosiasi Klinik Indonesia Indonesian Clinic Association	019/SJB/MOU/2025 01/ASKS MOU/05/2025	15 Mei 2025 May 15, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
17.	Pengurus Wilayah Nahdlatul Ulama (PWMNU) Jawa Barat dan Perusahaan Umum (Perum) Bulog Jawa Barat Regional Board of Nahdlatul Ulama (PWNU) West Java and Perusahaan Umum (Perum) Bulog West Java	PK-002/10000/V/2025 141/PW.03/All.04.69/11/05/2025 003/IWB-DJ1/NK/2025	6 Mei 2025 May 6, 2025	Kerjasama Sinergi Penyerapan Cadangan Pangan Pemerintah dan Pendistribusian Produk Bulug Melalui Rumah Pangan Kita (RPK) Synergistic Cooperation for the Absorption of Government Food Reserves and Distribution of Bulog Products through Rumah Pangan Kita (RPK)
18.	Jasindo	036/NK/DIR-HKE2019 MOU.09/AJI/ IX/2019	9 Oktober 2019 October 9, 2019	Pemanfaatan dan Penggunaan Produk, Jasa, Layanan Perbankan dan Asuransi Utilization and Use of Banking and Insurance Products and Services
19.	Pusat Investasi Pemerintah Government Investment Center	NK-4/IP/2025 01/NK/DIR-IWB/2025	9 Juli 2025 July 9, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Dalam Rangka Peningkatan Kapasitas Pelaku Usaha Mikro, Kecil dan Menengah Utilization of Banking Products and Services to Enhance the Capacity of Micro, Small, and Medium Enterprises
20.	Yayasan Anugrah Dharma Wanita Anugrah Dharma Wanita Foundation	039/TSE-PKS 2025 14.001/MOU/ YKADW/VII/2025	24 Juli 2025 July 24, 2025	Produk, Dana dan Jasa Layanan Perbankan Banking Products, Funds, and Services
21.	Politeknik Indonusa Indonusa Polytechnic	009/SUT-BISMOU/2025 2031/DM-MOU/X/2024	29 Juli 2025 July 29, 2025	Pemanfaatan Produk Jasa Layanan Perbankan dan Tri Dharma Perguruan Tinggi Utilization of Banking Products and Services and the Tri Dharma of Higher Education

No	Nama Nasabah Customer Name	MOU/PKS	Tanggal Date	Ruang Lingkup Kerjasama Scope of Cooperation
22.	Universitas Masoem Masoem University	004/MOU-KW1/MII/2025 310/E-UM/MI/2025	27 Agustus 2025 August 27, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
23.	KUD Bayongbong Bayongbong Village Unit Cooperative (KUD Bayongbong)	312/ORG/IX/2025 014/MOU-GRT/2025	11 September 2025 September 11, 2025	Kerjasama Implementasi Pengembangan Peternak Sapi Perah di Kabupaten Garut Cooperation for the Implementation of Dairy Cattle Farmer Development in Garut Regency
24.	Gabungan Koperasi Susu Indonesia (GKS) Daerah Jawa Barat West Java Regional Indonesian Milk Cooperatives Association (GKSI)	38/GKS PNG/IX/2025 005/IWB-DJ1/NK/2025	11 September 2025 September 11, 2025	Kerjasama Implementasi Pengembangan Peternak Sapi Perah di Provinsi Jawa Barat Cooperation for the Implementation of Dairy Cattle Farmer Development in West Java Province
25.	PT Pos	018/NK/DIR-IWB/2025	29 September 2025 September 29, 2025	Pemanfaatan Potensi Jasa Layanan Bersama Utilization of Potential Shared Service Facilities
26.	PT Rasa Aksata Nusantara	008/IWB-ASO/PKS/2025, 414/AGR/RAN-**Bjb**/LGL/X/2025	19 Desember 2025 December 19, 2025	Sinergi Bisnis dan Pemanfaatan Produk dan Jasa Layanan Perbankan Business Synergy and Utilization of Banking Products and Services
27.	KEMENKO KUMHAM dan IMIPAS Coordinating Ministry for Law, Human Rights, Immigration, and Corrections	024/NK/DIR-IWB/2025, SESKS01.02.433	17 Desember 2025 December 17, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
28.	Pemerintah Provinsi Kepulauan Riau Riau Islands Provincial Government	12023/KDH.191a/KB-02/2025 006/BAT-KOM/MOU/2025	5 Desember 2025 December 5, 2025	Layanan Jasa Perbankan di Lingkungan Pemerintah Provinsi Kepulauan Riau Banking Services within the Riau Islands Provincial Government
29.	Badan Gizi Nasional Republik Indonesia	48.1/NK01/11/2025 021/NK DIR-IWB/2025	5 November 2025 November 5, 2025	Pemanfaatan Layanan Jasa Perbankan Utilization of Banking Services
30.	PT Indomarco Prismatama	026/NK-IWB 2025 508/CLG/XII/2025	23 Desember 2025 December 23, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
31.	Universitas Negeri Malang State University of Malang	020/NK DIR-IWB/2025 4.11.1/UN32/KS2025	4 November 2025 November 4, 2025	Pengembangan Pendidikan, Penelitian, Pengabdian Kepada Masyarakat, Peningkatan Sumber Daya Manusia dan Tata Kelola Melalui Produk dan Jasa Layanan Perbankan Development of Education, Research, Community Service, Human Resource Enhancement, and Governance through Banking Products and Services
32.	Universitas Terbuka Open University	0222/NK/DIR-IWB/2025 1228/UN31/HK08.00/2025	21 November 2025 November 21, 2025	Pemanfaatan Produk Jasa Layanan Perbankan dan Fasilitasi Tridharma Perguruan Tinggi Utilization of Banking Products and Services and Facilitation of the Tri Dharma of Higher Education
33.	Institut Pemerintah Dalam Negeri Institute of Public Administration (IPDN)	019/NK DIR-IWB/2025 100.47.1/832/IPDN	6 Oktober 2025 October 6, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services

No	Nama Nasabah Customer Name	MOU/PKS	Tanggal Date	Ruang Lingkup Kerjasama Scope of Cooperation
34.	Himpunan Pengusaha Muda Indonesia Jawa Barat Indonesian Young Entrepreneurs Association of West Java	006/IWB-DJ11/NK/2025 002/PKS HIPMIJABAR/X/2025	19 Oktober 2025 October 19, 2025	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
35.	PT Pos Indonesia	018/NK DIR-IWB/2025 MOU 362/ DIRUT/0925	8 Oktober 2025 October 8, 2025	Pemanfaatan Potensi Jasa Layanan Utilization of Potential Services

Pengembangan Produk dan Layanan

Pengembangan produk dan layanan DPK Institusi (Kelembagaan) adalah sebagai berikut:

1. **bjb Go Smart City**

   Pengembangan produk yang kami lakukan adalah dalam rangka memberikan pelayanan kepada *stakeholders* khususnya nasabah Pemda dengan meluncurkan *platform* "***bjb*** *Go Smart City*" yang merupakan bundling dari layanan-layanan dan produk bank **bjb** guna memberikan kemudahan akses dan transaksi serta mendukung program non tunai di lingkungan pemerintah daerah.

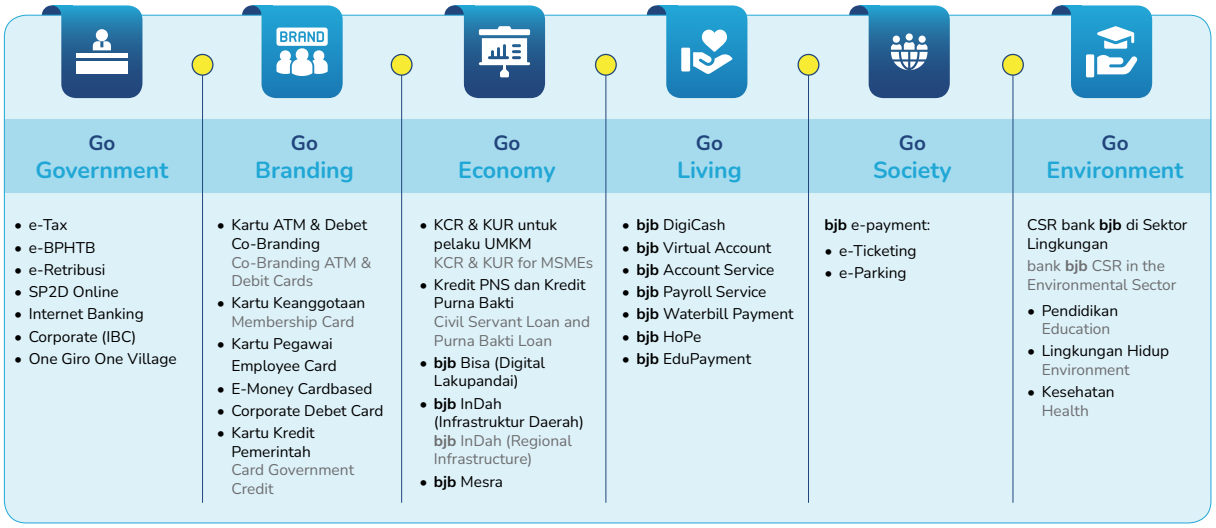
Product and Service Development

The development of Institutional Third Party Funds (TPF) products and services is as follows:

1. **bjb Go Smart City**

   The product development we are undertaking is aimed at providing services to stakeholders, especially local government customers, by launching the **bjb** Go Smart City" platform. This platform is a bundling of services and products from bank **bjb** to provide easy access and transactions, as well as support for cashless programs in the local government environment.

Platform bjb Go Smart City dalam mendukung *Digital Banking*
Platform bjb Go Smart City dalam mendukung Digital Banking



a. ***Go Government*** memberikan solusi pengelolaan keuangan untuk Pemerintah Daerah baik dari sisi penerimaan maupun pengeluaran dengan berbagai fitur layanan yang dapat dimanfaatkan seperti:

a. **Go Government** Providing financial management solutions for the Regional Government, both in terms of revenue and expenditure, with various service features that can be utilized:





bjb Go Government

Channel Pembayaran
Payment Channels

Seluruh jaringan bank **bjb**
In all bank **bjb** networks

Web Register
Web Register

Sistem untuk generate Kode Bayar
System to generate payment codes

Teller ATM DIGI bank bjb IBC EDC

Retribusi Non Perijinan
Non-Retribution Permit

Pasar, Parkir, KIR, Pariwisata, Transportasi, dll.
for markets, parking, KIR, tourism, transportation, etc.

Retribusi Perijinan
Retribution Permit

ijin Mendirikan Bangunan (IMB), ijin Gangguan, Trayek, dll
Permits for retribution for building construction permits (IMB), disturbance permits, routes, etc



Layanan bjb e-Retribusi
bjb e-Retributsi Services

Layanan Pembayaran Retribusi Daerah (**bjb** *e-Retribusi*) adalah layanan/sistem transaksi yang dikembangkan oleh bank **bjb** yang memungkinkan Wajib Retribusi membayar kewajiban melalui seluruh channel bank **bjb** baik Jaringan Kantor maupun Jaringan Elektronik bank **bjb**

Regional Retribution Payment Service (**bjb** e-Retribusi) is a transaction service/system developed by bank **bjb** which allows Retribution Recipients obligations to pay through all bank **bjb** channels, both Office Network and bank **bjb** Electronic Network

bjb Go Government

Layanan *Internet Banking Corporate*
Internet Banking Corporate Service

Layanan transaksi keuangan secara mandiri oleh Nasabah Giro Non Perorangan secara *real time online*

Independent financial transaction services by Non-Individual Current Account Customers in real time online

Fitur IBC

- Payroll Service
- Payment / Purchase
- Business Information
- Cash Distribution
- Account Service
- Cash Pooling
- Taxt Payment (PBB & PJDL)
- Transfer
- Pajak BPHTB
- Cheque Order

Layanan *SP2D Online*
SP2D Online Service



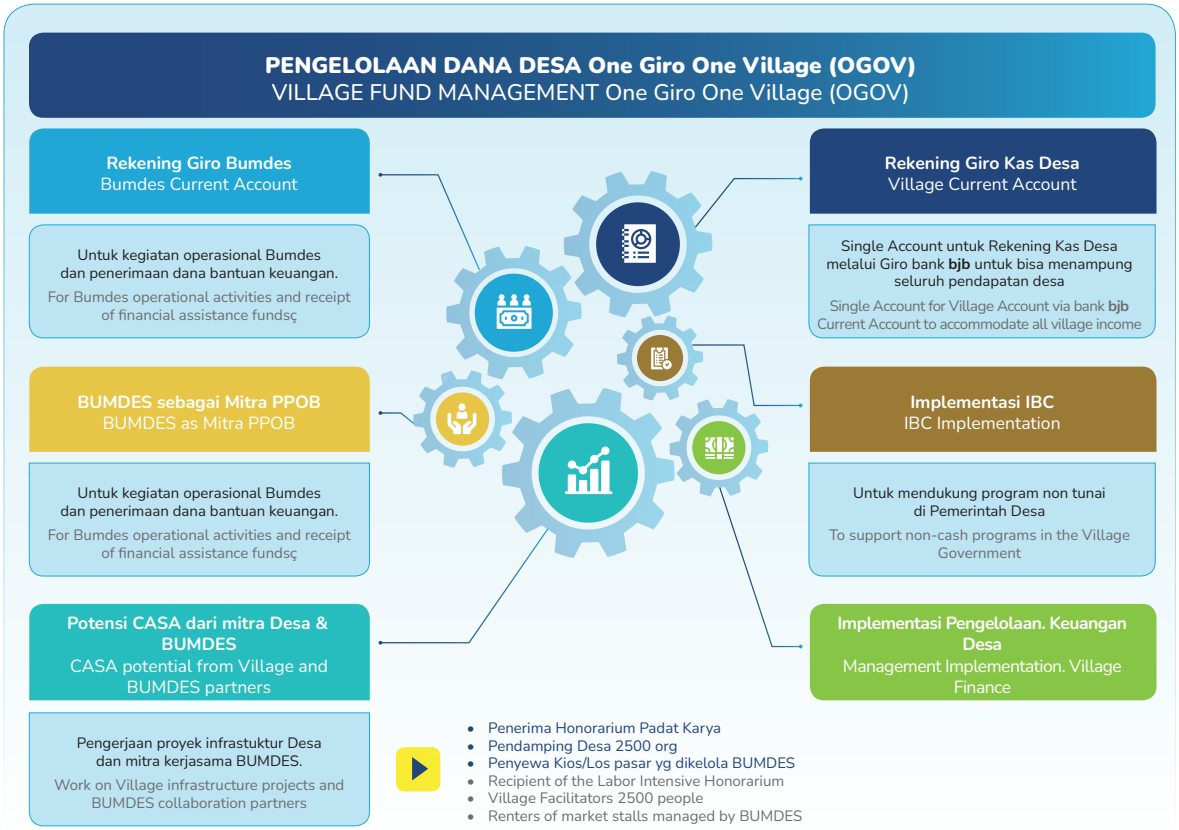
Layanan Pencairan SP2D secara online:
SP2D Disbursement Service online:

1. H2H antara aplikasi keuangan PEMDA dengan bank **bjb** (SIMDA, SIPKD, SIMRAL, SPECTRA, dll)
2. Transaksi dilaksanakan oleh petugas bank **bjb**
3. Monitoring Pencairan SP2D Online secara realtime.

1. H2H between local government financial applications and bank **bjb** (SIMDA, SIPKD, SIMRAL, SPECTRA, dll)
2. Transactions are carried out by bank **bjb** officers
3. Monitoring SP2D Online Disbursement in real time.



bjb Go Government



b. ***Go Branding***, memberikan kemudahan dengan fasilitas alat pembayaran untuk berbagai transaksi pembayaran.

b. **Go Branding,** Providing convenience with payment instrument facilities for various payment transaction.

bjb Go Branding

BRAND

Fasilitas ATM Co-Branding
ATM Co-Branding Facility

Fasilitas Co-Branding memberikan fungsi lain dari kartu ATM selain sebagai media pembayaran juga dapat berfungsi sebagai kartu identitas pemegang kartu

The Co-Branding facility provides another function for the ATM card, apart from being a payment medium, it can also function as an identity card for the card holder



Layanan Corporate Debit Card
Corporate Debit Card Service

Corporate Debit Card bank **bjb** merupakan kartu ATM/ Debit berlogo GPN yang diterbitkan oleh bank **bjb** yang diperuntukkan bagi nasabah institusi baik nasabah Pemerintahan maupun Non Pemerintahan yang memuat Nama Pemegang Kartu.

The bank **bjb** Corporate Debit Card is an ATM/Debit card with the GPN logo issued by bank **bjb** which is intended for institutional customers, both government and non-government customers, containing the name of the card holder.



Fitur - fitur / Features :

- Bebas biaya administrasi / Free administration fees
- Bebas biaya penggantian kartu / Free card replacement fees
- Bebas biaya penerbitan kartu / Free card issuance fees
- 1 rekening giro hanya dapat memiliki 1 kartu ATM / 1 checking account can only have 1 ATM card



c. ***Go Economy,*** memberikan berbagai fasilitas pembiayaan baik untuk korporasi, pelaku UMKM maupun masyarakat dalam rangka menumbuhkan perekonomian di daerah dan meningkatkan taraf hidup masyarakat.

c. **Go Economy,** Providing various financing facilities for corporations, MSME players, and the public in order to support regional economic growth and improve the standard of living of the community.

bjb BISA

bjb Go Economy

Layanan Laku Pandai bank **bjb** untuk Agen Perorangan maupun Badan Hukum (BUMDES, Koperasi) yang dapat melayani nasabah dan/atau calon nasabah untuk kegiatan perbankan.
bank **bjb** Laku Pandai service for Individual Agents and Legal Entities (BUMDES, Cooperatives) who can serve customers and/or prospective customers for banking activities.



bjb INDAH





Sesuai dengan misinya, bank **bjb** berperan aktif mendukung percepatan program pembangunan Pemerintah Daerah dengan fasilitas kredit bagi Pemerintah Daerah maupun swasta.

bjb INDAH ditujukan untuk mendanai kegiatan proyek proyek infrastruktur serta pengadaan barang dan jasa Pemerintah Daerah dalam rangka percepatan pembangunan yang diharapkan. Adanya peningkatan layanan, manfaat kepada masyarakat dan percepatan di daerah

In accordance with its mission, bank **bjb** plays an active role in supporting the acceleration of Regional Government development programs with credit facilities for Regional Government and the private sector.

bjb INDAH is intended to fund infrastructure project activities as well as the procurement of goods and services for the Regional Government in order to accelerate the expected development. There is an increase in services, benefits to the community and acceleration in the regions

bjb INDAH kepada Pemerintah Daerah terbagi menjadi 3 klasifikasi berdasarkan jangka waktu:
bjb INDAH to Regional Governments is divided into 3 classifications based on time period:

Jangka Pendek Short Term	Jangka Menengah Medium Term	Jangka Panjang* Long Term*
<1 Thn Anggaran <1 Fiscal Year	**> 1 Thn < 5 Thn Anggaran** >1 to <5 Fiscal Year	**> 1 tahun Angaran.** > 1 Fiscal year.
Selama masa Jabatan Kepala Daerah During the term of Regional Head position	Selama masa Jabatan Kepala Daerah During the term of Regional Head position	Dapat melebihi masa Jabatan Kepala Daerah Can exceed the term Regional Head position

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d. ***Go Living***, memberikan berbagai kemudahan akses berbasis digital untuk transaksi perbankan yang mudah diakses.

d. **Go Living**, Providing various digital-based access facilities for banking transactions that are easily accessible.





bjb Go Living

Fasilitas E-MONEY Bank bjb
bank bjb E-MONEY Facility







bjb Go Living

bjb Hospital Payment & Excellent Service (bjb HOPE) merupakan layanan pengelolaan penerimaan dan pengeluaran untuk Rumah sakit melalui bank bjb secara real time online
bjb Hospital Payment & Excellent Service (bjb HOPE) is a revenue and expenditure management service for hospitals through bank bjb in real time online

Data
Proses data menjadi tagihan lebih cepat dikarenakan data diproses di setiap bagian pelayanan

Data
The process of data into bills is faster because data is processed in every part of the service

Tagihan
Tagihan lebih cepat diproses dikarenakan kasir rumah sakit tinggal membentuk ID billing

Bill
Bills are processed more quickly because the hospital cashier just needs to form a billing ID

Pembayaran
Pembayaran lebih simpel dengan cukup membawa ID billing

Payment
Payment is simpler by simply bringing your billing ID

Proses Bayar
Mempercepat Proses bayar sehingga pasien tidak perlu menunggu antrian yang panjang

Payment Process
Speed up the payment process so that patients don't have to wait in long queues

Pilihan Channel Bayar
bjb HOPE akan terus dikembangkan agar channel pembayaran dapat terus diperluas

Channels Payment Option
bjb HOPE will continue to be developed so that payment channels can continue to be expanded


bjb Go Living
bjb EDUPAY
Layanan pembayaran tagihan biaya pendidikan adalah layanan Perbankan yang dikembangkan untuk memberikan jasa layanan keuangan kepada Lembaga Pendidikan sehingga memungkinkan Peserta didik untuk membayar kewajiban melalui seluruh *channel* bank **bjb** secara *real time online*.
The education bill payment service is a banking service developed to provide financial services to educational institutions so as to enable students to pay obligations through all bank **bjb** channels in real time online.
TELLER
TELLER
bjb ATM
bjb ATM
bjb DIGI
bjb DIGI
CHANNEL LAINNYA
OTHER CHANNELS


bjb Go Living
bjb Water Bill
Layanan penerimaan pembayaran tagihan air dari PDAM maupun PAM dengan menggunakan nomor tagihan secara online melalui seluruh channel bank **bjb** & pihak ketiga secara real time online.
Service for accepting water bill payments from PDAM and PAM using the bill number online via all bank **bjb** & third party channels in real time online.
PAY YOUR
WATER BILL
TELLER
TELLER
bjb ATM
bjb ATM
DIGI bank bjb
PPOB
MITRA TEKNIS
PPOB
MITRA TEKNIS
CHANNEL LAINNYA
OTHER CHANNELS

e. ***Go Society,*** salah satu fitur *cashless society* dalam rangka mendukung program non tunai serta mengoptimalkan pendapatan asli daerah.

e. **Go Society,** One of the cashless society features aimed at supporting the non-cash program and optimizing regional original revenue.



f. ***Go Green Environment*,** berbagai program dalam rangka kepedulian bank **bjb** terhadap lingkungan dan pemberian CSR.

f. **Go Green Environment,** Various programs as part of bank **bjb**'s commitment to environmental sustainability and the provision of Corporate Social Responsibility (CSR).



2. **Desa Digital bank bjb**

Ekosistem di Desa memiliki potensi besar terutama dalam pengelolaan keuangan mulai dari Dana Desa, Pendapatan Asli Desa (PADesa), Alokasi Dana Desa (ADD), Dana Bagian dari Pajak dan Retribusi Daerah, Hibah dan Sumbangan Pihak Ketiga. Hal tersebut harus didukung oleh pemberian fasilitas baik produk dan layanan perbankan yang sesuai dengan kebutuhan Desa agar terwujud pembangunan yang berkesinambungan di Desa. bank **bjb** selaku bank pemerintah daerah hadir dalam mendukung perkembangan perekonomian desa dengan memberikan layanan yang cepat dan inovatif dalam hal layanan publik melalui program Desa digital **bjb**. Desa Digital **bjb** merupakan program berkesinambungan dalam membentuk ekosistem keuangan desa yang terintegrasi dengan layanan perbankan dalam memberikan kontribusi dan berpartisipasi sebagai penggerak dan pendorong perekonomian di Desa dengan:

2. **Desa Digital bank bjb**

The village ecosystem has significant potential, particularly in financial management, ranging from Village Funds, Village Original Revenue (PADesa), Village Fund Allocation (ADD), revenue-sharing from regional taxes and levies, grants, and third-party donations. This potential needs to be supported by the provision of appropriate banking products and services that align with the needs of villages in order to achieve sustainable development at the village level. As a regional government-owned bank, bank **bjb** plays a role in supporting the development of the village economy by providing fast and innovative public service solutions through the **bjb** Digital Village program The **bjb** Digital Village is a sustainable program aimed at establishing an integrated village financial ecosystem connected with banking services, contributing and participating as a driver and catalyst for economic growth in villages through the following initiatives:

a. Peningkatan konektivitas akses keuangan di Desa melalui berbagai program dan layanan perbankan seperti implementasi *Internet Banking Corporate* (IBC), integrasi *Internet Banking Corporate* (IBC) dengan Sistem Keuangan Desa, Implementasi Laku Pandai (**bjb** BISA) serta layanan lainnya yang memberikan kemudahan akses dalam pengelolaan keuangan di Desa seperti QRIS bagi BUMDES, Koperasi dan *Merchant* di Desa serta fasilitas DPLK.
b. Pemberian fasilitas pembiayaan baik produktif maupun konsumtif. Dari sisi kredit produktif diberikan untuk para pelaku UMKM di Desa serta pemberian pelatihan kewirausahaan melalui program PESAT (Pemberdayaan Masyarakat Ekonomi Terpadu) sedangkan untuk kredit konsumtif diberikan penyaluran kredit bagi perangkat Desa sebagai salah satu upaya dalam meningkatkan kesejahteraan dan daya beli masyarakat di Desa.
c. Kolaborasi dengan berbagai institusi yang memberikan nilai tambah bagi kemajuan Desa menjadi salah satu upaya mewujudkan program Desa Digital **bjb,** seperti pengembangan kerjasama pola kemitraan dengan BUMN (RNI dan Pertamina), sinergi bisnis melalui *cross biller* dengan Perum BULOG serta program-program lainnya baik dengan Kementerian maupun Dinas terkait di Provinsi dan Kabupaten.

a. Enhancing financial access connectivity in villages through various banking programs and services, such as the implementation of Internet Banking Corporate (IBC), integration of Internet Banking Corporate (IBC) with the Village Financial System, implementation of Laku Pandai (**bjb** BISA), as well as other services that facilitate village financial management, including QRIS for BUMDES, cooperatives, and merchants in villages, as well as DPLK facilities.
b. Providing financing facilities, both productive and consumptive. Productive financing is provided to MSME players in villages, along with entrepreneurship training through the PESAT (Integrated Economic Community Empowerment) program. Meanwhile, consumptive financing is provided through credit distribution to village officials as part of efforts to improve welfare and purchasing power in villages.
c. Collaboration with various institutions that provide added value for village development as part of efforts to realize the **bjb** Digital Village program, including the development of partnership cooperation schemes with State-Owned Enterprises (RNI and Pertamina), business synergy through cross-biller arrangements with Perum BULOG, as well as other programs with relevant Ministries and Regional Agencies at the provincial and regency levels.

Faktor Pendukung dan Penghambat Bisnis Dana Pihak Ketiga Institusi (Kelembagaan)

Faktor pendukung kegiatan Divisi *Institutional & Wholesale Banking* adalah komunikasi yang intensif dengan lintas Divisi, Kantor Wilayah dan Kantor Cabang bank **bjb** sehingga terjadi *collaboration marketing* dimana dalam menggarap nasabah institusi, nasabah mendapatkan layanan-layanan perbankan yang ada di bank **bjb** dalam satu paket/bundel. Dengan begitu, tentu membantu pelaksanaan strategi dan pencapaian target Divisi *Institutional & Wholesale Banking* khususnya dan target bank **bjb** secara keseluruhan. Hal tersebut sejalan dengan fungsi dari optimalisasi *product holding* bagi nasabah-nasabah institusi yang melekat pada Divisi Institutional & Wholesale Banking.

Faktor penghambatnya yakni lebih kepada kondisi likuiditas menjelang akhir tahun 2024 cukup ketat, beberapa kali tingkat suku bunga acuan mengalami kenaikan yang menyebabkan bank harus menyesuaikan dengan menaikan tingkat suku bunga. Selain isu likuiditas, isu digitalisasi baik untuk sektor ritel maupun pemerintah daerah menjadi salah satu fokus utama dalam proses pengembangan produk dan layanan.

Strategi Dana Pihak Ketiga Institusi (Kelembagaan) Tahun 2026

Divisi *Institutional & Wholesale Banking* melakukan beberapa strategi utama dalam rangka meningkatkan pencapaian dan melebihi pencapaian tahun 2025 sesuai dengan ASDT 2026 sebagai berikut:

Supporting and Inhibiting Factors of Institutional Third Party Fund Business Factors supporting

Factors supporting the activities of the Institutional Relations Division are intensive communication with cross-Divisions, Regional Offices and bank **bjb** Branch Offices so that collaboration marketing occurs in working on institutional customers, customers get banking services at bank **bjb** in one package/bundle. That way, it certainly helps implement the strategy and achieve the targets of the Institutional Relations Division in particular and bank **bjb** targets as a whole. This is in line with the function of optimizing product holding for institutional customers attached to the Institutional & Wholesale Banking Division.

The inhibiting factor is that the liquidity conditions towards the end of 2024 were quite tight, several times the benchmark interest rate increased which caused banks to have to adjust by raising interest rates. In addition to liquidity issues, digitalization issues for both the retail sector and local government became one of the main focuses in the product and service development process.

Strategy for Institutional Third Party Funds for 2026

The Institutional & Wholesale Banking Division implemented several key strategies to enhance performance and exceed the 2025 achievements in line with ASDT 2026, as follows:

1. ***Business Ecosystem***
   a. Akuisisi potensi dari ekosistem nasabah existing dan implementasi MoU/PKS dalam peningkatan size wallet nasabah dalam upaya menumbuhkan bisnis bank **bjb**.
   b. Orientasi pada peningkatan profitabilitas dari setiap nasabah.
2. **Perluasan Kerjasama**
   Ekspansi terhadap nasabah institusi baru sebagai perluasan dan perluasan dan penguatan bisnis bank **bjb** dalam mendukung pencapaian target bisnis serta konsistensi bank **bjb** dalam memajukan perekonomian daerah melalui dukungan transaksi pengelolaan keuangan dan kerjasama layanan perbankan
3. **Peningkatan CASA dan *Transactional Banking***
   a. bank **bjb** sebagai *transactional banking* dalam upaya peningkatan DPK murah untuk menumbuhkan CASA *ratio*.
   b. Optimalisasi *fee based income* melalui layanan *e-channel* maupun jaringan kantor.
   c. Mendukung dan berperan aktif dalam program pemerintah untuk mensukseskan program Elektronifikasi Transaksi Pemerintah Daerah (ETPD).

1. **Business Ecosystem**
   a. Acquisition of potential business from existing customer ecosystems and implementation of MoUs/Cooperation Agreements (PKS) to increase customer wallet share, as part of efforts to drive the growth of bank **bjb**'s business.
   b. Focus on enhancing profitability from each customer.
2. **Expansion of Partnerships**
   Expansion to new institutional customers as part of broadening and strengthening bank **bjb**'s business, in support of achieving business targets and maintaining the Bank's commitment to advancing regional economic development through financial management transactions and banking service partnerships.
3. **Enhancement of CASA and Transactional Banking**
   a. Positioning bank **bjb** as a transactional banking partner to increase low-cost funds (DPK) and improve the CASA ratio.
   b. Optimization of fee-based income through e-channel services and branch network.
   c. Supporting and actively participating in Government programs to promote the Electronification of Regional Government Transactions (ETPD).

Jasa Layanan

WEALTH MANAGEMENT

Penjelasan *Wealth Management*

Dalam memenuhi kebutuhan akan layanan keuangan yang menyeluruh bagi nasabahnya, bank **bjb** menyediakan produk dan layanan *wealth management* sebagai solusi perencanaan keuangan bagi nasabah. *Wealth management* yang dihadirkan bank **bjb** meliputi produk investasi berupa reksa dana dan proteksi melalui layanan *bancassurance*.

Reksa Dana

bank **bjb** menghadirkan beragam pilihan produk investasi Reksa Dana melalui kerja sama dengan *asset management* terkemuka di Indonesia dalam rangka memberikan pilihan alternatif investasi bagi nasabah.

BRI manajemen investasi	**PT BRI Manajemen Investasi**
BAHANA	**PT Bahana TCW Investment Management**
trimegah ASSET MANAGEMENT	**PT Trimegah Asset Management**
SYAILENDRA	**PT Syailendra Capital**

Services

WEALTH MANAGEMENT

Wealth Management Explanation

In meeting the need for comprehensive financial services for its customers, bank **bjb** provides wealth management services as a financial planning solution for customers. Wealth management services offered by bank **bjb** include mutual fund products and bancassurance.

Mutual Fund

bank **bjb** introduces a variety of mutual fund investment products through collaboration with leading asset management companies in Indonesia to provide alternative investment options for customers.

Sucor Asset Management	**PT Sucorinvest Asset Management**
asset management sinarmas	**PT Sinarmas Asset Management**
BNI Asset Management	**PT BNI Asset Management**
Manulife Investment Management	**PT Manulife Aset Manajemen Indonesia**

Melalui kerja sama dengan berbagai *asset management* terkemuka di Indonesia, bank **bjb** menghadirkan beragam pilihan produk reksa dana sesuai dengan karakteristik dan profil risiko serta tujuan dan kebutuhan investasi nasabah. Beragam produk reksa dana yang tersedia di antaranya yaitu:

Through collaboration with various leading asset management companies in Indonesia, bank **bjb** offers a variety of mutual fund products tailored to the characteristics, risk profiles, as well as the goals and investment needs of customers. Various mutual fund products available include:

Tabel Produk Reksa Dana
Table of Mutual Fund Product

Manajer Investasi Manajer Investasi	Produk Reksa Dana Mutual Fund Product	Jenis Reksa Dana Types of Mutual Funds	Risiko Investasi Investment Risk
BRI manajemen investasi	**BRI Seruni Pasar Uang II Kelas A**	Pasar Uang Money Market	Rendah Low
	BRI Anggrek Fleksibel	Campuran Mix	Menengah - Tinggi Moderate - High
	BRI Mawar	Saham Stock	Tinggi High
	BRI Indeks Syariah	Indeks Index	Tinggi High
BAHANA	**Dana Ekuitas Prima**	Saham Stock	Tinggi High
trimegah	**Trim Kas II Kelas A**	Pasar Uang Money Market	Rendah Low
	Trimegah Fixed Income Plan	Pendapatan Tetap Fixed Income	Menengah Moderate
	Trim Kombinasi II	Campuran Mix	Menengah - Tinggi Moderate - High
	Trim Syariah Berimbang	Campuran Mix	Menengah - Tinggi Moderate - High
	Trimegah *Balanced Absolute Strategy* Kelas A	Campuran Mix	Menengah - Tinggi Moderate - High
	Trim Kapital Plus	Saham Stock	Tinggi High
	Trim Syariah Saham	Saham Stock	Tinggi High
	Trimegah Terproteksi Lestari 28	Terproteksi Protected	Menengah Moderate
SYAILENDRA	**Syailendra Dana Kas**	Pasar Uang Money Market	Rendah Low
	Syailendra *Fixed Income Fund*	Pendapatan Tetap Fixed Income	Menengah Moderate
	Syailendra *Balanced Opportunity Fund* Kelas A	Campuran Mix	Menengah - Tinggi Moderate - High
	Syailendra *Equity Opportunity Fund* Kelas A	Saham Stock	Tinggi High

Manajer Investasi Manajer Investasi	Produk Reksa Dana Mutual Fund Product	Jenis Reksa Dana Types of Mutual Funds	Risiko Investasi Investment Risk
Sucor Asset Management	**Sucorinvest *Money Market Fund***	Pasar Uang Money Market	Rendah Low
	Sucorinvest *Sharia Money Market Fund*	Pasar Uang Money Market	Rendah Low
	Sucorinvest *Bond Fund*	Pendapatan Tetap Fixed Income	Menengah Moderate
	Sucorinvest Flexi *Fund*	Campuran Mix	Menengah - Tinggi Moderate - High
	Sucorinvest *Equity Fund*	Saham Stock	Tinggi High
	Sucorinvest *Sharia Equity Fund*	Saham Stock	Tinggi High
asset management sinarmas	**Danamas Stabil**	Pendapatan Tetap Fixed Income	Menengah Moderate
	Danamas Dollar	Pendapatan Tetap Fixed Income	Menengah Moderate
	Simas Satu Prima	Campuran Mix	Menengah - Tinggi Moderate - High
	Simas Saham Unggulan	Saham Stock	Tinggi High
BNI Asset Management	**BNI AM Dana Likuid**	Pasar Uang Money Market	Rendah Low
Manulife Investment Management	**Manulife Dana Kas II Kelas A**	Pasar Uang Money Market	Rendah Low
	Manulife Obligasi Unggulan Kelas A	Pendapatan Tetap Fixed Income	Menengah Moderate
	Manulife Obligasi Negara Indonesia II Kelas A	Pendapatan Tetap Fixed Income	Menengah Moderate
	Manulife Syariah Sukuk Indonesia	Pendapatan Tetap Fixed Income	Menengah Moderate
	Manulife Dana Tetap Stabil Kelas M3	Pendapatan Tetap Fixed Income	Menengah Moderate
	Manulife Dana Campuran II	Campuran Mix	Menengah Moderate
	Manulife Dana Saham Kelas A	Saham Stock	Tinggi High

Bancassurance

Pengelolaan keuangan tidak terlepas dari pentingnya mitigasi atas risiko yang mungkin terjadi. Dalam rangka menyediakan layanan keuangan yang menyeluruh bagi nasabah, bank **bjb** menghadirkan beragam produk proteksi melalui layanan *bancassurance*. Melalui kerja sama dengan perusahaan asuransi terkemuka di Indonesia, bank **bjb** menyediakan berbagai pilihan produk asuransi yang dapat membantu nasabah dalam melakukan perencanaan keuangan secara menyeluruh.

Bancassurance

Financial management is inseparable from the importance of mitigating potential risks. In providing comprehensive financial services to customers, bank **bjb** offers various protection products through bancassurance services. Through collaboration with leading insurance companies in Indonesia, bank **bjb** provides a variety of insurance product options that can assist customers in comprehensive financial planning.

MSIG	PT MSIG Life Insurance Indonesia
EQUITY LIFE INDONESIA	PT Equity Life Indonesia
BRIlife	PT Asuransi BRI Life
taspen life	PT Asuransi Jiwa Taspen

Beragam pilihan jenis dan produk asuransi yang tersedia melalui layanan *bancassurance* di bank **bjb** di antaranya yaitu:

Various options of insurance types and products available through bancassurance services at bank **bjb** include:

Tabel Produk *Bancassurance*
Table of Bancassurance Product

Perusahaan Asuransi Insurance Company	Produk Asuransi Bancassurance Product	Jenis Asuransi Product Type
MSIG	SMiLe *Life Care Plus*	Traditional - Term Life ROP Traditional - Term Life ROP
	SMiLe *Life Extra Plus*	Traditional - Term Life ROP Traditional - Term Life ROP
EQUITY LIFE INDONESIA	Asuransi Warisan Keluarga	Traditional - Whole Life Traditional - Whole Life
	Asuransi *Multi Protection*	Traditional - Whole Life Traditional - Whole Life
BRIlife	Bringin Ajaib	Asuransi Mikro - *Personal Accident* Micro Insurance - Personal Accident
taspen life	Taspen Hospital *Cash Plan*	*Traditional - Term Life* ROP Traditional - Term Life ROP

Produktivitas *Wealth Management*

Melalui layanan *wealth management*, bank **bjb** mencatatkan perolehan *fee based income* atas pemasaran produk reksa dana dan *bancassurance*. Uraian produktivitas *wealth management* disajikan sebagai berikut.

Wealth Management Productivity

Through wealth management services, bank **bjb** recorded fee based income from marketing mutual fund and bancassurance products. A description of wealth management productivity is presented as follows.

Tabel Perolehan *Fee Based Income* Produk *Wealth Management*
Table of Earning Fee Based Income for Wealth Management Products

(dalam jutaan Rupiah / in IDR million)

Tahun	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Year
	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(%)	
Bancassurance	**4,430**	4,893	4,523	4,803	5,920	(463)	(9.46%)	Bancassurance
Reksa Dana	**1,356**	1,502	3,085	4,614	2,267	(146)	(9.72%)	Mutual Fund
Total	**4,430**	**6,395**	**7,608**	**9,417**	**8,188**	**(1,965)**	**(30.73%)**	Total

Sepanjang tahun 2025, perolehan *fee based income* dari aktivitas *wealth management* mencapai Rp4,43 miliar, turun 30,73% dibandingkan dengan tahun 2024 yang mencapai Rp6,40 miliar. Hal tersebut khususnya berasal dari turunnya *fee based income* dari *bancassurance* sebesar Rp463 juta.

Throughout 2025, fee-based income generated from wealth management activities amounted to IDR4.43 billion, representing a decrease of 30.73% compared to IDR6.40 billion in 2024. This decline was primarily attributable to lower fee-based income from bancassurance, which decreased by IDR463 million.

Adapun jumlah premi dan *Asset Under Management* (AUM) dari aktivitas layanan *wealth management* yang dikelola bank **bjb** yaitu sebagai berikut:

The total premium and Assets Under Management (AUM) generated from wealth management services managed by bank **bjb** are presented as follows:

Tabel Pertumbuhan *Asset Under Management* Reksa Dana dan Premi *Bancassurance*
Table of Asset Under Management Mutual Fund and Bancassurance Premium Growth

(dalam jutaan Rupiah / in IDR million)

Tahun	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Year
	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(%)	
Premi *Bancassurance*	**16,171**	32,390	30,515	27,869	20,703	(16,219)	(50.07%)	Premi Bancassurance
AUM Reksa Dana	**446,648**	241,640	323,543	702,723	737,339	205,008	84.84%	AUM Mutual Fund

Premi *bancassurance* tahun 2025 mencapai Rp16,17 miliar, menurun sebesar 50,07% dibandingkan tahun 2024 mencapai Rp32,39 miliar. Penurunan premi *bancassurance* pada tahun 2025 disebabkan oleh adanya perubahan produk *bancassurance* yang dipasarkan. Di sepanjang tahun 2025 produk yang dipasarkan fokus pada produk asuransi tradisional dan bank **bjb** tidak memasarkan produk *unit link* atau PAYDI (Produk Asuransi Yang Dikaitkan Dengan Investasi). Hal ini berdampak juga pada perolehan *fee based income* bagi bank **bjb**.

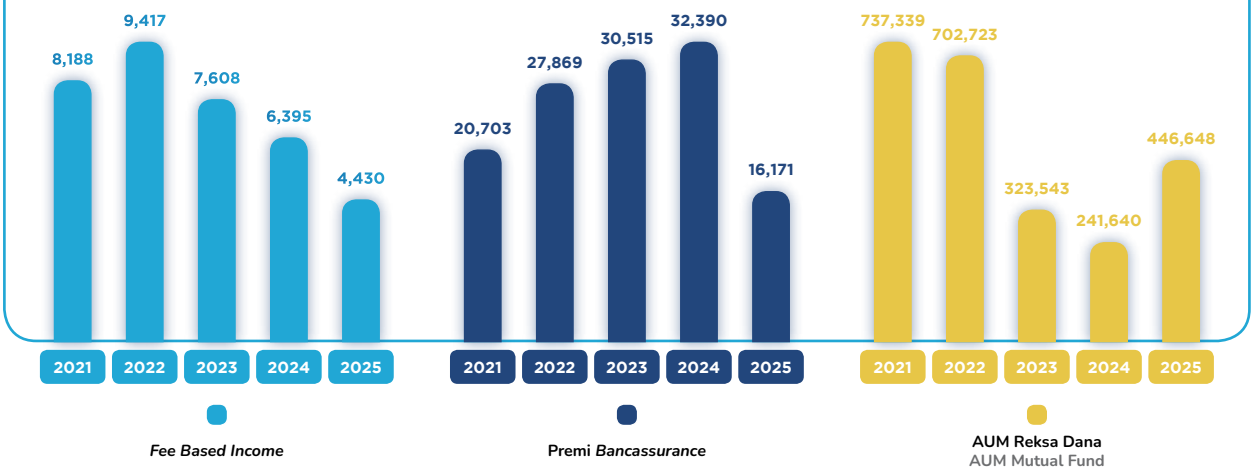
Bancassurance premiums in 2025 amounted to IDR16.17 billion, representing a decline of 50.07% compared to IDR32.39 billion in 2024. The decrease in bancassurance premiums in 2025 was attributable to changes in the bancassurance products marketed. Throughout 2025, the products offered were focused on traditional insurance products, and bank **bjb** did not market unit-linked or PAYDI (Investment-Linked Insurance Products). This condition also affected the fee-based income generated by bank **bjb**.

Sementara itu pada produk reksa dana, terjadi pertumbuhan *Asset Under Management* (AUM) reksa dana. AUM reksa dana tahun 2025 mencapai Rp446,65 miliar, meningkat 84,84% dibandingkan dengan tahun tahun 2024 yang mencapai Rp241,64 miliar. Selain perbaikan kinerja investasi pada *underlying asset* reksadana baik obligasi maupun saham pada triwulan IV tahun 2025 , penurunan tingkat suku bunga simpanan juga menjadi pendorong pertumbuhan AUM reksa dana. Nasabah memilih alternatif investasi lain dalam hal ini reksa dana dalam rangka optimalisasi pertumbuhan aset yang dimiliki.

Meanwhile, in mutual fund products, growth was recorded in Assets Under Management (AUM). Mutual fund AUM in 2025 reached IDR446.65 billion, increasing by 84.84% compared to IDR241.64 billion in 2024. In addition to improved investment performance in the underlying assets of mutual funds, both bonds and equities in the fourth quarter of 2025, the decline in deposit interest rates also contributed to the growth in mutual fund AUM. Customers increasingly chose alternative investment instruments, particularly mutual funds, to optimize the growth of their investment portfolios.

Grafik Produktivitas *Wealth Management*
Graph of Wealth Management Productivity

(dalam jutaan Rupiah / in IDR million)



Strategi dan Program Pemasaran *Wealth Management* Tahun 2026

Dalam rangka meningkatkan perolehan *fee based income* dari produk-produk *wealth management* pada tahun 2026, bank **bjb** akan melakukan berbagai program dan strategi pemasaran produk untuk meningkatkan penjualan produk reksa dana dan *bancassurance*. Beberapa program dan strategi yang dilakukan diantaranya yaitu:

1. **Produk Baru *Wealth Management***
   Penambahan beragam pilihan produk *bancassurance traditional insurance*, termasuk pengembangan jalur pemasaran melalui *channel* Telemarketing dan digital. Penambahan produk baru disamping memberikan berbagai alternatif pilihan produk bagi nasabah, juga akan memberikan potensi perolehan *fee based income* bagi bank **bjb**.
2. **Aktivitas Pemasaran**
   Untuk meningkatkan penjualan produk *wealth management* di tahun 2026, aktivitas pemasaran yang akan dilakukan diantaranya:
   a. Penyelenggaraan acara *table talk* dan *customer gathering* dengan mengundang Nasabah bank **bjb** berkoordinasi dengan Kantor Cabang sekaligus memberikan atensi kepada komunitas-komunitas khusus nasabah bank **bjb**.
   b. Melakukan *monitoring* ke seluruh Regional bank **bjb** terkait *Refreshment* Produk *Wealth Management*, maupun *Campaign* Program Promosi yang sedang berlangsung,
   c. Melakukan literasi kepada nasabah bank **bjb** dengan menyelenggarakan acara bersama Divisi lain maupun mitra asuransi/manajer investasi, baik secara *offline* maupun *online*.

Wealth Management Marketing Strategy and Program for 2026

In order to increase the acquisition of Fee Based Income from Wealth Management products in 2026, bank **bjb** carried out various product marketing programs and strategies to increase sales of mutual fund and bancassurance products. Some of the programs and strategies carried out include:

1. **Wealth Management New Product**
   Addition of various traditional insurance bancassurance product options, including the development of marketing channels through telemarketing and digital channels. The addition of new products not only provides customers with a wider range of product alternatives but also offers potential for generating fee-based income for bank **bjb**.

2. **Marketing Activity**
   To increase sales of wealth management products in 2026, marketing activities that will be carried out include:

   a. Organizing table talk events and customer gatherings by inviting bank **bjb** customers in coordination with Branch Offices while also providing engagement with specific communities of bank **bjb** customers.

   b. Conducting monitoring across all bank **bjb** Regional Offices regarding Wealth Management product refreshment as well as ongoing promotional campaign programs.
   c. Conducting financial literacy initiatives for bank **bjb** customers by organizing events together with other Divisions as well as insurance partners/investment managers, both offline and online.

d. Melakukan kolaborasi pemasaran kepada lembaga-lembaga baik Pemerintah maupun swasta untuk meningkatkan literasi dan inklusi terkait produk-produk *wealth management*.
e. Penyelenggaraan *join event* dengan Kantor Cabang dan **bjb** Prioritas melalui berbagai kegiatan olah raga, komunitas dan lainnya untuk meningkatkan jumlah NOA dan perolehan *fee based income*.

3. **Program Promosi**
   Mengembangkan beragam program promosi dan pemasaran yang dapat menambah *value* bagi nasabah yang melakukan pembelian produk *wealth management* dan meningkatkan *product holding* di bank **bjb** serta peningkatan aktivitas penjualan bagi pegawai bank **bjb** diantaranya:
   a. Program *customer reward* baik secara reguler maupun tematik yang menarik bagi nasabah.
   b. Program join promo dengan dengan produk lainnya seperti tabungan, deposito dan produk lainnya.
   c. Penyelenggaraan program *trip reward*.
   d. Program *member get member*.
   e. Program *employee reward* secara berkala untuk pegawai tenaga pemasar.
4. **Pengembangan Kompetensi SDM**
   Meningkatkan kompetensi para pegawai bank **bjb** dalam pemasaran produk *wealth management* melalui pelatihan atau sertifikasi yang dapat menunjang kebutuhan pemasaran di lapangan. Peningkatan *soft skill* melalui *sharing moment* dan berbagai aktivitas dalam rangka *update* pengetahuan serta peraturan dan ketentuan. Serta penyelenggaraan refreshment produk dan *market update* untuk meningkatkan pemahaman pegawai.
5. **Pengembangan Aplikasi *Wealth Management***
   Dalam rangka meningkatkan penetrasi penjualan produk *wealth management*, akan dikembangkan Aplikasi *wealth management* pada *mobile banking* bank **bjb** (DIGI bank **bjb**) diawali dengan penampilan portofolio *wealth management* nasabah pada DIGI bank **bjb**.

d. Conducting marketing collaboration with institutions, both government and private, to enhance literacy and inclusion related to wealth management products.
e. Organizing joint events with Branch Offices and **bjb** Prioritas through various activities such as sports, community events, and others to increase the number of accounts (NOA) and generate fee-based income.

3. **Promotion Program**
   Developing various promotional and marketing programs that can add value to customers who buy wealth management products and increase product holding at bank **bjb** as well as increasing sales activities for bank **bjb** employees including:
   a. Customer reward programs, both regular and thematic, that are attractive to customers.
   b. Joint promotional programs with other products such as savings, deposits, and other products.
   c. Organization of trip reward programs.
   d. Member-get-member programs.
   e. Periodic employee reward programs for marketing personnel.
4. **HR Competency Development**
   Enhancing the competency of bank **bjb** employees in marketing wealth management products through training or certification that supports marketing needs in the field. Improving soft skills through sharing sessions and various activities aimed at updating knowledge as well as regulations and provisions. In addition, conducting product refreshment and market updates to improve employees' understanding.
5. **Development of the Wealth Management Application**
   In order to increase the sales penetration of wealth management products, a wealth management application will be developed within bank **bjb**'s mobile banking (DIGI bank **bjb**), beginning with the display of customers' wealth management portfolios on DIGI bank **bjb**.

bjb PRIORITAS

Penjelasan bjb Prioritas

bjb Prioritas memberikan pelayanan terbaik kepada pribadi-pribadi istimewa yang membutuhkan pelayanan maksimal baik dari segi keramahan, kemudahan, kenyamanan, keamanan dan terpercaya untuk nasabah prima perorangan serta melakukan *cross selling* terhadap produk-produk perbankan di bank **bjb**.

Sejarah bjb Prioritas

1. Tahun 2007
   bjb Prioritas berdiri dan mulai beroperasi sejak Oktober 2007 dengan nama "Mitra Prioritas"
2. Tahun 2010
   Perubahan *call name* "Bank Jabar Banten" menjadi "bank **bjb**", dilakukan penyesuaian nama menjadi "bank **bjb** Mitra Prioritas"

bjb PRIORITAS

bjb Prioritas Explanation

bjb Prioritas provides the best service to special individuals who require maximum services both in terms of friendliness, convenience, comfort, security and trustworthiness for individual prime customers and cross selling of banking products at bank **bjb**.

bjb Prioritas History

1. Year 2007
   bjb Prioritas was established and began operations in October 2007 under the name "Mitra Prioritas".
2. Year 2010
   The change of the call name from "Bank Jabar Banten" to "bank **bjb**", the name was adjusted to "bank **bjb** Mitra Prioritas".

3. 12 Desember 2012
   Dilakukannya *rebranding* layanan prima bank **bjb**, sehingga terjadi perubahan nama layanan "bank **bjb** Mitra Prioritas" berganti menjadi "**bjb** precious"
4. 17 September 2021
   Transformasi "**bjb** Precious" berganti menjadi "**bjb** Prioritas" dengan konsep yang lebih *familiar*, *simple* dan modern.

Visi dan Misi bjb Prioritas

1. **Visi:**
   Menjadi layanan prioritas yang dapat diandalkan dalam memberikan solusi keuangan dan layanan personal yang terpercaya.
2. **Misi:**
   a. Memberikan fasilitas layanan finansial maupun non-finansial yang sesuai dengan kebutuhan nasabah.
   b. Menyediakan program-program yang bermanfaat untuk meningkatkan loyalitas nasabah.
   c. Dengan sumber daya manusia yang kompeten memberikan layanan personal kepada nasabah yang lebih berkualitas dan terpercaya.

Layanan bjb Prioritas

Layanan **bjb** prioritas merupakan layanan terbaik yang dimiliki oleh bank **bjb** kepada nasabah perorangan *(High Net Worth Individuals)* dengan total minimal dana sebesar Rp500 juta. Dapatkan keistimewaan layanan terbaik untuk nasabah **bjb** prioritas, layanan konsultasi perencanaan keuangan, investasi dan proteksi serta memberikan fasilitas layanan terbaik bagi nasabah. Selama 2 (dua) tahun berturut-turut **bjb** prioritas meraih penghargaan sebagai Layanan *Priority Banking* peringkat pertama *Bank Service Excellence Monitor* Tahun 2023 dan Tahun 2024 dari Infobank *dan Marketing Research Indonesia*. **bjb** prioritas berkomitmen untuk terus memberikan performa terbaik dengan penuh ketulusan, karena ketulusan akan memberi kekuatan dalam setiap perjalanan.

Keunggulan Layanan bjb Prioritas

Untuk memenuhi kebutuhan nasabah, **bjb** Prioritas memberikan pelayanan prima bagi *high net worth customer* dengan fasilitas dan layanan yang diberikan untuk nasabah **bjb** Prioritas yaitu sebagai berikut:

1. **Free Konsultasi Keuangan oleh Relationship Manager bjb Prioritas**
   Nasabah dapat berkonsultasi langsung dengan *relationship manager* **bjb** Prioritas, untuk mendapatkan solusi keuangan yang tepat dan terpercaya.
2. **Bingkisan Hari Ulang Tahun**
   Bingkisan yang diberikan pada saat hari ulang tahun nasabah.
3. **Bingkisan Hari Raya Keagamaan**
   Bingkisan yang diberikan pada saat hari raya keagamaan.
4. **Layanan Tanpa Antri diseluruh Kantor Cabang bank bjb**
   Nasabah Prioritas mendapatkan layanan khusus tanpa antri di seluruh Kantor Cabang bank **bjb**.

3. December 12, 2012
   Dilakukannya *rebranding* layanan prima bank **bjb**, sehingga terjadi perubahan nama layanan "bank **bjb** Mitra Prioritas" berganti menjadi "**bjb** precious"
4. September 17, 2021
   The transformation of "**bjb** Precious" changed to "**bjb** Prioritas" with a more familiar, simple and modern concept.

bjb Prioritas Vision and Mission

1. **Vision:**
   To become a reliable priority service in providing trusted financial solutions and personal service.

2. **Mission:**
   a. Providing financial and non-financial service facilities that suit customer needs.
   b. Providing useful programs to increase customer loyalty.
   c. With competent human resources, we provide personal service to customers with better quality and trustworthy.

bjb Prioritas Service

bjb Prioritas is a premium service provided by bank **bjb** to individual customers (High Net Worth Individuals) with a minimum total fund placement of IDR500 million. Customers can enjoy exclusive services, including financial planning consultation, investment and protection solutions, as well as various premium service facilities. For two consecutive years, **bjb** Prioritas received the first rank award for Priority Banking Service in the Bank Service Excellence Monitor 2023 and 2024 from Infobank and Marketing Research Indonesia. **bjb** Prioritas remains committed to continuously delivering its best performance with sincerity, as sincerity provides strength in every journey.

bjb Prioritas Service Excellence

To meet customer needs, **bjb** Prioritas provides excellent services for high net worth customers through various facilities and services offered to **bjb** Prioritas customers as follows:

1. **Free Financial Consultation by bjb Prioritas Relationship Manager**
   Customers can consult directly with **bjb** Prioritas Relationship Managers, to get the right and reliable financial solution.
2. **Birthday Gift**
   Gifts given on the customer's birthday.

3. **Religious holiday gifts**
   Gifts given on religious holidays.
4. **Queuing-free services throughout bank bjb branch offices**
   Priority customers get special services without queuing at all bank **bjb** branch offices.

5. **Fasilitas *Airport Executive Lounge***
   Fasilitas *free access* ke beberapa *airport executive lounge* yang bekerjasama dengan bank **bjb**, yang berlaku untuk 2 (dua) orang.
6. ***Merchandise* Eksklusif bjb Prioritas**
   Merchandise eksklusif yang khusus diberikan untuk nasabah **bjb** Prioritas.
7. ***Safe Deposit Box* dengan layanan Gratis Biaya Sewa Tahunan**
   Pemberian fasilitas gratis biaya sewa tahunan *safe deposit box*.
8. **Fasilitas Penggunaan Ruangan *Meeting***
   Fasilitas penggunaan ruangan *meeting* yang berada di beberapa *Outlet* **bjb** Prioritas maupun jaringan Kantor bank **bjb** yang dapat digunakan untuk keperluan *meeting* nasabah **bjb** Prioritas.
9. **Program Menarik Khusus untuk Nasabah bjb Prioritas**
   Program dan *event* khusus dirancang khusus untuk nasabah **bjb** Prioritas.
10. ***Discount Merchant***
    Promo *discount* di berbagai *merchant* yang bekerjasama dengan bank **bjb**.
11. **Fasilitas *Medical Arrangement***
    Fasilitas *medical arrangement* berupa layanan yang memudahkan nasabah untuk mendapatkan akses terbaik dalam mencari pengobatan dan solusi kesehatan di Rumah Sakit Luar Negeri 3 (tiga) Negara Asia, yaitu Singapura, Malaysia dan Thailand. Fasilitas *medical arrangement* juga meliputi fasilitas *free medical check-up* di rumah sakit atau laboratorium yang telah bekerjasama dengan **bjb** Prioritas, diberikan kepada nasabah **bjb** Prioritas yang menempatkan dana dalam jumlah tertentu.
12. **Fasilitas *Overseas Education Arrangement***
    Fasilitas *overseas education arrangement* berupa layanan persiapan sekolah ke luar negeri yang diberikan khusus untuk nasabah **bjb** Prioritas beserta keluarga inti yang berminat melanjutkan pendidikan ke luar negeri. Fasilitas *Overseas Education Arrangement* berupa:
    - Layanan konsultasi pendidikan luar negeri, antar jemput dokumen, penerjemahan dokumen, *online* tes prediksi IELTS, pengurusan visa, *pre-departure briefing* serta layanan lainnya yang berhubungan dengan persiapan pendidikan ke luar negeri.
    - Fasilitas *cash-back* bagi nasabah **bjb** Prioritas yang menyekolahkan anak dan atau keluarga inti ke universitas di luar negeri, *cashback* dapat digunakan untuk pembelian tiket pesawat, biaya visa dan keperluan lainnya yang terkait dengan persiapan pendidikan ke luar negeri.
13. **Fasilitas *Airport Handling***
    Fasilitas *airport handling* merupakan fasilitas penanganan proses di bandara yang memberikan kemudahan kepada nasabah **bjb** Prioritas dalam proses *check-in* sampai menuju *boarding gate*. Fasilitas *airport handling* diberikan kepada nasabah **bjb** Prioritas yang menempatkan dana dalam jumlah tertentu.

5. **Airport Executive Lounge Facilities**
   Free access facilities to several Airport Executive Lounges in collaboration with bank **bjb**, which are valid for 2 people.
6. **bjb Prioritas Exclusive Merchandise**
   Exclusive merchandise specifically given to **bjb** Prioritas customers..
7. **Free Annual Lease Cost of Safe Deposit Box**
   Procurement of free annual lease cost facility for safe deposit box.
8. **Meeting Room Utilization Facility**
   Facilities for using meeting rooms located in several **bjb** Prioritas Outlets and Bank Office networks that can be used for **bjb** Prioritas customer meeting purposes.
9. **Attractive Program for bjb Prioritas Customers**
   Special programs and events specifically designed for **bjb** Prioritas customers.
10. **Discount Merchant**
    Discount promos at various merchants that work with bank **bjb**.
11. **Medical Arrangement Facility**
    Medical arrangement facilities in the form of services that make it easier for customers to get the best access in seeking treatment and health solutions at overseas hospitals in 3 (three) Asian countries, namely Singapore, Malaysia and Thailand. Medical arrangement facilities also include free medical checkup facilities at hospitals or laboratories that have collaborated with **bjb** Prioritas, given to **bjb** Prioritas customers who place funds in a certain amount.
12. **Overseas Education Arrangement Facility**
    Facility Overseas Education Arrangement Overseas education arrangement facilities in the form of overseas school preparation services provided specifically for **bjb** Prioritas customers and their nuclear families who are interested in continuing their education abroad. Overseas education arrangement facilities in the form of:
    - Consulting services for overseas education, document pick-up, document translation, online IELTS prediction test, visa arrangement, pre-departure briefing and other services related to preparation for study abroad.
    - Cash-back facilities for **bjb** Prioritas customers who send their children and or nuclear family to universities abroad, cash-back can be used to purchase airplane tickets, visa fees and other needs related to preparing for education abroad.
13. **Airport Handling Facilities**
    The airport handling facility is a process handling facility at the airport that provides convenience to **bjb** Prioritas customers in the check-in process to the boarding gate. Airport handling facilities are provided to **bjb** Prioritas customers who place a certain amount of funds.

14. **Fasilitas *Airport Transfer***
    Fasilitas *airport transfer* merupakan fasilitas penjemputan dan pengantaran dari dan ke bandara di beberapa Kota besar yang terdapat layanan *airport transfer*. Fasilitas *airport transfer* diberikan kepada nasabah **bjb** Prioritas yang menempatkan dana dalam jumlah tertentu.
15. **Fasilitas *Helicopter Transfer***
    Fasilitas *helicopter transfer* merupakan fasilitas harga promo dalam penggunaan transportasi *private* antar kota atau antar daerah menggunakan helikopter.
16. **Limit Transaksi Lebih Tinggi**
    Limit transaksi transfer antar bank melalui *e-channel* (ATM dan *mobile banking*) yang lebih tinggi diberikan kepada nasabah pemegang kartu ATM **bjb** Prioritas.

Program Pengukuran Kualitas Layanan Bank *Service Excellence* Monitor Tahun 2025 Kategori *Priority Branches*

bjb prioritas mengikuti program pengukuran kualitas layanan *Bank Service Excellence Monitor* Tahun 2025 Kategori *Priority Branches* yang diselenggarakan oleh *Market Research Indonesia* (MRI). MRI mengukur operational efficiency dan proses layanan yang berlangsung melalui pengalaman nasabah dengan mengirimkan sejumlah shopper yang bertindak sebagai pelanggan sesungguhnya. Dalam program pengukuran kualitas layanan *Bank Service Excellence Monitor* Tahun 2025 Kategori *Priority Branches*, **bjb** prioritas mendapatkan peringkat kedua performa terbaik Layanan Prioritas.

Jaringan bjb Prioritas

Pada tahun 2025 jaringan **bjb** Prioritas tersebar di 14 (empat belas) Kota, dengan total 17 (tujuh belas) *Outlet* **bjb** Prioritas.

1. *Outlet* **bjb** Prioritas Bandung
2. *Outlet* **bjb** Prioritas Gedung T-Tower
3. *Outlet* **bjb** Prioritas Serang
4. *Outlet* **bjb** Prioritas Cirebon
5. *Outlet* **bjb** Prioritas Tasikmalaya
6. *Outlet* **bjb** Prioritas Bogor
7. *Outlet* **bjb** Prioritas Bekasi
8. *Outlet* **bjb** Prioritas Kelapa Gading
9. *Outlet* **bjb** Prioritas Tangerang
10. *Outlet* **bjb** Prioritas Semarang
11. *Outlet* **bjb** Prioritas Surabaya
12. *Outlet* **bjb** Prioritas Bandung Tamansari
13. *Outlet* **bjb** Prioritas Cabang Utama
14. *Outlet* **bjb** Prioritas Karawang
15. *Outlet* **bjb** Prioritas Soreang
16. *Outlet* **bjb** Prioritas Makassar
17. *Outlet* **bjb** Prioritas Medan

14. **Airport Transfer Facility**
    The airport transfer facility is a pick-up and delivery facility from and to airports in several major cities that have airport transfer services. Airport transfer facilities are provided to **bjb** Prioritas customers who place funds in a certain amount.
15. **Helicopter Transfer Facility**
    The helicopter transfer facility is a promo price facility for the use of inter-city or inter-regional private transportation using helicopter.
16. **Higher Transaction Limits**
    A higher limit for interbank transfer transactions through e-channels (ATM and mobile banking) is given to customers who hold ATM **bjb** Prioritas cards.

Bank Service Excellence Monitor Service Quality Measurement Program in 2025 Priority Branches Category

bjb Prioritas participated in the Bank Service Excellence Monitor 2025 service quality assessment program in the Priority Branches category organized by Market Research Indonesia (MRI). MRI measures operational efficiency and service processes through customer experience by sending a number of shoppers who act as actual customers. In the Bank Service Excellence Monitor 2025 service quality assessment program in the Priority Branches category, **bjb** Prioritas achieved the second-best performance ranking for Priority Services.

bjb Prioritas Network

In 2025 the **bjb** Prioritas network had been spread across 14 (fourteen) cities, with a total of 17 (seventeen) **bjb** Prioritas outlet.

1. **bjb** Prioritas Bandung Outlet
2. **bjb** Prioritas T-Tower Building Outlet
3. **bjb** Prioritas Serang Outlet
4. **bjb** Prioritas Cirebon Outlet
5. **bjb** Prioritas Tasikmalaya Outlet
6. **bjb** Prioritas Bogor Outlet
7. **bjb** Prioritas Bekasi Outlet
8. **bjb** Prioritas Kelapa Gading Outlet
9. **bjb** Prioritas Tangerang Outlet
10. **bjb** Prioritas Semarang Outlet
11. **bjb** Prioritas Surabaya Outlet
12. **bjb** Prioritas Bandung Tamansari Outlet
13. **bjb** Prioritas Main Branch Outlet
14. **bjb** Prioritas Karawang Outlet
15. **bjb** Prioritas Soreang Outlet
16. **bjb** Prioritas Makassar Outlet
17. **bjb** Prioritas Medan Outlet

Produktivitas bjb Prioritas

Uraian produktivitas **bjb** Prioritas disajikan sebagai berikut.

bjb Prioritas Productivity

The productivity description of **bjb** Prioritas is presented as follows.

Tabel Pertumbuhan DPK dan Nasabah bjb Prioritas
Table of Growth of TPF and **bjb** Priority Customers

Uraian Description	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Pertumbuhan Growth 2021-2025	
	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(%)	(Rp) (IDR)	(%)
DPK – **bjb** Prioritas (dalam miliar) TPF – **bjb** Prioritas (in billion)	**22,119**	20,238	15,853	13,468	11,923	1,881	9.30%	10,196	85.52%
Nasabah – **bjb** Prioritas (dalam nasabah) Customer – **bjb** Prioritas (in customer)	**18,985**	17,498	17,155	15,651	14,104	1,487	8.50%	4,881	34.61%

Pertumbuhan DPK **bjb** Prioritas selama 5 (lima) tahun terakhir, sejak tahun 2021 sampai dengan tahun 2025 mengalami kenaikan sebesar Rp10,20 triliun dengan pertumbuhan sebesar 85,52% dari posisi tahun 2021. DPK **bjb** Prioritas tahun 2025 sebesar Rp22,12 triliun, meningkat 9,30% dibandingkan dengan tahun 2024 yang sebesar Rp20,24 triliun. Peningkatan tersebut sejalan dengan pertumbuhan jumlah nasabah **bjb** Prioritas.

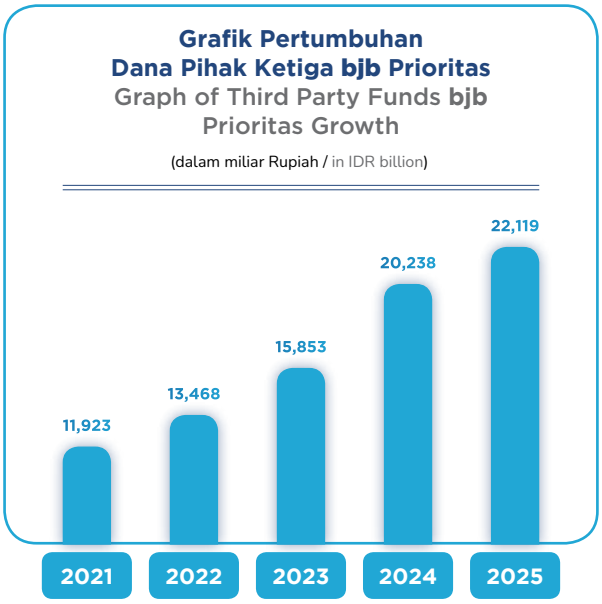
The growth of **bjb** Prioritas Third Party Funds (TPF) over the past five years, from 2021 to 2025, increased by IDR10.20 trillion, representing growth of 85.52% from the 2021 position. In 2025, **bjb** Prioritas TPF reached IDR22.12 trillion, increasing by 9.30% compared to IDR20.24 trillion in 2024. This increase was in line with the growth in the number of **bjb** Prioritas customers.

Pertumbuhan jumlah nasabah **bjb** Prioritas selama 5 (lima) tahun terakhir, sejak tahun 2021 sampai dengan tahun 2025 mengalami kenaikan sebesar 4.881 nasabah dengan pertumbuhan sebesar 34,61%. Pencapaian jumlah nasabah **bjb** Prioritas pada tahun 2025 adalah sebesar 18.985 nasabah, meningkat 8,50% dibandingkan dengan jumlah nasabah di tahun 2024 yang sebesar 17.498 nasabah. Peningkatan tersebut karena penerapan strategi tepat yang dilakukan oleh **bjb** Prioritas.

The number of **bjb** Prioritas customers over the past five years, from 2021 to 2025, increased by 4,881 customers, representing growth of 34.61%. The total number of **bjb** Prioritas customers in 2025 reached 18,985 customers, increasing by 8.50% compared to 17,498 customers in 2024. This growth was supported by the effective implementation of **bjb** Prioritas business strategies.

Grafik Pertumbuhan Dana Pihak Ketiga bjb Prioritas
Graph of Third Party Funds **bjb** Prioritas Growth

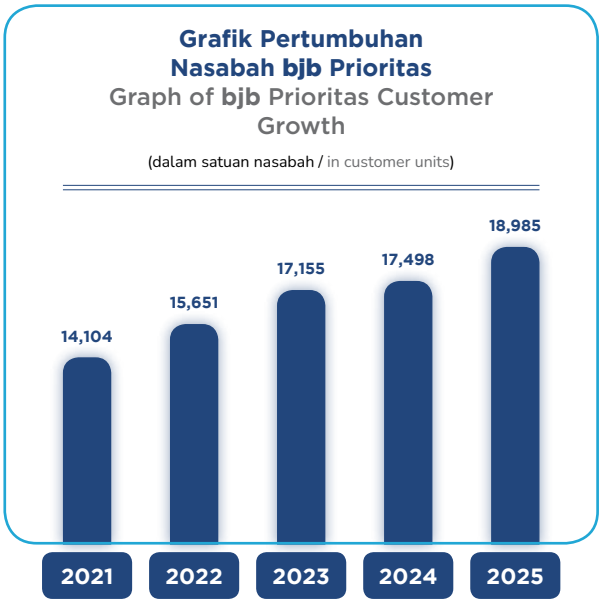
(dalam miliar Rupiah / in IDR billion)



DPK bjb Prioritas
TPF **bjb** Prioritas

Grafik Pertumbuhan Nasabah bjb Prioritas
Graph of **bjb** Prioritas Customer Growth

(dalam satuan nasabah / in customer units)



Nasabah bjb Prioritas
Customer **bjb** Prioritas

Rencana dan Strategi bjb Prioritas Tahun 2026

Strategi **bjb** Prioritas di tahun 2026, terdiri dari strategi *financial*, strategi *business development* dan strategi dalam *people development* atau sumber daya manusia di internal **bjb** Prioritas.

1. **Strategi Financial**
   Strategi financial meliputi program DPK dan program produk *wealth management*.
   a. **Program Produk DPK**
      - **Program *Saving's Club***
        Merupakan program *top-up fresh fund* untuk 10 - 20 nasabah per *Outlet* **bjb** prioritas, melalui mekanisme *hold* dana dalam produk tabungan berhadiah langsung dengan sistem undian, bentuk hadiah berupa paket umroh, motor, mobil, logam mulia, dan lain-lain.
      - **Program *Bundling Sureprize***
        Merupakan program *bundling* antara produk tabungan dan deposito atau tabungan dan *wealth product* dengan hadiah langsung berupa *cashback*.
      - **Program *Member Get Member***
        Merupakan program *referral* bagi nasabah eksisting **bjb** prioritas yang mereferensikan keluarga, saudara, rekan bisnis atau rekan kerjanya, dengan hadiah langsung berupa voucher belanja.
      - ***Thematic Hobby Program***
        Merupakan program khusus yang menyesuaikan dengan trend dan *hobby* yang sedang Hype, diberikan kepada nasabah terpilih yang memiliki potensi bisnis besar dan nasabah merupakan *centre of influence* dalam komunitas, perusahaan atau instansi tertentu. Program diberikan dalam momen tertentu.
   b. **Program Produk *Wealth Management***
      Cross selling produk investasi dan proteksi yang menghasilkan *fee based income* yaitu melalui *event customer gathering market outlook, investment expo, investment clinic* dan melalui *customer gathering* yang diadakan secara *reguler*.

2. **Strategi *Business Development***
   Strategi *business development* meliputi penambahan fasilitas dan layanan, *customer profiling*, pengadaan barang dan jasa serta pengembangan IT.
   a. **Penambahan Fasilitas dan Layanan**
      - **Penambahan *Safe Deposit Box*.**
        Penambahan fasilitas *safe deposit box* yang diberikan untuk nasabah **bjb** Prioritas kota besar yang potensial.
   b. **Penambahan *Outlet* bjb Prioritas**
      Untuk memenuhi kebutuhan bisnis yang dinamis serta dalam rangka ekspansi bisnis **bjb** prioritas, dilakukan pemekaran Kantor **bjb** Prioritas di Kantor Wilayah 1, 3 dan 4.

bjb Prioritas Plans and Strategies for 2026

The **bjb** Prioritas strategy in 2026, consists of a financial Strategy, Business Development Strategy and strategy in People Development or Human Resources in **bjb** Prioritas internally.

1. **Financial Strategy**
   The financial strategy includes third parties programs and Wealth Management product program.
   a. **TPF Product Program**
      - **Saving's Club Program**
        A fresh fund top-up program targeting 10–20 customers per **bjb** Prioritas outlet, implemented through a fund holding mechanism in a prize-linked savings product with a lottery-based system. Prizes offered include Umrah packages, motorcycles, cars, precious metals, and other rewards.
      - **Bundling Sureprize Program**
        A bundling program between savings products and time deposits, or between savings products and wealth products, offering direct rewards in the form of cashback.
      - **Member Get Member Program**
        A referral program for existing **bjb** Prioritas customers who successfully refer family members, relatives, business partners, or colleagues to join **bjb** Prioritas, with direct rewards provided in the form of shopping vouchers.
      - **Thematic Hobby Program**
        A special program designed to align with current trends and popular hobbies, offered to selected customers with significant business potential who act as centers of influence within their communities, companies, or institutions. The program is conducted at specific moments or occasions.
   b. **Produk Wealth Management Program**
      Cross-selling of investment and protection products generating fee-based income is carried out through customer engagement activities, including market outlook customer gatherings, investment expos, investment clinics, as well as regular customer gathering events.
2. **Business Development Strategy**
   Business development strategies include the enhancement of facilities and services, customer profiling, procurement of goods and services, as well as information technology development.
   a. **Addition of Facilities and Services**
      - **Addition of Safe Deposit Box.**
        The addition of safe deposit box facilities is provided for potential **bjb** Prioritas customers in major cities.
   b. **Expansion of bjb Prioritas Outlets**
      In order to accommodate dynamic business needs and support the business expansion of **bjb** Prioritas, the Bank carried out the establishment of additional **bjb** Prioritas offices within Regional Offices 1, 3, and 4.

c. ***Customer Profiling***
   - **Fasilitas Layanan bjb Prioritas**
     Sosialisasi berbagai benefit menjadi nasabah **bjb** Prioritas.
   - **Penambahan fitur kartu ATM VISA**
     Penambahan fitur kartu ATM VISA *Contactless* untuk nasabah **bjb** Prioritas.
   - ***Marketing Research Indonesia* (MRI)**
     Meningkatkan standarisasi kualitas layanan di setiap *outlet* **bjb** Prioritas.

3. **Strategi Pengembangan SDM**
   Strategi pengembangan SDM meliputi:

   a. ***Training***
      Penambahan intensitas *training* untuk internal team **bjb** Prioritas, baik *inhouse training* maupun eksternal *training*. Serta fokus kepada materi-materi training yang *aplicable* dan materi mengenai teknik penjualan.
   b. **Promosi**
      Mapping untuk program standarisasi *grade* khusus untuk *sales force* **bjb** Prioritas.

   c. **Rotasi dan Mutasi**
      Rotasi dilakukan untuk *refreshment staff* yang sudah *incharge* di satu *Outlet* **bjb** Prioritas lebih dari 5 (lima) tahun, mutasi dilakukan berdasarkan pencapaian KPI.

   d. **Penambahan *Staff* bjb Prioritas**
      Seiring dengan bertambahnya jaringan *Outlet* serta dana kelolaan nasabah **bjb** Prioritas, diperlukan penambahan *staff* **bjb** Prioritas di tahun 2026.

c. **Customer Profiling**
   - **bjb Prioritas Service Facilities**
     Dissemination of information regarding the various benefits of becoming a **bjb** Prioritas customer.
   - **Enhancement of ATM Card Features**
     The addition of VISA Contactless ATM card features for **bjb** Prioritas customers.
   - **Marketing Research Indonesia (MRI)**
     Improving the standardization of service quality across each **bjb** Prioritas outlet.

3. **Human Capital Development Strategy**
   The human capital development strategy includes the following initiatives:
   a. **Training**
      Increasing the intensity of training programs for the internal **bjb** Prioritas team, through both in-house and external training programs, with a focus on applicable training materials as well as sales techniques.
   b. **Promotion**
      Conducting a mapping process for the implementation of a standardized grading program specifically for the **bjb** Prioritas sales force.
   c. **Rotation and Transfer**
      Staff rotation is carried out as a refreshment measure for personnel who have been in charge of a **bjb** Prioritas outlet for more than five years, while transfers are implemented based on Key Performance Indicator (KPI) achievements.
   d. Additional **bjb** Prioritas Staff
      In line with the expansion of outlet networks and the growth in assets under management of **bjb** Prioritas customers, additional **bjb** Prioritas staff will be required in 2026.

INTERNATIONAL AND TRANSACTION BANKING

Penjelasan International and Transaction Banking

Secara garis besar produk yang dikelola *International and Transaction Banking* meliputi produk yang termasuk ke dalam transaksi bisnis antar bank dan transaksi bisnis kepada nasabah yang meliputi *trade finance and value chain, remittance, financial institution serta cash management.*

Produk Unggulan International and Transaction Banking

Terdapat beberapa produk dan jasa layanan unggulan atas transaksi-transaksi yang dikelola oleh Divisi *International & Transaction Banking*, yaitu:

1. *Term Loan Placement*
Term Loan merupakan fasilitas pinjaman yang diberikan kepada *Counterparty* Bank dengan jangka waktu tertentu hingga maksimal 3 (tiga) tahun. Fasilitas ini digunakan untuk memenuhi kebutuhan pendanaan jangka menengah, baik untuk penguatan likuiditas maupun optimalisasi

INTERNATIONAL AND TRANSACTION BANKING

International and Transaction Banking Explanation

In general, the products managed by International and Transaction Banking include products which include interbank business transactions and business transactions with customers which include trade finance and value chains, remittances, banking and cash management..

International and Transaction Banking Featured Product

There were several superior products and services for transactions managed by the International and Transaction Banking Division, namely:

1. Term Loan Placement
A Term Loan is a lending facility provided to Counterparty Banks with a specific tenor of up to a maximum of three years. This facility is intended to support the counterparty's medium-term funding requirements, including liquidity strengthening and the optimization of its funding structure.

struktur pendanaan *Counterparty* Bank. Penyaluran *Term Loan* dilakukan dengan skema pembayaran pokok dan bunga sesuai dengan perjanjian kredit, dengan tingkat suku bunga yang ditetapkan berdasarkan profil risiko *Counterparty* Bank serta kondisi pasar. Produk ini dirancang untuk memberikan kepastian pendanaan sekaligus menjaga keseimbangan risiko dan imbal hasil bagi bank **bjb**.

2. ***Money Market Loan***
   Fasilitas pinjaman jangka pendek yang diberikan kepada *Counterparty* Lembaga Keuangan Non-Bank, dengan jangka waktu maksimal hingga 90 (sembilan puluh) hari. Fasilitas ini ditujukan untuk memenuhi kebutuhan likuiditas jangka pendek *Counterparty*, khususnya dalam rangka mendukung kelancaran aktivitas operasional dan pengelolaan arus kas. Penyaluran fasilitas dilakukan dengan memperhatikan profil risiko *Counterparty* serta kondisi pasar, dengan struktur pengembalian pokok dan bunga sesuai dengan ketentuan perjanjian.
3. **Pembelian tagihan SKBDN (Diskonto)**
   Pembelian tagihan Surat Kredit Berdokumen Dalam Negeri (SKBDN) secara Diskonto merupakan fasilitas yang disediakan oleh bank **bjb** kepada nasabah untuk menjual tagihan SKBDNnya yang sudah diakseptasi oleh *Issuing Bank*.
4. **Penerbitan LC/SKBDN**
   bank **bjb** memberikan solusi transaksi bisnis dengan pihak *buyer* melalui penerbitan L*etter Of Credit (LC)* untuk transaksi luar negeri dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) untuk transaksi dalam negeri yang memberikan kepastian pembayaran kepada *Seller* dan memberikan jaminan kepada *buyer* bahwa pembayaran hanya dilakukan setelah dokumen yang dipresentasikan sesuai dengan persyaratan LC/SKBDN.
5. **Transfer Valas**
   Jasa layanan kiriman uang (transfer) dalam valuta asing yang ditujukan ke rekening yang berada di dalam maupun luar negeri atas permintaan dan untuk kepentingan nasabah.
6. ***Firecash***
   Firecash merupakan layanan kiriman uang online berbasis *web* yang dapat mengakomodir transaksi kiriman uang ke rekening Bank lain secara *real time*.
7. **BI-RTGS**
   BI-RTGS merupakan layanan kiriman uang/transfer antar bank skala nasional dimana dana secara efektif dapat diterima di bank tujuan dalam hitungan menit, selama transaksi dilakukan sebelum batas waktu.
8. **BI-SKNBI**
   BI-SKNBI merupakan infrastruktur yang digunakan oleh Bank Indonesia dalam penyelenggaraan transfer dana dan kliring berjadwal untuk promosi proses data keuangan elektronik pada layanan transfer dana, layanan kliring warkat debit, layanan pembayaran reguler, dan layanan penagihan reguler.

The disbursement of Term Loans is conducted with principal and interest payments structured in accordance with the credit agreement, with interest rates determined based on the Counterparty Bank's risk profile as well as prevailing market conditions. This product is designed to provide funding certainty while maintaining an optimal balance between risk and return for bank **bjb**.

2. **Money Market Loan**
   A short-term lending facility provided to Non-Bank Financial Institution counterparties with a maximum tenor of up to 90 (ninety) days. This facility is intended to support the counterparty's short-term liquidity needs, particularly in facilitating operational activities and cash flow management. The facility is extended by taking into consideration the counterparty's risk profile and prevailing market conditions, with principal and interest repayment structured in accordance with the terms and conditions stipulated in the agreement.
3. **Purchase of SKBDN Bills (SKBDN Discounting)**
   The purchase of bills under a SKBDN on a discount basis is a facility provided by bank **bjb** that enables customers to sell their SKBDN receivables which have been accepted by the Issuing Bank.
4. **Issuance of LC/SKBDN**
   bank **bjb** provides solutions for business transactions with buyers through the issuance of a Letter of Credit (LC) for international trade transactions and a SKBDN for domestic trade transactions. These instruments provide payment certainty to the seller while ensuring that payment by the buyer will only be made after the documents presented comply with the terms and conditions of the LC/SKBDN.
5. **Foreign Exchange Transfer**
   A money transfer service in foreign currency to accounts both domestically and internationally upon the request of and for the benefit of customers.
6. **Firecash**
   Firecash is a web-based online money transfer service that facilitates fund transfers to accounts in other banks in real time.
7. **BI-RTGS**
   BI-RTGS is a national interbank funds transfer service through which funds can be effectively received by the beneficiary bank within minutes, provided that the transaction is conducted before the designated cut-off time.
8. **BI-SKNBI**
   BI-SKNBI is an infrastructure operated by Bank Indonesia to facilitate scheduled funds transfers and clearing services, supporting the electronic processing of financial data for fund transfer services, debit clearing services, regular payment services, and regular collection services.

9. **BI-Fast**
   BI-Fast merupakan layanan kiriman uang (transfer) dalam mata uang rupiah yang ditujukan ke rekening yang berada di dalam negeri atas permintaan dan untuk kepentingan nasabah.
10. ***Western Union***
    Western Union bank **bjb** adalah sarana pengiriman dan penerimaan uang dari Indonesia ke luar negeri, luar negeri ke Indonesia maupun antar kota di Indonesia secara cepat (*real time online*).
11. **bjb *quickcash***
    bjb *quickcash* adalah aplikasi kiriman uang berbasis web yang dapat mengakomodir transaksi kiriman uang baik dari dalam maupun luar negeri.

Keunggulan Layanan *International and Transaction Banking*

Keunggulan produk dan layanan *International and Transaction Banking* adalah sebagai berikut:

1. Produk antar bank berbasis *trade finance* maupun pinjaman (*term loan*) yang dirancang sesuai dengan kebutuhan *counterparty* bank didukung oleh struktur pembiayaan yang fleksibel *pricing* yang kompetitif.
2. Produk pinjaman jangka pendek (*money market loan*) kepada *counterparty* non bank, khususnya perusahaan sekuritas yang ditawarkan dengan *pricing* kompetitif serta proses yang cepat dan efisien untuk mendukung kebutuhan likuiditas jangka pendek.
3. Penanganan transaksi *trade finance and value chain* yang tersentralisasi bersertifikasi ISO 9001:2015, didukung oleh SDM yang profesional dan bersertifikasi internasional serta sistem *trade innovation plus* untuk memberikan kenyamanan, ketepatan dan kecepatan penanganan dokumen *trade finance*.
4. Produk *trade finance* dengan *structure trade* yang fleksibel disesuaikan dengan kebutuhan nasabah disertai tarif yang kompetitif.
5. Keunggulan layanan untuk produk dan layanan *remittance*:
   a. Transfer Valas
      1) Fleksibel transfer dapat dilakukan dalam mata uang sesuai dengan permintaan dan dengan menggunakan sumber dana yang fleksibel dalam Rupiah maupun valuta asing baik secara tunai maupun non tunai.
      2) Cepat dan aman, dukungan teknologi handal memberikan kemudahan dan keamanan untuk pengiriman dan penerimaan kiriman uang serta dukungan bank koresponden yang dimiliki bank **bjb** memungkinkan kiriman uang valas anda sampai tujuan dengan aman dan tepat waktu.

9. **BI-Fast**
   BI-Fast is a Rupiah-denominated funds transfer service to domestic accounts upon the request of and for the benefit of customers.

10. **Western Union**
    Western Union at bank **bjb** is a service that enables the sending and receiving of funds from Indonesia to overseas, from overseas to Indonesia, as well as between cities within Indonesia, in a fast and real-time online manner.
11. **bjb quickcash**
    bjb quickcash is a web-based remittance application that facilitates money transfer transactions both domestically and internationally.

International and Transaction Banking Services Advantage

The advantages of International and Transaction Banking services as follows:

1. Interbank products based on trade finance and lending (term loan) are structured in accordance with the needs of counterparty banks, supported by flexible financing structures and competitive pricing.
2. Short-term lending products (money market loans) provided to non-bank counterparties, particularly securities companies, offered with competitive pricing as well as fast and efficient processes to support short-term liquidity requirements.
3. Centralized handling of trade finance and value chain transactions certified under ISO 9001:2015, supported by professional human resources with international certifications and the Trade Innovation Plus system to ensure convenience, accuracy, and speed in the processing of trade finance documentation.
4. Trade finance products with flexible trade structures tailored to customer needs, accompanied by competitive pricing.
5. Service advantages for remittance products and services:
   a. Foreign Exchange Transfer
      1) Flexible transfer arrangements allowing transactions to be conducted in currencies as requested, with flexible funding sources in Rupiah or foreign currencies, either in cash or non-cash form.
      2) Fast and secure transactions, supported by reliable technology that ensures convenience and security in sending and receiving remittances, as well as bank **bjb**'s correspondent banking network that enables foreign exchange transfers to reach their destination safely and on time.

3) *One day service settlement* berdasarkan permintaan anda, kiriman uang valas anda dapat diterima pada hari yang sama (*intraday*).
4) *Multi currency services*, bank **bjb** kini dapat melayani transaksi dalam 132 mata uang berbeda. Didukung dengan sistem yang handal dan jaringan bank koresponden di 190 negara.

b. **bjb** *quickcash*
1) Pengiriman uang ke rekening bank **bjb** maupun ke rekening bank di Indonesia secara *real time*.
2) Biaya *flat* dan bersaing.

c. *Firecash*
1) *Firecash* dapat melakukan pengiriman uang rupiah ke rekening bank yang ada di Indonesia secara *real time*.
2) Terdapat fitur *inquiry* nomor rekening dan nama penerima sehingga dapat menghilangkan potensi retur.
3) Jam operasional dapat disesuaikan dan tidak tergantung jam operasional jaringan kantor.

3) One-day service settlement based on customer request, allowing foreign exchange remittances to be received on the same day (intraday).
4) Multi-currency services, enabling bank **bjb** to facilitate transactions in up to 132 different currencies, supported by a reliable system and a correspondent banking network spanning 190 countries.

b. **bjb** quickcash
1) Real-time fund transfers to bank **bjb** accounts as well as to accounts at other banks in Indonesia.
2) Flat and competitive transaction fees.

c. Firecash
1) Firecash enables real-time Rupiah fund transfers to bank accounts within Indonesia.
2) Equipped with an account number and beneficiary name inquiry feature to minimize the risk of returned transactions.
3) Operating hours are flexible and not dependent on branch network operating hours.

Produktivitas *International and Transaction Banking*

Kinerja *International and Transaction Banking* berupa realisasi pendapatan atas target yang ditetapkan setiap tahunnya, yaitu berupa pendapatan *(interest income* dan *fee based income*) atas transaksi yang dikelola oleh Divisi *International and Transaction Banking* serta *outstanding* penyaluran kredit sektor *financial institution (counterparty loan - placement)*, dengan rincian perkembangan kinerja selama 5 (lima) tahun terakhir adalah sebagai berikut

International and Transaction Banking Productivity

The performance of International and Transaction Banking is measured based on the realization of revenue against the targets set annually, comprising income (interest income and fee-based income) generated from transactions managed by the International and Transaction Banking Division, as well as the outstanding loan disbursements to the financial institution sector (counterparty loans – placements). The performance development over the past five years is presented as follows.

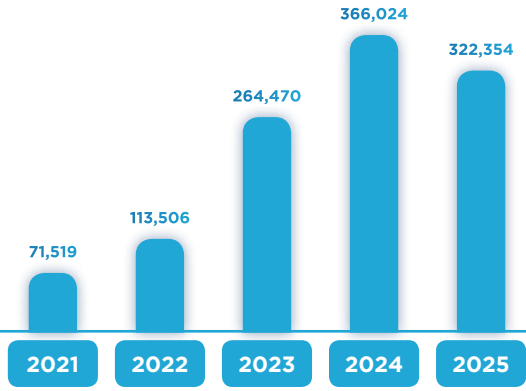
Tabel Produktivitas *International and Transaction Banking*
Table of International and Transaction Banking Productivity

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Description
	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(%)	
Pendapatan (*fee based income* dan *interest Income*)	**322,354**	366,024	264,470	113,506	71,519	(43,670)	(11.93%)	Income (feebased income and interest Income)
Outstanding kredit *Financial Institution* (FI) *counterparty loan*	**2,500,000**	4,644,500	3,307,940	2,050,000	500,000	(2,144,500)	(46.17%)	Outstanding kredit Financial Institution (FI) counterparty loan

Grafik Pendapatan *International and Transaction Banking*
Graph of International and Transaction Banking Income

(dalam jutaan Rupiah / in IDR million)



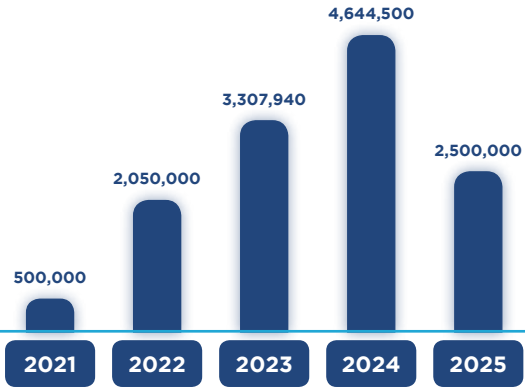
Realisasi pendapatan *International and Transaction Banking* mencapai Rp322,35 miliar atau 91,7% dari target Desember 2025, terdiri dari *fee based income* Rp66,49 miliar dan *interest income* Rp255,86 miliar. Secara tahunan, pendapatan tercatat menurun 11,93% dibandingkan posisi tahun 2024, sejalan dengan penurunan *outstanding* kredit *financial institution* sebesar 46,17% dari Rp4,64 triliun menjadi Rp2,50 triliun. Penurunan tersebut mencerminkan penataan ulang portofolio kredit secara terukur, dimana eksposur pada segmen *financial institution* yang relatif berisiko rendah namun ber-*yield* lebih moderat dialihkan secara selektif ke sektor-sektor dengan potensi imbal hasil yang lebih optimal, dengan tetap menerapkan prinsip kehati-hatian serta menjaga kualitas aset bank **bjb**.

Pendapatan transaksi *financial institution* tercatat Rp242,60 miliar, menurun 11,8% secara yoy. Kontributor utama tetap berasal dari Pendapatan Bunga Kredit yang Diberikan (PBKYD) *counterparty loan* sebesar Rp242,57 miliar. Penurunan kinerja terutama dipicu oleh penurunan volume kredit dan berkurangnya eksposur penyaluran *counterparty loan*, yang meskipun menekan pendapatan, namun menunjukkan pendekatan kehati-hatian bank **bjb** dalam pengelolaan *counterparty risk* dan konsentrasi portofolio.

Pada tahun 2025, transaksi *trade finance* mencatat total pendapatan Rp15,48 miliar, terdiri dari *interest income* Rp13,28 miliar (85,8%) dan *fee based income* Rp2,19 miliar (14,2%). Dibandingkan periode tahun 2024 sebesar Rp34,57 miliar, kinerja tersebut mengalami penurunan yoy sebesar 55,2% atau Rp19,09 miliar. Pendapatan terbesar berasal dari transaksi diskonto dengan kontribusi Rp8,85 miliar.

Grafik *Outstanding* kredit *Financial Institution* (FI) *Counterparty Loan*
Graph of Outstanding kredit Financial Institution

(dalam jutaan Rupiah / in IDR million)



The realization of International and Transaction Banking income reached IDR322.35 billion, or 91.7% of the December 2025 target, consisting of fee-based income of IDR66.49 billion and interest income of IDR255.86 billion. On an annual basis, income declined by 11.93% compared to the 2024 position, in line with the decrease in outstanding financial institution loans of 46.17%, from IDR4.64 trillion to IDR2.50 trillion. The decline reflects a measured rebalancing of the loan portfolio, whereby exposures to the financial institution segment—characterized by relatively lower risk but more moderate yields—were selectively reallocated to sectors with more optimal return potential, while continuing to uphold prudential principles and maintain the asset quality of bank **bjb**.

Income from financial institution transactions amounted to IDR242.60 billion, declining by 11.8% year-on-year. The primary contributor remained Interest Income from Loans (PBKYD) related to counterparty loans, amounting to IDR242.57 billion. The decline in performance was mainly driven by lower loan volumes and reduced exposure in counterparty loan disbursements, which, while exerting pressure on income, reflects bank **bjb**'s prudent approach in managing counterparty risk and portfolio concentration.

In 2025, trade finance transactions recorded total income of IDR15.48 billion, consisting of interest income of IDR13.28 billion (85.8%) and fee-based income of IDR2.19 billion (14.2%). Compared to the 2024 figure of IDR34.57 billion, this performance declined year-on-year by 55.2% or IDR19.09 billion. The largest contribution came from discounting transactions, amounting to IDR8.85 billion.

Kinerja transaksi *remittance* dari tahun ke tahun terus mengalami peningkatan. Pada periode tahun 2025 dibukukan pendapatan sebesar Rp64,26 miliar, meningkat sebesar 15,6% (Rp8,69 miliar) dari periode tahun 2024 sebesar Rp55,57 miliar. Melalui kegiatan pemasaran dan promosi yang efektif serta pengembangan produk dan infrastruktur penunjang yang dilakukan secara berkelanjutan diharapkan dapat meningkatkan pendapatan *remittance* setiap tahunnya yang turut berkontribusi terhadap pencapaian *fee based income* bank **bjb.**

Remittance transaction performance has continued to improve year by year. In 2025, remittance income amounted to IDR64.26 billion, increasing by 15.6% (IDR8.69 billion) from IDR55.57 billion in 2024. Through effective marketing and promotional activities, as well as the continuous development of supporting products and infrastructure, remittance income is expected to continue growing annually and contribute to the achievement of bank **bjb**'s fee-based income**.**

Faktor Pendukung dan Penghambat Bisnis *International and Transaction Banking*

Terdapat beberapa faktor pendukung dan penghambat bisnis atas produk dan jasa layanan yang dikelola Divisi *International and Transaction Banking*, antara lain:

1. **Faktor Pendukung Bisnis**
   a. Peningkatan kualitas layanan serta penguatan hubungan kerja sama dengan *counterparty*, baik bank maupun non-bank, menjadi faktor utama pendukung kinerja bisnis. Upaya ini dilakukan untuk mendorong terbentuknya kerjasama transaksi atas berbagai produk, memperluas basis transaksi, serta meningkatkan volume dan nilai pendapatan secara berkelanjutan.
   b. Terdapat potensi kerja sama dengan pihak Penjaminan/ Asuransi untuk *backup* penerbitan instrumen *trade finance.*
   c. Pengembangan dan penyesuaian produk secara dinamis dan berkelanjutan untuk meningkatkan *competitive advantages* guna memenuhi ekspektasi dan kebutuhan nasabah maupun perkembangan bisnis.
   d. Masih terbukanya potensi transaksi dan pembiayaan dengan skema *trade finance* pada sektor kesehatan.
   e. Terdapat potensi penjajakan kerjasama dengan *remittance agent* untuk layanan kiriman uang.
   f. Potensi kerjasama *remittance* dengan *financial technology*.
   g. Meningkatnya sinergi perbankan dengan anggota KUB dan anak perusahaan dalam kerjasama layanan transaksi *trade finance* dan *remittance.*
2. **Faktor Penghambat Bisnis**
   a. Persaingan di industri perbankan semakin ketat, khususnya dari bank lain yang menawarkan produk sejenis *(bank loan)* dengan tingkat suku bunga yang lebih kompetitif dibandingkan bank **bjb**, berpotensi menekan margin serta mempengaruhi kemampuan bank **bjb** dalam mempertahankan dan memperluas pangsa pasar pada segmen *financial institution*.
   b. Semakin ketatnya persaingan dengan bank lain yang menawarkan produk serupa dengan *rate* yang lebih rendah dari penawaran bank **bjb**.

Supporting and Inhibiting Factors of International and Transaction Banking Business

There were several factors that support and hinder the business of products and services managed by the International and Transaction Banking Division, including:

1. **Business Supporting Factors**
   a. Enhancing service quality and strengthening cooperation with counterparties, both banks and non-bank institutions, serve as key factors supporting business performance. These efforts are undertaken to encourage transaction-based collaborations across various products, expand the transaction base, and sustainably increase transaction volume and revenue generation.
   b. There is potential for cooperation with guarantee and insurance institutions to provide backup support for the issuance of trade finance instruments.
   c. Continuous and dynamic product development and adjustments are undertaken to strengthen competitive advantages in meeting customer expectations and evolving business needs.
   d. There remains significant potential for transactions and financing schemes through trade finance within the healthcare sector.
   e. There is potential to explore partnerships with remittance agents for money transfer services.
   f. Potential collaboration opportunities exist with financial technology companies in the remittance business.
   g. Increasing banking synergies with members of the KUB and subsidiaries in providing trade finance and remittance transaction services.
2. **Business Inhibiting Factors**
   a. Competition within the banking industry has become increasingly intense, particularly from other banks offering similar products (bank loans) with more competitive interest rates than those offered by bank **bjb**. This condition may potentially compress margins and affect bank **bjb**'s ability to maintain and expand its market share within the financial institution segment.
   b. Intensifying competition from other banks offering similar products at lower rates than those offered by bank **bjb**.

c. Digitalisasi layanan dalam pengelolaan transaksi di bank **bjb** masih terbatas.
d. Terbatasnya jaringan korespondensi bank **bjb** di negara tujuan PMI (Pekerja Migran Indonesia).
e. Maraknya *remittance agent* dan aplikasi berbasis *mobile* yang ilegal dengan memberikan kemudahan dan tarif yang relatif murah kepada *customer*.
f. *Shifting* bisnis kiriman uang dari luar negeri ke Indonesia yang semula menggunakan tunai atau rekening bank menjadi menggunakan *e-wallet*.

Pengembangan Produk dan Layanan *International and Transaction Banking*

Dengan semakin bertambahnya persaingan produk dan layanan perbankan khususnya pada transaksi *International Banking*, telah dilakukan pengembangan produk dan peningkatan layanan yang mampu memenuhi ekspektasi nasabah bank **bjb**.

1. Penyediaan produk *term loan* bagi lembaga keuangan bank guna mendukung kebutuhan pendanaan dan pengelolaan likuiditas jangka menengah.
2. Penyediaan produk *money market loan* serta bank garansi bagi lembaga keuangan non-bank termasuk perusahaan sekuritas untuk mendukung kebutuhan likuiditas jangka pendek serta transaksi yang memerlukan instrumen penjaminan.
3. Penerapan sistem manajemen mutu sesuai dengan ISO 90001:2015 telah diimplementasikan dalam rangka meningkatkan kualitas pelayanan transaksi ekspor-impor sesuai dengan kebijakan mutu yang telah ditetapkan. Proses audit sertifikasi ISO 90001:2015 telah dilaksanakan pada tanggal 10-11 Maret 2025 dan Grup *Trade Finance and Value Chain* telah dinyatakan tersertifikasi ISO 90001:2015.
4. Pengembangan aplikasi *front end* untuk pengajuan penerbitan instrumen *trade* secara online/digital.
5. Pengembangan aplikasi *back end* untuk percepatan proses pengelolaan dokumen *trade* secara terintegrasi dan akuntabel.
6. Perluasan segmen debitur pada layanan *open account financing* dan *supply chain financing* selaras dengan strategi penetrasi *Trade Finance* pada sektor kesehatan.
7. Mengembangkan fitur BI-FAST Fase 1 Tahap 2 meliputi layanan *Bulk Credit Transfer* (BCT) pada *Internet Banking Corporate* (IBC) bank **bjb**.
8. Mengembangkan aplikasi **bjb** *quickcash* fitur *incoming* transfer ke rekening bank **bjb** dan selain bank **bjb** yang digunakan oleh *remittance agent* dari Taiwan yaitu *Best Winner Co*, LTD kerja sama dengan bank **bjb** untuk mengakomodir kiriman uang dari Pekerja Migran Indonesia (PMI) dalam masa penempatan di Taiwan.
9. Melakukan pengembangan layanan *firecash* menggunakan metode *Sharing Application Programming Interface* (API) dengan BCA untuk dapat mengakomodir pembukaan layanan di seluruh jaringan kantor bank **bjb** secara optimal.

c. The digitalization of services in managing transactions at bank **bjb** remains limited.
d. The limited correspondent banking network of bank **bjb** in destination countries of Indonesian Migrant Workers (PMI).
e. The proliferation of illegal remittance agents and mobile-based applications offering convenience and relatively lower fees to customers.
f. The shift in remittance transactions from overseas to Indonesia, which were previously conducted through cash or bank accounts, toward the use of e-wallets.

International and Transaction Banking Products and Services Development

With the increasing competition in banking products and services, especially in International Banking transactions, several product developments and service improvements were carried out to meet the expectations of bank **bjb** customers.

1. Provision of term loan products for banking financial institutions to support medium-term funding requirements and liquidity management.
2. Provision of money market loan products and bank guarantees for non-bank financial institutions, including securities companies, to support short-term liquidity needs as well as transactions requiring guarantee instruments.
3. The implementation of a quality management system in accordance with ISO 9001:2015 has been carried out to enhance the quality of export–import transaction services in line with the established quality policy. The ISO 9001:2015 certification audit process was conducted on 10–11 March 2025, and the Trade Finance and Value Chain Group has been declared certified under ISO 9001:2015.
4. Development of a front-end application to facilitate online or digital submission for the issuance of trade instruments.
5. Development of a back-end application to accelerate the processing of trade documents in an integrated and accountable manner.
6. Expansion of debtor segments in open account financing and supply chain financing services in line with the Trade Finance penetration strategy within the healthcare sector.
7. Development of BI-FAST Phase 1 Stage 2 features, including Bulk Credit Transfer (BCT) services on bank **bjb**'s Internet Banking Corporate (IBC).
8. Development of the **bjb** quickcash application with an incoming transfer feature to bank **bjb** accounts as well as accounts at other banks, utilized by the remittance agent from Taiwan, Best Winner Co., Ltd., in collaboration with bank **bjb** to facilitate remittances from Indonesian Migrant Workers (PMI) during their placement in Taiwan.
9. Enhancement of the Firecash service through the Sharing Application Programming Interface (API) method with BCA to enable optimal service implementation across the entire bank **bjb** branch network.

10. Mengembangkan aplikasi *Forex Transaction System* (FTS) untuk mengoptimalkan proses bisnis transaksi transfer valas melalui jaringan kantor dan *delivery channel* bank **bjb**.
11. Melakukan pengembangan layanan *Incoming* Transfer (IT) dari luar negeri menggunakan metode *Sharing Application Programming Interface* (API) dengan bank BRI untuk dapat memperluas jaringan layanan kiriman uang dalam valuta asing.
12. Melakukan pengembangan layanan *Outgoing Transfer* (OT) ke luar negeri menggunakan aplikasi melalui jaringan kantor bank **bjb** bekerja sama dengan *remittance agent* Singapura yaitu *Brdgepay* PTE LTD.
13. Melakukan kerja sama dengan Bank Koresponden dan Penyedia Jasa Pembayaran (PJP) non-bank baik di dalam maupun luar negeri untuk mengakomodir layanan transaksi *cross border payment* melalui jalur non-SWIFT.

Rencana dan Strategi *International and Transaction Banking* Tahun 2026

Divisi *International & Transaction Banking* dalam pencapaian target pendapatan akan melaksanakan strategi sebagai berikut:

1. ***Financial Institution***
   a. Menyusun, melakukan review serta melakukan *monitoring* atas *credit line* guna mendukung kelancaran bisnis bank **bjb** secara berkelanjutan.
   b. Mengoptimalkan kerja sama dengan *counterparty* bank melalui pemasaran produk Term Loan dan produk transaksi antar bank berbasis *trade finance*.
   c. Mengoptimalkan kerja sama dengan *counterparty* non bank melalui penyaluran *money market loan* dan penerbitan bank garansi.
   d. Memberikan *credit line* kepada *counterparty* bank, khususnya pada segmen *asset management*, guna memperluas basis transaksi dan potensi pendapatan bank **bjb**.
   e. Mendukung penghimpunan dana melalui transaksi *Term Loan* (*borrowing*), sebagai bagian dari strategi pengelolaan likuiditas dan diversifikasi sumber pendanaan.
   f. Memperluas kerja sama serta meningkatkan *engagement* dengan *counterparty* bank dan non bank baik di dalam negeri maupun luar negeri untuk memperkuat jaringan bisnis dan meningkatkan volume transaksi.
2. ***Trade Finance and Value Chain***
   a. *Trade Ecosystem*
      - Optimalisasi utilisasi limit Non *Cash Loan* melalui monitoring aktif, *advisory* transaksi dan pendampingan kebutuhan layanan *trade* debitur eksisting.

10. Development of the Forex Transaction System (FTS) application to optimize the business processes of foreign exchange transfer transactions through bank **bjb**'s branch network and delivery channels.
11. Development of Incoming Transfer (IT) services from overseas using the Sharing Application Programming Interface (API) method in collaboration with Bank BRI to expand the network for foreign currency remittance services.
12. Development of Outgoing Transfer (OT) services to overseas destinations through an application operated via the bank **bjb** branch network in collaboration with a Singapore-based remittance agent, Brdgepay PTE Ltd.
13. Establishment of cooperation with correspondent banks and non-bank Payment Service Providers (PJP), both domestically and internationally, to facilitate cross-border payment transaction services through non-SWIFT channels

International and Transaction Banking Plan and Strategy for 2026

The International and Transaction Banking Division in achieving increased revenue targets will implement the following plans and strategies:

1. **Financial Institution**
   a. Preparing, reviewing, and monitoring credit lines to support the sustainability and smooth implementation of bank **bjb**'s business activities.
   b. Optimizing cooperation with counterparty banks through the marketing of Term Loan products and interbank transaction products based on trade finance.
   c. Optimizing cooperation with non-bank counterparties through the provision of money market loans and the issuance of bank guarantees.
   d. Providing credit lines to counterparty banks, particularly within the asset management segment, to expand the transaction base and enhance bank **bjb**'s revenue potential.
   e. Supporting fund-raising activities through Term Loan (borrowing) transactions as part of the Bank's liquidity management strategy and funding source diversification.
   f. Expanding cooperation and strengthening engagement with counterparty banks and non-bank institutions, both domestically and internationally, to reinforce the business network and increase transaction volumes.

2. **Trade Finance and Value Chain**
   a. Trade Ecosystem
      - Optimizing the utilization of Non-Cash Loan limits through active monitoring, transaction advisory services, and assistance in addressing the trade service needs of existing debtors.

- Akselerasi perluasan transaksi dengan memaksimalkan potensi *value chain* dalam ekosistem *trade* debitur.
- Meningkatkan *engagement* ekosistem *supply chain* melalui *gathering customer* dengan supplier dan debitur eksisting.

b. Pembiayaan Fasyankes
- Mendorong penetrasi produk *trade finance* pada sektor layanan kesehatan sebagai solusi manajemen keuangan yang terintegrasi.
- *Gathering* Fasyankes (Rumah Sakit dan Klinik) bersinergi dengan ARSSI, ARSADA dan ASKLIN.

c. *Sinergy*
- Memperluas basis transaksi *trade* melalui sinergi perbankan dengan anak perusahaan dan anggota KUB.
- Mengembangkan pasar UMKM ekspor melalui kolaborasi strategis dengan Disperindag dan KADIN untuk pembinaan dan aktivitas transaksi *trade*.

d. Alternatif *Cover Trade Instrument*
Mengembangkan kemitraan strategis dengan perusahaan asuransi dan/ atau penjaminan untuk menyediakan alternatif *risk coverage* yang optimal dalam penerbitan instrumen *trade*.

e. Digitalisasi
- Pengembangan aplikasi *front end* untuk pengajuan penerbitan instrumen *trade* secara online/digital.
- Pengembangan aplikasi *back end* untuk percepatan proses pengelolaan dokumen *trade* secara terintegrasi dan akuntabel.

f. *Trade Solution Branding*
- Meningkatkan kompetensi pegawai dalam pengelolaan dokumen *trade* melalui sertifikasi *trade finance*.
- Mempertahankan kualitas layanan melalui penerapan standar mutu ISO 9001:2015 pada pengelolaan dokumen *trade*.

3. ***Remittance***

a. Peningkatan transaksi transfer valas melalui pengembangan *Forex Transaction System* (FTS) melalui jaringan kantor maupun *e-channel* bank **bjb**.

b. Mengembangkan layanan sistem pembayaran Bank Indonesia melalui fitur BI-FAST, BI-RTGS, SKNBI dan SNAP BI dalam rangka efisiensi dan efektifitas transaksi kiriman uang domestik.

c. Memperluas jaringan remitansi melalui kerja sama dengan Bank Koresponden Global (*Citibank Worldlink* dan BRIFast), *Remittance Agent* (*Best Winner* Co Ltd), Agen **bjb** BISA!, Anak Perusahaan (bank **bjb** Syariah) dan Anggota KUB (Bank Bengkulu, Bank Jambi).

- Accelerating transaction expansion by maximizing the value chain potential within the trade ecosystem of debtors.
- Enhancing engagement within the supply chain ecosystem through customer gatherings involving suppliers and existing debtors.

b. Healthcare Services Financing
- Encouraging the penetration of trade finance products within the healthcare services sector as an integrated financial management solution.
- Conducting healthcare services gatherings (hospitals and clinics) in synergy with ARSSI, ARSADA, and ASKLIN.

c. Synergy
- Expanding the trade transaction base through banking synergies with subsidiaries and members of the KUB.
- Developing the export-oriented MSME market through strategic collaboration with Disperindag and KADIN for capacity building and trade transaction activities.

d. Alternative Coverage for Trade Instruments
Developing strategic partnerships with insurance and/ or guarantee companies to provide optimal alternative risk coverage in the issuance of trade instruments.

e. Digitalization
- Development of front-end applications for the online or digital submission of trade instrument issuance.
- Development of back-end applications to accelerate the processing of trade documents in an integrated and accountable manner.

f. Trade Solution Branding
- Enhancing employee competencies in trade document management through trade finance certification programs.
- Maintaining service quality through the implementation of ISO 9001:2015 quality standards in trade document management.

3. **Remittance**

a. Increasing foreign exchange transfer transactions through the development of the Forex Transaction System (FTS) across bank **bjb**'s branch network as well as its electronic channels.

b. Enhancing Bank Indonesia payment system services through the implementation of BI-FAST, BI-RTGS, SKNBI, and SNAP BI features in order to improve the efficiency and effectiveness of domestic remittance transactions.

c. Expanding the remittance network through cooperation with Global Correspondent Banks (Citibank Worldlink and BRIFast), remittance agents (Best Winner Co., Ltd.), Agen **bjb** BISA!, subsidiaries (bank **bjb** Syariah), and KUB member banks (Bank Bengkulu and Bank Jambi).

d. Kerjasama remitansi dengan *financial technology* (NIUM, *Transfez* dan *Transwap*) sebagai alternatif pilihan transaksi *remittance* menggunakan SWIFT dengan *pricing* yang lebih kompetitif dan efisien serta SLA yang lebih efektif.

e. Membangun ekosistem transaksi *remittance* pada seluruh jaringan kantor dan *delivery channel* bank **bjb** yang cepat, aman, murah bagi Nasabah serta efektif dan efisien bagi petugas bank **bjb**.

TREASURY

Penjelasan *Treasury*

Produk *Treasury* di tahun 2025 yang menjadi andalan Bisnis *Treasury* adalah sebagai berikut:

1. **bjb *Foreign Exchange***
   bank **bjb** menyediakan layanan transaksi valuta asing bagi nasabah perorangan dan non-perorangan yang memiliki kebutuhan transaksi jual beli valuta asing. Layanan **bjb** *Foreign Exchange* dapat diakses di seluruh Kantor Cabang bank **bjb**, dengan produk yang mencakup transaksi valuta asing tunai (*banknotes*) dan non-tunai (*telegraphic transfer*). Untuk transaksi non-tunai, bank **bjb** melayani berbagai jenis penyelesaian transaksi, meliputi *Today* (TOD), *Tomorrow* (TOM), *Spot*, dan *Forward* (FWD), serta menyediakan layanan transaksi produk derivatif lainnya sebagai solusi pengelolaan risiko nilai tukar bagi nasabah.

2. **bjb Obligasi Ritel**
   bank **bjb** menyediakan berbagai pilihan investasi obligasi bagi nasabah perorangan dan non-perorangan melalui penjualan produk obligasi yang dapat diakses di Kantor Cabang bank **bjb** dan Outlet **bjb** Prioritas. Jenis obligasi yang ditawarkan meliputi SBN Ritel di pasar perdana, serta SBN, SBSN, dan obligasi korporasi di pasar sekunder. Melalui produk ini, nasabah dapat bertransaksi dengan nominal investasi yang terjangkau dan harga yang kompetitif, sehingga memberikan alternatif investasi yang aman, fleksibel, dan sesuai dengan kebutuhan nasabah.

Perkembangan Bisnis *Treasury* Tahun 2025

Divisi *Treasury* menjadi salah satu pilar utama bagi pertumbuhan laba bank **bjb** dengan didukung tenaga profesional dan handal, senantiasa terus mengembangkan produk transaksi dan meningkatkan aktivitas Bisnis *Treasury* dalam rangka optimalisasi likuiditas dan peningkatan pendapatan laba bank.

d. Establishing remittance partnerships with financial technology companies (NIUM, Transfez, and Transwap) as alternative channels for remittance transactions using SWIFT with more competitive and efficient pricing, as well as more effective service level agreements (SLA).
e. Developing a remittance transaction ecosystem across the entire branch network and delivery channels of bank **bjb** that is fast, secure, and cost-efficient for customers, while also being effective and efficient for bank **bjb** personnel.

TREASURY

Treasury Explanation

Treasury products in 2025 which are the mainstay of the Treasury business are as follows:

1. **bjb Foreign Exchange**
   bank **bjb** provides foreign exchange transaction services for individual and non-individual customers who require foreign currency buying and selling transactions. The **bjb** Foreign Exchange service is available at all bank **bjb** Branch Offices, offering products that include both cash foreign exchange transactions (banknotes) and non-cash transactions (telegraphic transfers). For non-cash transactions, bank **bjb** facilitates various settlement types, including Today (TOD), Tomorrow (TOM), Spot, and Forward (FWD), and also provides other derivative transaction services as solutions for customers in managing foreign exchange risk.
2. **bjb Retail Bonds**
   bank **bjb** offers various bond investment options for individual and non-individual customers through the distribution of bond products available at bank **bjb** Branch Offices and **bjb** Prioritas Outlets. The types of bonds offered include Retail Government Securities (SBN Ritel) in the primary market, as well as Government Securities (SBN), Sharia Government Securities (SBSN), and corporate bonds in the secondary market. Through this product, customers are able to conduct investment transactions with relatively affordable investment amounts and competitive pricing, thereby providing a safe, flexible, and customer-oriented investment alternative.

Treasury Business Development in 2025

The Treasury Division serves as one of the key pillars supporting the growth of bank **bjb**'s profitability. Supported by professional and competent personnel, the Division continuously develops transaction products and enhances Treasury business activities in order to optimize liquidity management and increase the Bank's earnings.

Perkembangan Bisnis *Treasury* Tahun 2025

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Pada tahun 2026, pasar keuangan global diprediksi bergerak sangat dinamis akibat ketidakpastian pertumbuhan ekonomi akibat adanya faktor kebijakan fiskal Amerika Serikat (AS), ancaman terjadinya perang dagang dari AS terhadap beberapa negara mitra dagang US, konflik yang semakin meluas di Timur Tengah, dan dampak perkembangan teknologi, terutama *Artificial Intelligence* (AI), terhadap ketenagakerjaan global. Beberapa kebijakan Donald Trump yang cenderung fiskal ekspansif mendukung pelemahan USD akibat semakin melebarnya defisit anggaran, risiko peningkatan inflasi, dan penurunan *credit rating* dari AS disertai dengan kebijakan perdagangan AS yang melalui kebijakan tariff-nya, terkesan cenderung proteksionis sebagai bagian dari strategi "*America First*" untuk mengurangi defisit perdagangan membuat hubungan dagang global semakin terfragmentasi, risiko retaliasi meningkat, dan mempercepat diversifikasi rantai pasok ke negara-negara mitra strategis. Selain itu, tensi geopolitik antara Amerika Serikat dengan Iran dan Uni Eropa ikut mempengaruhi volatilitas pasar keuangan dan pasar komoditas.

Pertumbuhan ekonomi global mengalami pertumbuhan 3,2% pada tahun 2025 dan diproyeksikan tumbuh 3,3% pada tahun 2026 namun melambat menjadi 3,2% pada tahun 2027 (IMF) di mana sejumlah negara maju pun diproyeksikan mengalami perlambatan pertumbuhan seperti Tiongkok dan Amerika Serikat. Pergerakan pasar keuangan selama tahun 2025 yang didorong oleh penurunan suku bunga bank sentral berbagai negara , terutama The Fed yang melihat bahwa telah terjadi pelonggaran pada ekonomi Amerika Serikat di mana perkembangan tenaga kerja yang mulai melambat dan walaupun proses disinflasi perekonomian AS yang belum terpengaruh kebijakan tarif. Sepanjang tahun 2025 The Fed telah melakukan penurunan suku bunga sebesar 125bps atau sebanyak 3 kali pemangkasan suku bunga yang dimulai dari bulan September 2025, yang memberikan persepsi *risk on* pada pasar keuangan global dan mendorong *capital inflow* di negara-negara berkembang. Respons kebijakan mayoritas bank sentral berbagai negara pada tahun 2026 diproyeksikan mengadopsi sikap kebijakan suku bunga yang lebih hati-hati dengan kecenderungan menahan suku bunga tetap stabil, di mana hanya terdapat penyesuaian terbatas bergantung pada dinamika inflasi dan pertumbuhan domestik masing-masing negara.

Sepanjang tahun 2025 Bank Indonesia melakukan pemangkasan BI Rate sebanyak 4 kali yaitu 1 kali pada kuartal kedua sebesar 25 bps kemudian pada kuartal ketiga melakukan pemangkasan sebanyak 3 kali masing-masing

Treasury Business Development in 2025

The Treasury Division serves as one of the main pillars supporting bank **bjb**'s profit growth. Supported by professional and competent personnel, the Division continuously develops transaction products and enhances Treasury business activities in order to optimize liquidity and increase the Bank's earnings.

In 2026, global financial markets are projected to remain highly dynamic amid uncertainty surrounding economic growth, driven by factors such as United States (US) fiscal policy, the risk of trade wars initiated by the US against several trading partners, escalating conflicts in the Middle East, and the impact of technological developments, particularly Artificial Intelligence (AI), on global employment. Several policies under Donald Trump, which tend to be fiscally expansionary, are expected to contribute to the weakening of the USD due to widening fiscal deficits, inflationary pressures, and the risk of a downgrade in the US credit rating. In addition, US trade policies, particularly tariff measures that appear increasingly protectionist as part of the "America First" strategy to reduce trade deficits, have led to further fragmentation of global trade, increased risks of retaliation, and accelerated supply chain diversification toward strategic partner countries. Furthermore, geopolitical tensions between the United States and Iran, as well as the European Union, have contributed to volatility in financial and commodity markets.

Global economic growth reached 3.2% in 2025 and is projected to increase to 3.3% in 2026 before moderating to 3.2% in 2027 (IMF), with several advanced economies, including China and the United States, expected to experience a slowdown. Financial market movements throughout 2025 were driven by interest rate cuts by various central banks, particularly the Federal Reserve (The Fed), which observed easing conditions in the US economy, including moderating labor market developments, while the disinflation process remained ongoing despite tariff policies. Throughout 2025, The Fed reduced its policy rate by a total of 125 bps through three rate cuts starting in September 2025, which fostered a risk-on sentiment in global financial markets and encouraged capital inflows into emerging economies. In 2026, the majority of central banks are projected to adopt a more cautious stance, with a tendency to maintain stable interest rates, allowing only limited adjustments depending on domestic inflation and growth dynamics.

Throughout 2025, Bank Indonesia reduced the BI Rate four times, comprising one cut of 25 bps in the second quarter and three consecutive cuts of 25 bps each in the third quarter, bringing the total reduction in the third quarter to 75 bps.

sebesar 25bps sehingga total pemangkasan suku bunga pada kuartal ketiga sebesar 75 bps, BI Rate pada posisi akhir tahun 2025 adalah sebesar 4,75%. Berbagai kebijakan moneter yang dilakukan Bank Indonesia sangat dinamis sebagai respon atas makin tingginya ketidakpastian perekonomian global akibat arah kebijakan Amerika Serikat (AS) dan eskalasi ketegangan geopolitik di berbagai wilayah. Kebijakan yang diambil diarahkan untuk memperkuat stabilitas nilai tukar Rupiah dari dampak memburuknya risiko global serta sebagai langkah *preemptive* dan *forward looking* untuk memastikan inflasi tetap dalam sasaran 2,5±1% pada 2025 dan 2026 sejalan dengan *stance* kebijakan moneter yang *pro-stability*. Bank Indonesia juga terus memperkuat kerja sama bilateral, regional, plurilateral maupun multilateral dengan bank sentral dan otoritas pemerintah negara lain. Sepanjang tahun 2025 nilai tukar Rupiah bergerak pada kisaran Rp16.090-16.969 dan imbal hasil surat berharga 10Y (seri *benchmark index*) untuk surat berharga pemerintah pada akhir tahun 2025 ditutup pada level 6,12%.

As a result, the BI Rate stood at 4.75% at the end of 2025. Bank Indonesia's monetary policy remained highly adaptive in response to heightened global economic uncertainty arising from US policy direction and escalating geopolitical tensions across various regions. The policy mix was aimed at strengthening Rupiah exchange rate stability amid worsening global risks, while also serving as a pre-emptive and forward-looking measure to ensure inflation remains within the target range of 2.5±1% in 2025 and 2026, in line with a pro-stability monetary policy stance. Bank Indonesia also continued to strengthen bilateral, regional, plurilateral, and multilateral cooperation with other central banks and government authorities. Throughout 2025, the Rupiah exchange rate moved within the range of IDR16,090–16,969, while the yield on 10-year Government Securities (benchmark series) closed at 6.12% at year-end 2025.

Sepanjang tahun 2025 Divisi *Treasury* mampu membukukan pendapatan total sebesar Rp2,531 triliun (per 31 Desember 2025) yang diperoleh dari transaksi jual beli valas, surat berharga, penempatan dana pada instrumen pasar uang serta aktivitas kustodian dan wali amanat. Divisi *Treasury* terus meningkatkan aktivitas *sales* khususnya untuk nasabah ritel baik transaksi forex maupun surat berharga dengan memperbanyak *customer based*, memberikan harga yang kompetitif serta terus mengembangkan sistem **bjb** *Treasury Interactive Pricing* (**bjb** TIP) yang merupakan *electronic trading system* yang mempermudah transaksi *Treasury* untuk nasabah di kantor cabang bank **bjb**. Selain itu, bank **bjb** berperan dan berkontribusi aktif dalam aktivitas pendalaman Pasar Uang dan Pasar Valuta Asing (PUVA) dengan menjadi salah satu *Dealer* Utama Bank Indonesia.

Throughout 2025, the Treasury Division recorded total income of IDR2.531 trillion (as of December 31, 2025), generated from foreign exchange trading, securities transactions, placements in money market instruments, as well as custodial and trustee activities. The Treasury Division continued to enhance sales activities, particularly for retail customers, in both foreign exchange and securities transactions by expanding the customer base, offering competitive pricing, and further developing the **bjb** Treasury Interactive Pricing (**bjb** TIP) system, an electronic trading platform that facilitates Treasury transactions for customers at bank **bjb** branch offices. In addition, bank **bjb** actively contributed to the development of the Money Market and Foreign Exchange Market (PUVA) by serving as one of Bank Indonesia's Primary Dealers.

Produktivitas Treasury

Uraian produktivitas *treasury* meliputi transaksi *money market*, *fixed income* dan *forex* yang disajikan sebagai berikut.

Treasury Productivity

Treasury productivity descriptions include money market, fixed income and forex transactions which are presented as follows.

Transaksi *Money Market*

Salah satu aktivitas Divisi *Treasury* adalah pengelolaan dan optimalisasi ekses likuiditas melalui transaksi pasar uang (*money market*). Sepanjang tahun 2025 pendapatan yang diperoleh melalui transaksi *money market* adalah sebesar Rp167,41 miliar.

Money Market Transaction

One of the key activities of the Treasury Division is the management and optimization of excess liquidity through money market transactions. Throughout 2025, income generated from money market transactions amounted to IDR167.41 billion.

Aktivitas transaksi *money market* yang dilakukan antara lain penempatan melalui instrumen moneter Bank Indonesia dan penempatan antar bank untuk optimalisasi likuiditas. Saat ini bank **bjb** telah ditunjuk menjadi salah satu *Dealer* Utama Bank Indonesia di pasar keuangan Rupiah dan Valas, sejalan dengan upaya dalam mendukung efektivitas kebijakan moneter, stabilitas nilai rupiah, dan terciptanya *well functioning market* dan pasar uang yang dalam.

Money market transaction activities carried out by the Bank include placements in Bank Indonesia monetary instruments as well as interbank placements to optimize liquidity management. Currently, bank **bjb** has been appointed as one of Bank Indonesia's Primary Dealers in the Rupiah and foreign exchange financial markets, in line with efforts to support the effectiveness of monetary policy, maintain Rupiah exchange rate stability, and foster a well-functioning and deep money market.

Sejalan dengan program Bank Indonesia dalam rangka pendalaman transaksi pasar uang, bank **bjb** juga aktif dalam melakukan pendalaman transaksi *repo* dan *reverse repo* antar bank sesuai dengan arahan Bank Indonesia, mempertimbangkan transaksi *repo* merupakan alternatif pemenuhan pengelolaan likuiditas yang memiliki risiko lebih rendah karena bersifat "*collateralized*".

In line with Bank Indonesia's initiatives to deepen money market transactions, bank **bjb** has also actively conducted repo and reverse repo transactions in the interbank market in accordance with Bank Indonesia's guidance. Repo transactions serve as an alternative instrument for liquidity management, given their relatively lower risk profile due to their collateralized nature.

Selain itu, bank **bjb** juga turut mendukung upaya Bank Indonesia dalam penguatan strategi operasi moneter yang *pro-market* dengan kepemilikan instrumen moneter seperti Sekuritas Rupiah Bank Indonesia (SRBI) dan Sekuritas Valas Bank Indonesia (SVBI). bank **bjb** juga turut aktif berpartisipasi dalam penawaran lelang BI-*Floating Rate Notes* (BI-FRN).

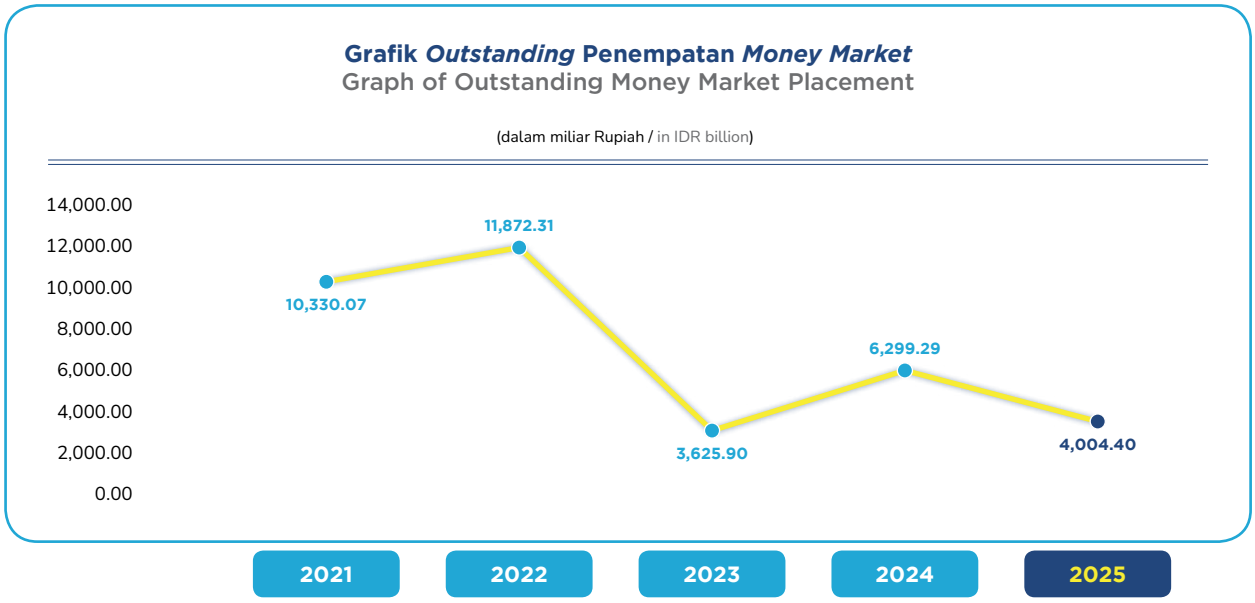
In addition, bank **bjb** supports Bank Indonesia's initiatives to strengthen pro-market monetary operation strategies through the ownership of monetary instruments such as Bank Indonesia Rupiah Securities (SRBI) and Bank Indonesia Foreign Exchange Securities (SVBI). bank **bjb** also actively participates in the auction offerings of BI-Floating Rate Notes (BI-FRN).

Tabel Transaksi *Money Market*
Table of Money Market Transaction

(dalam miliar Rupiah / in IDR billion)

Uraian	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Description
	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(%)	
Money Market	**4,004.40**	6,299.29	3,625.90	11,872.31	10,330.07	(2,294.89)	(36.43%)	Money Market

Grafik *Outstanding* Penempatan *Money Market*
Graph of Outstanding Money Market Placement



Outstanding penempatan *money market* per 31 Desember 2025 sebesar Rp4,00 triliun, menurun sebesar Rp2,29 triliun atau 36.43% dibandingkan dengan *outstanding* penempatan *money market* per 31 Desember 2024. Penurunan tersebut dikarenakan adanya kenaikan pada kewajiban gwm yang harus dijaga disertai dengan penurunan DPK.

Outstanding money market placements as of December 31, 2025 amounted to IDR4.00 trillion, decreasing by IDR2.29 trillion or 36.43% compared to the outstanding money market placements as of December 31, 2024. The decline was primarily attributable to the increase in statutory reserve requirements that must be maintained, coupled with a decrease in Third Party Funds (TPF).

Adapun untuk total volume transaksi *money market* selama tiga tahun terakhir dengan rincian sebagai berikut.

The total volume of money market transactions over the past three years is presented as follows.

Tabel Volume *Portofolio* Instrumen Rupiah *money market*
Table of Rupiah Money Market Instruments Portfolio Volume

(dalam miliar Rupiah / in IDR billion)

Portofolio	2025	2024	2023	2022	Grand Total	Pertumbuhan Growth 2024-2025		Portfolio
	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(%)	
Borrowing	**88,124.00**	103,790.00	143,743.00	38,875.00	374,532.00	(15,666.00)	(15.09%)	Borrowing
Depo Facility	**118,263.40**	98,900.00	22,000.00	450,700.00	689,863.40	19,363.40	19.58%	Depo Facility
Depo ITB	**35.00**	55.00	300.00	240.00	630.00	(20.00)	(36.36%)	Depo ITB
Placement	**17,470.00**	21,666.00	26,480.00	72,041.00	137,657.00	(4,196.00)	(19.37%)	Placement
Repo	**151,142.00**	231,662.00	81,750.00	7,000.00	471,554.00	(80,520.00)	(34.76%)	Repo
Reverse Repo	**57,421.11**	46,805.00	17,950.00	308,789.43	430,965.54	10,616.11	22.68%	Reverse Repo
SRBI	**39,732.35**	25,365.47	120.00	-	65,217.82	14,366.88	56.64%	SRBI
TD IDR	**48,050.00**	1,000.00	3,700.00	206,798.72	259,548.72	47,050.00	4,705.00%	TD IDR
NCD	**148.14**	52.56	25.15	130.00	355.85	95.57	181.83%	NCD
***Grand* Total**	**520,386.01**	**529,296.03**	**296,068.15**	**1,084,574.14**	**2,430,324.33**	**8,910.02**	**(1.68%)**	Grand Total

Total portofolio instrumen Rupiah *money market* tahun 2025 sebesar Rp520,39 triliun, menurun sebesar Rp8,91 triliun atau sebesar 1,68% dari total portofolio instrumen tahun 2024. Penurunan tersebut terutama berasal dari penurunan portofolio repo sebesar Rp80,52 triliun.

The total portfolio of Rupiah money market instruments in 2025 amounted to IDR520.39 trillion, representing a decrease of IDR8.91 trillion or 1.68% compared to the total instrument portfolio in 2024. The decline was primarily attributable to a decrease in the repo portfolio of IDR80.52 trillion.

Volume *Portofolio* Instrumen Valuta Asing *Money Market*
Foreign Exchange Money Market Instrument Portfolio Volume

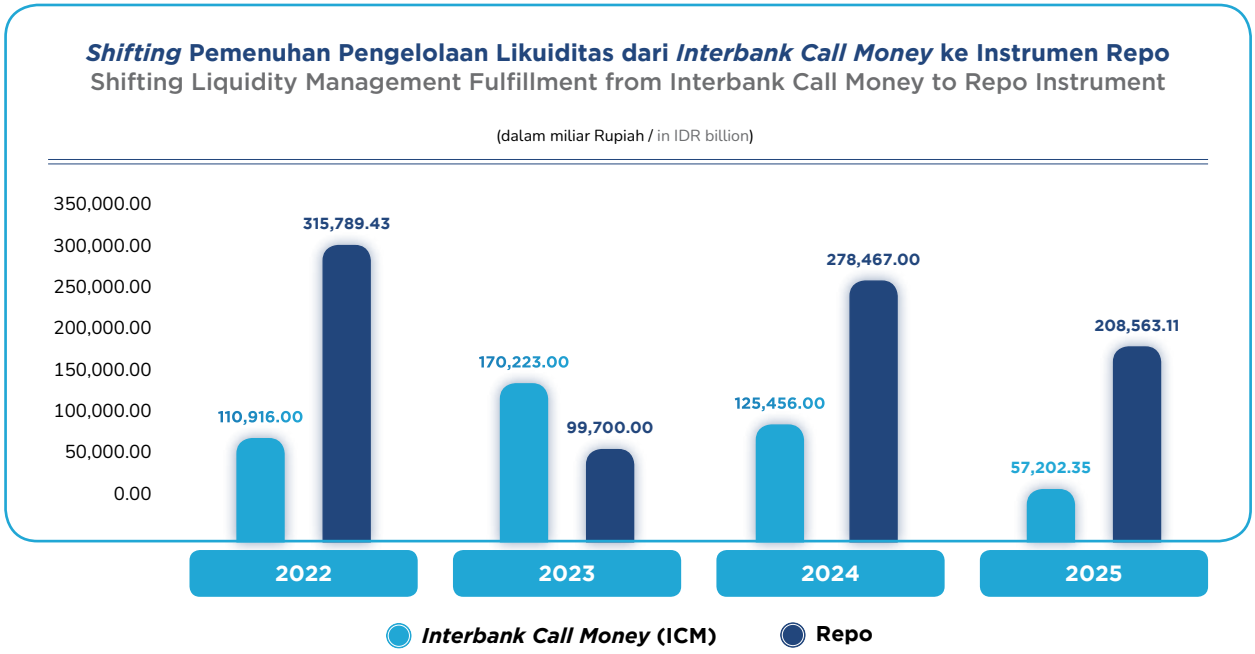
(dalam jutaan Rupiah / in IDR billion)

Portofolio	2025	2024	2023	2022	Grand Total	Pertumbuhan Growth 2024-2025		Portfolio
	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(%)	
Borrowing	**922**	439	57	-	1,418	482	109.86%	Borrowing
Placement	**82**	56	36	45	219	26	46.43%	Placement
SVBI	**52**	169	5	-	225	(117)	(69.44%)	SVBI
TD Valas	**12,615**	24,199	7,041	16,160	60,015	11,584	(47.87%)	TD Valas
Grand Total	**13,670**	**24,863**	**7,139**	**16,205**	**61,877**	**(11,193)**	**(45.02%)**	Grand Total

Total portofolio instrumen valuta asing *money market* tahun 2025 sebesar USD 13,67 miliar, menurun sebesar USD 11,193 miliar atau 45.02% dibandingkan tahun 2024. Penurunan terbesar pada tahun 2025 berasal dari portofolio TD valas sebesar USD 11,58 miliar.

The total portfolio of foreign currency money market instruments in 2025 amounted to USD13.67 billion, decreasing by USD11.193 billion or 45.02% compared to 2024. The largest decline in 2025 originated from the foreign currency time deposit (TD) portfolio, which decreased by USD11.58 billion.

Shifting Pemenuhan Pengelolaan Likuiditas dari _Interbank Call Money_ ke Instrumen Repo
Shifting Liquidity Management Fulfillment from Interbank Call Money to Repo Instrument



Seiring dengan peran bank **bjb** dalam upaya mendukung pendalaman pasar oleh Bank Indonesia, terdapat *shifting* pemenuhan pengelolaan likuiditas yang sebelumnya didominasi oleh instrumen *Interbank Call Money* beralih menjadi Instrumen Repo.

In line with bank **bjb**'s role in supporting Bank Indonesia's efforts to deepen the financial market, there has been a shift in liquidity management practices, which were previously dominated by Interbank Call Money instruments, toward the increased utilization of Repo instruments.

Transaksi *Fixed Income*

Selama tahun 2025, pasar obligasi pemerintah Indonesia menunjukkan dinamika yang mencerminkan respons terhadap kondisi makro ekonomi domestik dan global serta kebijakan moneter Bank Indonesia. Yield Surat Berharga Negara (SUN) tenor 10 tahun bergerak dalam rentang yang cukup luas sepanjang tahun, mencerminkan volatilitas pasar dan sentimen investor. Yield SUN 10 tahun berada di sekitar level 6,99% pada awal 2025, sempat mencapai puncaknya di sekitar 7,27% di pertengahan tahun, dan bergerak turun ke kisaran 5,95% pada pertengahan Oktober sebelum menutup tahun di level sekitar 6,02%. Rentang ini menunjukkan pergerakan yield 10-tahun secara historis antara sekitar 5,9% hingga di atas 7,2% sepanjang 2025, dengan fluktuasi dipengaruhi oleh kombinasi sentimen global terhadap suku bunga, kebijakan fiskal domestik, arus modal asing ke pasar surat utang Indonesia, serta perkembangan geopolitik yang terjadi sepanjang tahun 2025.

Pergerakan yield tersebut juga mencerminkan respons investor terhadap kebijakan moneter yang cenderung akomodatif sepanjang tahun, dengan penurunan suku bunga acuan oleh Bank Indonesia yang mendukung penurunan sebagian yield dan stabilisasi pasar obligasi di tengah tekanan eksternal. Di sisi lain, risiko volatilitas tetap ada, terutama pada awal dan pertengahan tahun, ketika yield sempat menembus level yang lebih tinggi di atas 7%, menandakan sensitivitas pasar terhadap perubahan risiko global dan domestik. Secara keseluruhan, pasar obligasi Indonesia pada 2025 menunjukkan daya tahan yang kuat dengan penyempitan rentang

Fixed Income Transaction

During 2025, the Indonesian government bond market demonstrated dynamics reflecting responses to domestic and global macroeconomic conditions, as well as the monetary policy stance of Bank Indonesia. The yield on 10-year Government Securities (Surat Berharga Negara/SUN) moved within a relatively wide range throughout the year, reflecting market volatility and investor sentiment. The 10-year SUN yield stood at around 6.99% at the beginning of 2025, peaked at approximately 7.27% in mid-year, and subsequently declined to around 5.95% in mid-October before closing the year at approximately 6.02%. This range indicates that the 10-year yield moved historically between around 5.9% and above 7.2% throughout 2025, with fluctuations driven by a combination of global interest rate sentiment, domestic fiscal policy, foreign capital flows into Indonesia's debt market, as well as geopolitical developments during the year.

The movement in yields also reflected investor responses to a generally accommodative monetary policy throughout the year, including policy rate reductions by Bank Indonesia that supported the partial decline in yields and helped stabilize the bond market amid external pressures. On the other hand, volatility risks remained, particularly during the early and mid-year periods when yields temporarily rose above the 7% level, indicating market sensitivity to shifts in both global and domestic risk factors. Overall, Indonesia's bond market in 2025 demonstrated strong resilience, with a narrowing yield

yield di akhir tahun, mencerminkan kepercayaan investor yang tetap terjaga meskipun dalam lingkungan pasar yang menantang.

Pengelolaan likuiditas dan optimalisasi pendapatan melalui instrumen *fixed income* dilakukan dengan penempatan dana pada surat berharga baik obligasi pemerintah maupun obligasi korporasi baik di pasar perdana maupun pasar sekunder serta melakukan *trading* (jual/beli) surat berharga. Selain pada obligasi, penempatan dana juga dilakukan pada instrumen Bank Indonesia, instrumen reksadana, baik reksa dana pasar uang, reksa dana pendapatan tetap, reksa dana terproteksi dan reksa dana syariah penyertaan terbatas. Total pendapatan yang diperoleh dari transaksi *fixed income* sepanjang tahun 2025 mencapai Rp2,317 triliun (per Desember 2025).

range toward the end of the year, reflecting sustained investor confidence despite a challenging market environment.

Liquidity management and income optimization through fixed income instruments were carried out through the placement of funds in securities, including both government bonds and corporate bonds in the primary and secondary markets, as well as through trading activities (purchase and sale) of securities. In addition to bonds, fund placements were also made in Bank Indonesia instruments and mutual fund instruments, including money market mutual funds, fixed income mutual funds, protected mutual funds, and limited participation Sharia mutual funds. Total income generated from fixed income transactions throughout 2025 amounted to IDR2.317 trillion (as of December 2025).

Tabel Penempatan Dana Pada Bank Lain
Table of Placement of Funds in Other Banks

(dalam miliar rupiah / in IDR billion)

Uraian	2025	2024	2023	2022	Pertumbuhan Growth 2024-2025		Description
	(Rp / IDR)	(Rp / IDR)	(Rp / IDR)	(Rp / IDR)	(Rp / IDR)	(%)	
Surat Berharga Obligasi Bank Investasi	**461.97**	331.58	292.45	356.73	130.39	39.32%	Investment Bank Bond Securities
Surat Berharga Obligasi Non Bank Investasi	**32,042.90**	35,771.81	27,388.70	24,178.11	(3,728.93)	(10.42%)	Investment non - Bank Bond Securities

Penempatan dana pada Bank Lain dalam bentuk surat berharga obligasi bank per 31 Desember 2025 tercatat sebesar Rp461,97 miliar. Posisi pada akhir tahun 2025 menunjukan peningkatan sebesar Rp130,39 miliar atau sebesar 39,32% dari tahun sebelumnya. Peningkatan ini sejalan dengan strategi Bank dalam meningkatkan *interest income* melalui pembelian surat berharga dengan *yield* tinggi dengan risiko terukur serta batasan-batasan dari ketentuan yang berlaku. Adapun penempatan dalam surat berharga non-bank tercatat sebesar Rp32,04 triliun per akhir tahun 2025. Meskipun posisi akhir tahun 2025 cenderung lebih rendah sebesar 10,42% dari posisi pada akhir tahun 2024, penempatan pada surat berharga non-bank tetap memberikan *return* positif didukung dengan kenaikan kepemilikan instrumen portofolio SRBI sebagai salah satu strategi *yield enhancement* serta bentuk kontribusi bank **bjb** sebagai Dealer Utama PUVA di pasar primer maupun pasar sekunder.

Placements with other banks in the form of bank bonds as of December 31, 2025 were recorded at IDR461.97 billion. The position at the end of 2025 showed an increase of IDR130.39 billion or 39.32% compared to the previous year. This increase was in line with the Bank's strategy to enhance interest income through investments in high-yield securities with measured risk and within the limits of prevailing regulations. Meanwhile, placements in non-bank securities were recorded at IDR32.04 trillion as of the end of 2025. Although the year-end position in 2025 was 10.42% lower compared to the end of 2024, placements in non-bank securities continued to generate positive returns, supported by increased holdings of SRBI portfolio instruments as part of the Bank's yield enhancement strategy, as well as bank **bjb**'s contribution as a Primary Dealer (PUVA) in both the primary and secondary markets.

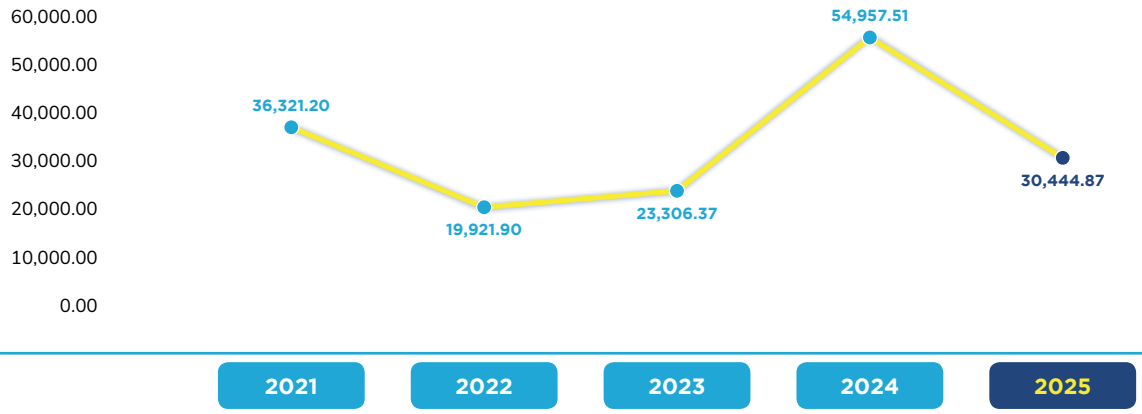
Tabel Transaksi *Fixed Income*
Table of Fixed Income Transactions

(dalam miliar Rupiah / in IDR billion)

Uraian	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Description
	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(Rp) (IDR)	(%)	
Fixed Income	**30,444.87**	54,957.51	23,306.37	19,921.90	36,321.20	(24,512.6)	(44.60%)	Fixed Income

Grafik *Volume* Portofolio *Trading Fixed Income*
Graph of Fixed Income Trading Portfolio Volume

(dalam miliar Rupiah / in IDR billion)



Volume transaksi trading Fixed Income pada tahun 2025 mengalami penurunan dibandingkan dengan tahun 2024. Sepanjang tahun 2025, total volume transaksi tercatat sebesar Rp30,44 triliun, menurun 44,60% dibandingkan realisasi tahun 2024 yang mencapai Rp54,96 triliun. Penurunan volume transaksi tersebut antara lain dipengaruhi oleh kondisi pasar obligasi yang cenderung bullish sepanjang tahun 2025, sehingga strategi pengelolaan portofolio lebih difokuskan pada penahanan posisi (hold) untuk optimalisasi potensi keuntungan. Selain itu, sebagian posisi trading yang diakumulasi pada tahun 2024 masih dipertahankan hingga tahun 2025, sehingga turut mengurangi frekuensi aktivitas transaksi selama periode berjalan.

The trading volume of Fixed Income transactions in 2025 declined compared to 2024. Throughout 2025, the total transaction volume was recorded at IDR30.44 trillion, decreasing by 44.60% compared to the 2024 realization of IDR54.96 trillion. The decline in transaction volume was partly influenced by the bond market conditions, which remained relatively bullish throughout 2025, leading portfolio management strategies to focus more on holding positions to optimize potential gains. In addition, some trading positions accumulated in 2024 were maintained into 2025, which also contributed to the lower frequency of trading activities during the period.

Transaksi *Foreign Exchange*

Divisi *Treasury* secara berkelanjutan terus melakukan aktivitas *sales* kepada nasabah *existing* dan nasabah baru, termasuk berperan aktif dalam transaksi *forex & derivatives interbank*. Selama tahun 2025, volume transaksi *forex & derivatives* mencapai USD3,58 miliar. Keuntungan transaksi *forex & derivatives* yang dibukukan selama tahun 2025 mencapai Rp15,32 miliar. Sementara volume untuk transaksi *forex* kepada nasabah selama tahun 2025 mencapai USD75,44 juta, dengan membukukan keuntungan sebesar Rp2,45 miliar.

Divisi *Treasury* aktif melakukan sosialisasi produk secara berkala kepada tenaga pemasaran di Kantor Cabang yang tersebar di Indonesia terkait produk **bjb** *Foreign Exchange*, mekanisme transaksi, dan ketentuan terkini. Divisi *Treasury* pun melakukan pemasaran secara langsung kepada nasabah mengenai transaksi *Foreign Exchange* dan instrumen *Hedging* seperti *FX Forward* dan *FX Swap*,-*Interest Rate Swap* (IRS) dan *Cross Currency Swap* (CCS) mengingat potensi permintaan untuk melakukan transaksi lindung nilai (*hedging*), khususnya dari nasabah korporasi masih tinggi di pasar. Pada tahun 2025, layanan Cabang Devisa dapat dilakukan diseluruh Kantor Cabang bank **bjb** berjumlah sebanyak 63 Kantor Cabang.

Foreign Exchange Transaction

The Treasury Division continuously conducted sales activities to both existing and new customers, including actively participating in interbank forex and derivatives transactions. Throughout 2025, the volume of forex and derivatives transactions reached USD3.58 billion. Profit generated from forex and derivatives transactions during 2025 amounted to IDR15.32 billion. Meanwhile, the volume of forex transactions with customers during 2025 reached USD75.44 million, generating profit of IDR2.45 billion.

The Treasury Division also actively conducted regular product socialization to marketing personnel at Branch Offices across Indonesia regarding **bjb** Foreign Exchange products, transaction mechanisms, and the latest regulatory provisions. In addition, the Treasury Division carried out direct marketing to customers regarding Foreign Exchange transactions and hedging instruments such as FX Forward, FX Swap, Interest Rate Swap (IRS), and Cross Currency Swap (CCS), considering the strong market demand for hedging transactions, particularly from corporate customers. In 2025, foreign exchange branch services were available across all bank **bjb** Branch Offices, totaling 63 branches.

Selain itu dengan ditunjuknya bank **bjb** sebagai salah satu *Primary Dealer* (Dealer Utama) Bank Indonesia, bank **bjb** secara aktif melakukan aktivitas Dealer Utama pada pasar valas dalam rangka berkontribusi untuk pendalaman pasar valas di Indonesia. Aktivitas tersebut berupa transaksi pada beberapa instrumen derivatif seperti transaksi *Non-Deliverable Forward* (NDF), transaksi *Matchmaking Overnight Index Swap* (OIS), dan kuotasi OIS pada pasar sekunder.

Pencapaian keuntungan transaksi *forex and swap* dikontribusikan oleh aktivitas *trading spot* serta transaksi derivatif, diantaranya *swap* USD/JPY dengan memanfaatkan momentum *gap*/selisih antara suku bunga Amerika Serikat dan Jepang pada tahun 2025.

Moreover, following the appointment of bank **bjb** as one of Bank Indonesia's Primary Dealers (Dealer Utama), bank **bjb** has actively carried out Primary Dealer activities in the foreign exchange market as part of its contribution to the deepening of Indonesia's foreign exchange market. These activities include transactions in several derivative instruments, such as Non-Deliverable Forward (NDF) transactions, Matchmaking Overnight Index Swap (OIS) transactions, and the quotation of OIS in the secondary market.

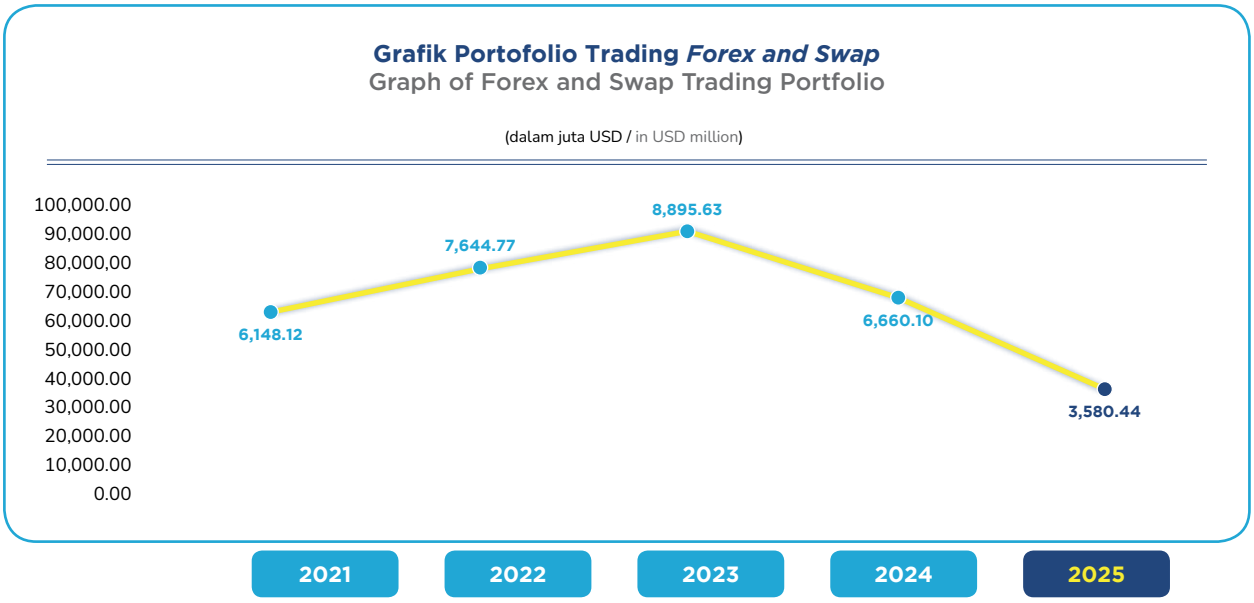
The profit generated from forex and swap transactions was driven by spot trading activities as well as derivative transactions, including USD/JPY swap transactions by leveraging the momentum arising from the interest rate differential between the United States and Japan in 2025.

Tabel Transaksi *Forex and Swap*
Table of Forex and Swap Transactions

(dalam jutaan USD / in USD million)

Uraian	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Description
	(USD)	(USD)	(USD)	(USD)	(USD)	(USD)	(%)	
Forex	**3,580.44**	6,660.10	8,895.63	7,644.77	6,148.12	(3,079.66)	(46.24)	Forex

Grafik Portofolio Trading *Forex and Swap*
Graph of Forex and Swap Trading Portfolio



Volume transaksi *forex* dan *swap* bank **bjb** pada tahun 2025 adalah sebesar USD3,58 miliar dengan penurunan volume sebesar USD3,08 miliar dari tahun sebelumnya. Menurunnya transaksi pada tahun tersebut dibandingkan dengan tahun sebelumnya dikarenakan semakin menurunnya imbal hasil pada beberapa transaksi *swap*. Hal ini disebabkan kebijakan hampir seluruh bank sentral untuk menurunkan tingkat suku bunga dengan mempertimbangkan perekonomian di tahun

The volume of bank **bjb**'s forex and swap transactions in 2025 amounted to USD3.58 billion, representing a decrease of USD3.08 billion compared to the previous year. The decline in transaction volume was primarily attributable to the decreasing returns from several swap transactions. This condition was influenced by the policy of most central banks to lower interest rates in consideration of economic conditions in 2025, which contrasted with the increase in the benchmark interest rate

2025, yang bertolak belakang dengan meningkatnya suku bunga acuan Bank Sentral Jepang yang membuat *interest rate differential* semakin menipis dan mempengaruhi imbal hasil *swap*.

Transaksi SBN Ritel

bank **bjb** terus meningkatkan aktivitas transaksi *treasury sales* kepada nasabah termasuk transaksi obligasi sebagai salah satu pilihan produk investasi bagi nasabah. bank **bjb** pada tahun 2024 bertindak sebagai Sub Mitra Distribusi SBN Ritel yang bekerja sama dengan salah satu Mitra Distribusi, yaitu PT Trimegah Sekuritas Indonesia, Tbk. Penjualan SBN Ritel di pasar perdana selama tahun 2025 mencapai Rp308,543 miliar dengan total nasabah ritel yang melakukan pembelian di pasar perdana melalui bank **bjb** sebanyak 588 nasabah perorangan. Transaksi SBN Ritel di pasar perdana tersebut meliputi 7 (tujuh) kali penerbitan, yaitu Obligasi Negara Ritel (ORI) seri ORI027 dan ORI028, Sukuk Negara Ritel (SR) seri SR022 dan SR023, Saving Bond Ritel (SBR) seri SBR014, serta Sukuk Tabungan (ST) seri ST014 dan ST015. Pencapaian *fee based* atas transaksi surat berharga di pasar perdana selama tahun 2025 sebesar Rp437,76 juta.

Tidak hanya transaksi obligasi di pasar perdana saja, bank **bjb** juga terus meningkatkan transaksi obligasi nasabah di pasar sekunder. Adapun obligasi yang diperjualbelikan di pasar sekunder oleh bank **bjb** kepada nasabah baik nasabah perorangan maupun nasabah non perorangan meliputi SBN Ritel, SUN, SBSN, dan Obligasi Korporasi. Selama tahun 2025, volume transaksi obligasi nasabah di pasar sekunder mencapai Rp12,55 triliun dengan membukukan keuntungan sebesar Rp8,51 miliar.

Aktivitas Kustodian dan Wali Amanat

Sepanjang tahun 2025, strategi pemasaran jasa kustodian dan wali amanat difokuskan pada penguatan hubungan dengan nasabah serta peningkatan kualitas dan nilai tambah layanan. Kegiatan pemasaran dilaksanakan melalui komunikasi yang berkesinambungan dan pendekatan yang berorientasi pada kebutuhan nasabah, sejalan dengan ketentuan regulator dan prinsip tata kelola yang baik.

Sebagai bagian dari implementasi strategi tersebut, Bank menyelenggarakan **bjb** Economic Outlook 2026 pada akhir tahun 2025 sebagai kegiatan edukatif yang bertujuan memberikan informasi dan wawasan mengenai kondisi serta proyeksi ekonomi kepada nasabah pengguna jasa kustodian dan wali amanat. Kegiatan ini diharapkan dapat meningkatkan pemahaman nasabah serta memperkuat posisi bank **bjb** dalam memberikan layanan yang berkelanjutan dan bernilai tambah.

Faktor Pendukung dan Penghambat Bisnis *Treasury*

Kondisi perekonomian domestik dan global pada tahun 2025 masih dibayangi oleh berbagai ketidakpastian yang cukup tinggi, didominasi oleh volatilitas yang berkesinambungan,

of the Bank of Japan. As a result, the interest rate differential narrowed, thereby affecting swap yields.

SBN Retail Transaction

bank **bjb** continued to enhance treasury sales transaction activities with customers, including bond transactions as one of the investment product options for customers. In 2024, bank **bjb** acted as a Sub-Distribution Partner for Retail Government Securities (SBN Ritel) in collaboration with one of the Distribution Partners, PT Trimegah Sekuritas Indonesia, Tbk. Sales of Retail Government Securities in the primary market during 2025 reached IDR308.543 billion, with a total of 588 individual retail customers purchasing through bank **bjb** in the primary market. Retail Government Securities transactions in the primary market consisted of seven issuances, namely Retail Government Bonds (ORI) series ORI027 and ORI028, Retail Sukuk (SR) series SR022 and SR023, Retail Savings Bonds (SBR) series SBR014, and Savings Sukuk (ST) series ST014 and ST015. Fee-based income generated from primary market securities transactions in 2025 amounted to IDR437.76 million.

In addition to primary market bond transactions, bank **bjb** also continued to expand customer bond transactions in the secondary market. Bonds traded by bank **bjb** in the secondary market for both individual and non-individual customers included Retail Government Securities (SBN Ritel), Government Bonds (SUN), Government Sharia Securities (SBSN), and Corporate Bonds. Throughout 2025, the volume of customer bond transactions in the secondary market reached IDR12.55 trillion, generating profit of IDR8.51 billion.

Custodian and Trustee Activities

Throughout 2025, the marketing strategy for custodian and trustee services focused on strengthening relationships with clients as well as enhancing service quality and value-added offerings. Marketing activities were carried out through continuous communication and a client-oriented approach aligned with clients' needs, in accordance with regulatory provisions and the principles of good corporate governance.

As part of the implementation of this strategy, the Bank organized the **bjb** Economic Outlook 2026 at the end of 2025 as an educational initiative aimed at providing information and insights regarding economic conditions and projections to clients utilizing custodian and trustee services. This initiative is expected to enhance clients' understanding while strengthening the bank **bjb** position in delivering sustainable and value-added services.

Supporting and Inhibiting Factors of Treasury Business

Domestic and global economic conditions in 2025 remained marked by high uncertainty, characterized by persistent volatility driven by trade dynamics, complex geopolitical developments,

dipicu oleh dinamika perdagangan, dipengaruhi oleh dinamika geopolitik yang kompleks serta arah kebijakan ekonomi yang terus mengalami perubahan. Tarif resiprokal oleh Amerika Serikat (AS) yang dikenakan untuk negara mitra dagang pun turut memengaruhi laju pertumbuhan. IMF memproyeksikan pertumbuhan ekonomi global pada tahun 2025 sebesar 3,2% yoy, sedikit melambat dibandingkan tahun sebelumnya 3,3% yoy dan lebih rendah dibandingkan rata-rata pertumbuhan pra-pandemi global di 3,4%. Tren perlambatan ekonomi terjadi di negara-negara utama, seperti AS yang dipengaruhi oleh ketidakpastian pasar tenaga kerja akibat US *government shutdown* terpanjang dalam sejarah dan efek penerapan tarif resiprokal. Tiongkok, sebagai negara yang berkontribusi besar terhadap perekonomian global juga menunjukkan sinyal perlambatan akibat konsumsi domestik yang moderat. Di sisi lain, tren pertumbuhan di negara Eropa cenderung meningkat, seperti di Jerman dan Italia, setelah mengalami perlambatan tajam atau kontraksi ekonomi di periode-periode sebelumnya. Ketidakpastian yang muncul akibat kebijakan tarif resiprokal, ditambah tekanan inflasi yang bersifat sementara, menyebabkan Bank Sentral AS (The Fed) lebih lambat dalam memulai siklus penurunan suku bunga acuan Fed *Fund Rate* (FFR) di 2025 pada level 3,5%–3,75%, dimana pemangkasan FFR baru dimulai pada September 2025 dan diikuti dengan pemangkasan lanjutan di bulan Oktober 2025 dan Desember 2025.

and evolving economic policy directions. Reciprocal tariffs imposed by the United States (US) on its trading partners also affected growth momentum. The IMF projected global economic growth at 3.2% (yoy) in 2025, slightly slower than 3.3% (yoy) in the previous year and below the pre-pandemic average of 3.4%. Economic slowdown trends were observed in major economies, including the US, influenced by labor market uncertainty due to the longest government shutdown in history and the impact of reciprocal tariffs. China, as a major contributor to the global economy, also showed signs of moderation due to subdued domestic consumption. Meanwhile, economic growth in Europe, particularly in Germany and Italy, showed improvement following previous periods of contraction or sharp slowdown. Uncertainty arising from tariff policies, combined with temporary inflationary pressures, led the US Federal Reserve (The Fed) to delay the start of its rate-cutting cycle, with the Fed Fund Rate (FFR) maintained at 3.5%–3.75% in 2025. Rate cuts were initiated in September 2025, followed by further reductions in October and December 2025.

Dalam konteks domestik, Indonesia menunjukkan resiliensi. Pertumbuhan ekonomi 2025 berada di kisaran 5%, ditopang oleh permintaan domestik dan akselerasi investasi pada paruh kedua tahun 2025. Struktur pertumbuhan mulai menunjukkan pergeseran, di mana kontribusi investasi (*Gross Fixed Capital Formation*/GFCF) meningkat, terutama pada sektor hilirisasi, infrastruktur, energi, serta manufaktur berbasis ekspor dan substitusi impor. Inflasi pada tahun 2025 masih terkendali dan berada dalam target Bank Indonesia. Stabilitas harga pangan dan koordinasi kebijakan moneter-fiskal membantu menjaga ekspektasi inflasi. Namun, volatilitas harga energi global tetap menjadi faktor risiko yang memerlukan kewaspadaan, khususnya terhadap dampaknya pada subsidi dan komponen harga barang atau jasa yang ditentukan langsung oleh kebijakan pemerintah. Nilai tukar Rupiah sepanjang 2025 bergerak fluktuatif mengikuti dinamika dolar AS dan sentimen global. Penguatan dolar akibat *yield* AS yang masih tinggi serta *Risk-Off Episodes* sempat menekan Rupiah, namun stabilitas fundamental domestik dan intervensi terukur Bank Indonesia membantu menjaga volatilitas agar tetap terkendali. Secara umum, Rupiah bergerak stabil meskipun dalam rentang yang lebih lebar dibanding periode sebelum pengetatan global.

In the domestic context, Indonesia demonstrated resilience, with economic growth maintained at around 5%, supported by domestic demand and accelerated investment in the second half of 2025. The growth structure began to shift, with increased contribution from investment (Gross Fixed Capital Formation/GFCF), particularly in downstream industries, infrastructure, energy, and export-oriented and import-substitution manufacturing sectors. Inflation remained controlled within Bank Indonesia's target range, supported by stable food prices and strong monetary-fiscal policy coordination. However, global energy price volatility remained a key risk factor, particularly in relation to subsidy pressures and administered prices. The Rupiah fluctuated throughout 2025, influenced by US dollar movements and global sentiment. Despite pressure from strong US yields and risk-off episodes, domestic fundamentals and calibrated interventions by Bank Indonesia helped maintain overall stability, albeit within a wider range compared to the pre-tightening period.

Kebijakan fiskal di tahun 2025, pemerintah tetap menjaga defisit dalam batas yang ditetapkan, meskipun ruang fiskal semakin terbatas. Belanja sosial dan program prioritas tetap berjalan, sementara kebutuhan pembiayaan meningkat seiring optimalisasi belanja. Disiplin fiskal sepanjang 2025 menjadi

From a fiscal perspective, the government maintained the deficit within the prescribed limits, although fiscal space became more constrained. Social spending and priority programs continued, while financing needs increased alongside expenditure optimization. Fiscal discipline throughout 2025 remained critical

faktor penting dalam menjaga kepercayaan investor terhadap obligasi pemerintah dan stabilitas pasar keuangan domestik. Pasar obligasi Indonesia di tahun 2025 menunjukkan kinerja positif yang cenderung ditopang pemangkasan suku bunga The Fed ditengah moderasi inflasi AS ke level 2,70% yoy serta mendinginnya pasar tenaga kerja AS, mencerminkan keseimbangan antara faktor domestik yang solid dan tekanan eksternal yang volatil. Yield bergerak dinamis mengikuti arah US *Treasury* dan arus modal asing. Stabilitas inflasi dan koordinasi kebijakan menjadi penopang utama sentimen pasar. Tren penguatan pasar turut didorong oleh keputusan Bank Indonesia yang kembali menahan BI-*Rate* untuk ketiga kalinya, dengan ruang pelonggaran tetap terbuka seiring inflasi domestik yang terkendali dan persepsi masyarakat terhadap kondisi ekonomi dalam negeri yang semakin optimistis.

in sustaining investor confidence in government bonds and maintaining domestic financial market stability. The Indonesian bond market showed positive performance, supported by The Fed's rate cuts, moderating US inflation at 2.70% (yoy), and cooling labor market conditions. Yields moved dynamically following US Treasury trends and foreign capital flows, while stable inflation and policy coordination supported market sentiment. Positive market trends were further reinforced by Bank Indonesia's decision to maintain the BI-Rate for the third consecutive time, with room for easing remaining open in line with controlled inflation and improving public confidence in domestic economic conditions.

Tren pemulihan ekonomi domestik yang belum merata memengaruhi kinerja sektor perbankan. Kinerja perbankan 2025 menunjukkan pertumbuhan kredit sebesar 9,69% per Desember 2025. Pertumbuhan kredit perbankan di atas ditopang oleh pertumbuhan dana pihak ketiga (DPK) sebesar 13,8% yoy per Desember 2025. Di tengah berbagai tantangan, baik dari kondisi pasar keuangan, kondisi ekonomi,maupun industri perbankan, bank **bjb** tetap menunjukkan kinerja bisnis yang solid dan berkelanjutan sepanjang 2025. Fundamental kuat melalui efisiensi operasional dan produk digital terintegrasi memastikan pertumbuhan bisnis jangka panjang.

The uneven domestic economic recovery influenced banking sector performance. Banking credit growth reached 9.69% as of December 2025, supported by third-party fund (DPK) growth of 13.8% (yoy). Amid various challenges from financial markets, economic conditions, and industry dynamics, bjb maintained solid and sustainable business performance throughout 2025. Strong fundamentals, supported by operational efficiency and integrated digital products, continue to underpin long-term business growth.

Strategi Bisnis *Treasury* Tahun 2026

Menghadapi tantangan pasar uang tahun 2026, bank **bjb** senantiasa melakukan analisa dan menerapkan strategi agar sejalan dengan perkembangan pasar dengan tetap menjaga likuiditas bank dan optimalisasi pendapatan *interest income* maupun *fee based income* melalui transaksi *treasury*. bank **bjb** akan terus mengembangkan produk dan layanan untuk mengakomodir kebutuhan nasabah dengan lebih baik. Strategi Utama Bisnis *Treasury* tahun 2026 yaitu terus mengembangankan retail bisnis *Treasury* khususnya penjualan *bonds retail* dan valuta asing kepada nasabah, mendorong peningkatan pendapatan melalui kenaikan *fee based income*, jasa layanan kustodian dan wali amanat, dan *enhancement yield instrument treasury* dengan tetap memperhatikan risiko pasar.

Treasury Business Strategy in 2026

In addressing the challenges of the money market in 2026, bank **bjb** continuously conducts analysis and implements strategies aligned with market developments, while maintaining the Bank's liquidity and optimizing both interest income and fee-based income through treasury transactions. bank **bjb** will continue to develop products and services to better accommodate customer needs. The key Treasury business strategies for 2026 include further expanding the retail Treasury business, particularly the sale of retail bonds and foreign exchange to customers; driving revenue growth through increased fee-based income, custodial services, and trustee services; as well as enhancing the yield of treasury instruments while maintaining prudent management of market risk.

DANA PENSIUN LEMBAGA KEUANGAN (DPLK) bank bjb

PENSION FUNDS FINANCIAL INSTITUTIONS (DPLK) bank bjb

Penjelasan DPLK

Kegiatan utama DPLK **bjb** adalah menghimpun dana masyarakat dan mengelola kekayaan Dana Pensiun Lembaga Keuangan dengan investasi sesuai paket pilihan yang dipilih peserta. Semangat untuk berperan serta dalam mewujudkan kesejahteraan bagi masyarakat luas tidak hanya untuk saat

DPLK Explanation

The main activity of the **bjb** Financial Institution Pension Fund was to collect public funds and manage the wealth of the Financial Institution Pension Fund with investments according to the package chosen by the participants. The enthusiasm to participate in creating prosperity for the wider community not

ini namun juga di masa depan terutama setelah masa purna tugas sehingga mendorong bank **bjb** untuk mendirikan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb**. Berdasarkan Surat Keputusan Menteri Keuangan RI Nomor: KEP056/KM.6/2002 tanggal 18 Februari 2002 maka DPLK bank **bjb** resmi beroperasi sejak 20 Februari 2002.

only now but also in the future, especially after retiring had encouraged bank **bjb** to establish a **bjb** Financial Institution Pension Fund (DPLK). Based on the Decree of the Minister of Finance of the Republic of Indonesia Number: KEP-056/KM.6/2002 dated February 18, 2002, bank **bjb** Financial Institution Pension Fund had officially operated since February 20, 2002.

Pengembangan Produk dan Keunggulan Layanan

Dalam rangka meningkatkan layanan digitalisasi kepesertaan secara optimal, DPLK bank **bjb** melakukan pengembangan layanan digitalisasi sistem kepesertaan melalui penambahan fitur layanan *Customer onBoarding* (COB) DPLK pada Digi *Mobile* bank **bjb**. *Customer onBoarding* (COB) merupakan fitur layanan DPLK yang digunakan untuk proses pendaftaran peserta dan penambahan kepesertaan DPLK yang dikhususkan untuk nasabah yang telah memiliki rekening tabungan bank **bjb** melalui Aplikasi Digi *Mobile* bank **bjb**, sehingga calon peserta dapat melakukan pendaftaran peserta baru dan penambahan kepesertaan DPLK secara *online* tanpa harus berkunjung ke Kantor Cabang bank **bjb**.

Product Development and Service Excellence

In order to optimize the digitalization of membership services, DPLK bank **bjb** has enhanced its membership system through the addition of the Customer Onboarding (COB) feature for DPLK within the Digi Mobile bank **bjb** application. Customer Onboarding (COB) is a DPLK service feature designed to facilitate participant registration and the addition of DPLK memberships, specifically for customers who already have a bank **bjb** savings account through the Digi Mobile bank **bjb** application. Through this feature, prospective participants are able to register as new participants and add DPLK memberships online without the need to visit a bank **bjb** branch office.

Produktivitas DPLK

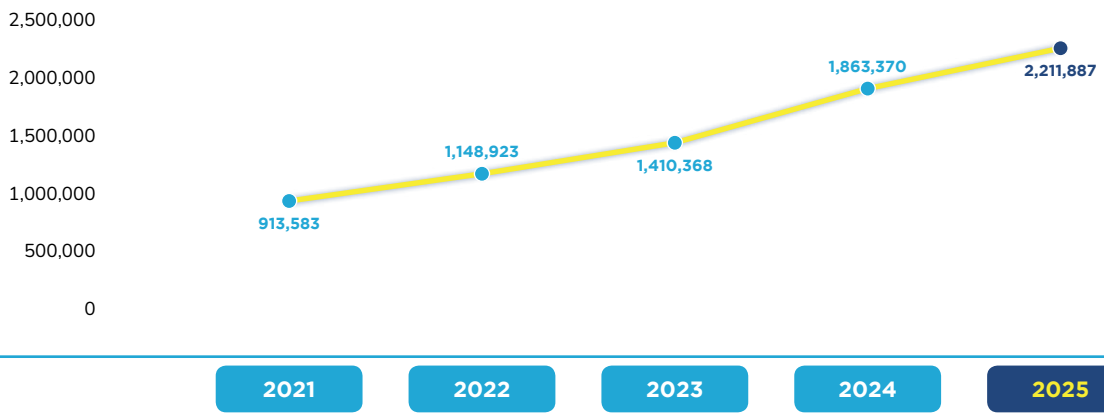
Dalam kurun waktu lima tahun terakhir ekspansi bisnis DPLK bank **bjb** tumbuh dengan pesat, dana kelolaan DPLK bank **bjb** tahun 2025 mencapai Rp2,21 triliun, meningkat Rp4348,52 miliar atau 18,70% dibandingkan tahun 2024 mencapai Rp1,86 triliun. Pertumbuhan tersebut sejalan dengan kenaikan jumlah peserta DPLK.

DPLK Productivity

Over the past five years, the business expansion of DPLK bank **bjb** has grown rapidly. Assets under management of DPLK bank **bjb** in 2025 reached IDR2.21 trillion, increasing by IDR348.52 billion or 18.70% compared to IDR1.86 trillion in 2024. This growth was in line with the increase in the number of DPLK participants.

Grafik Pencapaian Dana Kelolaan DPLK
Graph of DPLK Managed Fund Achievement

(dalam jutaan Rupiah / in IDR million)



Tabel Dana Kelolaan DPLK
Table of DPLK Managed Fund

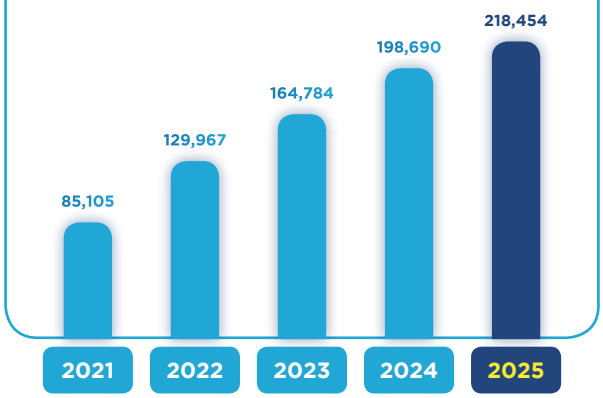
Uraian	2025	2024	2023	2022	2021	Pertumbuhan Growth 2024-2025		Description
						(Rp) (IDR)	(%)	
Dana Kelolaan DPLK (dalam jutaan)	**2,211,887**	1,863,370	1,410,368	1,148,923	913,583	348,517	18.70%	DPLK Managed Fund (in billion)
Fee Based Income DPLK (dalam jutaan)	**23,771**	21,050	16,954	13,268	10,975	2,721	12.93%	Fee Based Income DPLK (in million)
Peserta DPLK (dalam peserta)	**218,454**	198,690	164,784	129,967	85,105	19,764	9.95%	DPLK Participants (in participants)

DPLK bank **bjb** merupakan program unggulan yang diselenggarakan dalam rangka kesinambungan penghasilan pada masa purna tugas bagi peserta untuk kesejahteraan di hari tua bagi peserta dan keluarganya. Tercatat jumlah Peserta DPLK tahun 2025 adalah sebanyak 218.454 akun peserta, tumbuh sebanyak 33.898 akun peserta atau 20,57% dari jumlah peserta pada tahun 2024 yang sebanyak 19.764 akun peserta. Peningkatan tersebut sejalan dengan pencapaian dana kelolaan sebesar Rp2,21 triliun dan *fee based income* yang sebesar Rp23,77 miliar pada tahun 2025.

DPLK bank **bjb** is a flagship program designed to support income continuity during retirement, aimed at ensuring financial well-being in old age for participants and their families. The number of DPLK participants in 2025 was recorded at 218,454 participant accounts, representing an increase of 33,898 accounts or 20.57% compared to 164,556 accounts in 2024. This growth was in line with assets under management reaching IDR2.21 trillion and fee-based income amounting to IDR23.77 billion in 2025.

Grafik Pertumbuhan Peserta DPLK
Graph of Growth in DPLK Participation

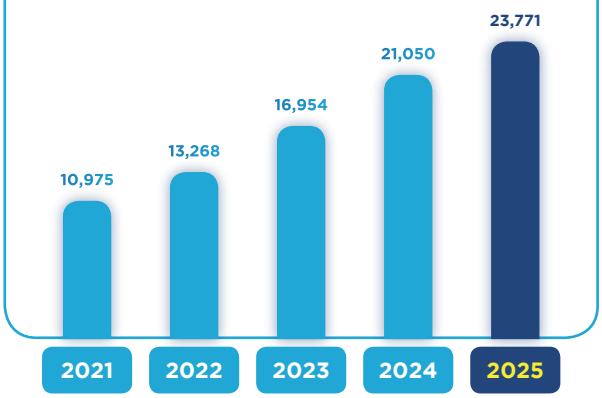
(dalam satuan Peserta / in Participant units)



Peserta DLPK
DPLK Participants

Grafik *Fee Based Income*
Graph of Fee Based Income

(dalam jutaan Rupiah / in IDR million)



Peserta DLPK
DPLK Participants

Jumlah *fee based* yang diperoleh selama tahun 2025 adalah sebesar Rp23,77 miliar yang berasal dari dari fee administrasi bulanan sebesar Rp2,2 miliar, *fee* transaksi penarikan sebesar Rp271 juta dan *fee* pengelolaan sebesar Rp21,2 miliar. Jumlah ini meningkat sebesar Rp2,7 miliar atau 12,93% dari *fee* based tahun 2024 yang sebesar Rp21,05 miliar.

The total fee-based income generated in 2025 amounted to IDR23.77 billion, consisting of monthly administration fees of IDR2.2 billion, withdrawal transaction fees of IDR271 million, and management fees of IDR21.2 billion. This amount increased by IDR2.7 billion or 12.93% compared to the 2024 fee-based income of IDR21.05 billion.

Pengelolaan Investasi

bjb SIAP dalam mengelola dana para peserta memiliki filosofi investasi menjaga pertumbuhan nilai aset peserta pensiun dengan fokus kepada kualitas aset dan *liability driven investment* (pengelolaan investasi dengan berfokus kepada likuiditas untuk pemenuhan manfaat pensiun). Dalam rangka pengelolaan dana peserta, bank **bjb** berkomitmen teguh menerapkan prinsip kehati-hatian serta kedisiplinan dalam memenuhi ketentuan internal maupun regulator.

Penerapan strategi investasi **bjb** SIAP tahun 2025 di antaranya adalah sebagai berikut:

1. Menjaga pertumbuhan imbal hasil yang stabil melalui pengelolaan portofolio yang dinamis dan adaptif terhadap kondisi pasar.
2. Menjaga keseimbangan alokasi pada aset *cyclical* yang pro pertumbuhan maupun *aset defensive* sebagai jangkar stabilitas imbal hasil.

Imbal Hasil Investasi

Tingkat pengembalian investasi tahun 2025 sebesar 7,44%, tumbuh sebesar 13% secara yoy dengan pendapatan investasi sebesar Rp151 miliar yang tumbuh sebesar Rp124 miliar atau tumbuh 44% secara yoy. Dominasi penempatan pada deposito berjangka dan *deposito on call* mulai menurun dari 72% pada Desember 2024 menjadi 69% pada Desember 2025, hal tersebut sejalan dengan peluncuran paket investasi pasar uang dan pendapatan tetap, sehingga alokasi aset mulai terdiversifikasi.

1. **Paket Investasi A (Konservatif)**
   Pilihan investasi ini bertujuan memberikan tingkat likuiditas yang tinggi dalam memenuhi kebutuhan dana tunai untuk waktu yang singkat sekaligus memberikan tingkat pendapatan investasi yang menarik. Dana peserta akan dialokasikan seluruhnya pada instrumen pasar uang seperti deposito berjangka dan/atau *deposito on call* dan/atau surat berharga negara dengan tenor dibawah 1 (satu) tahun. Kinerja paket investasi A selama tahun 2025 memberikan *return* sebesar 7,10%, lebih tinggi dibandingkan tolak ukur indeks reksadana pasar uang sebesar 3,14%.
2. **Paket Investasi B (Agresif)**
   Pilihan investasi ini bertujuan memberikan tingkat pengembalian investasi yang optimal dalam jangka panjang, dengan risiko pasar yang tinggi (suku bunga dan nilai tukar), risiko penurunan nilai investasi serta risiko likuiditas. Dana peserta akan dialokasikan 20% pada deposito berjangka dan 80% pada instrumen campuran (obligasi dan/atau saham). Kinerja paket investasi B tahun 2025 memberikan *return* yang disetahunkan sebesar 13,27%, lebih tinggi dibandingkan tolak ukur indeks reksadana campuran sebesar 12,33%.
3. **Paket Investasi C (Moderate)**
   Pilihan investasi ini bertujuan memberikan tingkat pengembalian yang menarik dan memelihara stabilitas modal yang optimal dalam jangka menengah, dengan

Investment Management

bjb SIAP in managing participant funds had an investment philosophy of maintaining the growth of the value of pension participant assets with a focus on asset quality and liability driven investment (investment management with a focus on liquidity to fulfill pension benefits). In the context of managing participant funds, we firmly committed to implement the principle of prudence and discipline in complying with internal and regulatory provisions.

The implementation of investment strategies that we had carried out in 2025 included as follows:

1. Maintaining stable returns through dynamic and adaptive portfolio management in response to prevailing market conditions.
2. Maintaining a balanced allocation between growth-oriented cyclical assets and defensive assets serving as anchors for return stability.

Investment Returns

The investment return in 2025 was recorded at 7.44%, representing year-on-year growth of 13%, with investment income reaching IDR151 billion, increasing by IDR124 billion or 44% year-on-year. The dominance of placements in time deposits and deposits on call declined from 72% in December 2024 to 69% in December 2025. This development was in line with the launch of money market and fixed income investment packages, resulting in a more diversified asset allocation.

1. **Investment Returns**
   This investment option aims to provide high liquidity to meet short-term cash needs while delivering attractive investment income. Participants' funds are fully allocated to money market instruments such as time deposits and/or deposits on call and/or government securities with tenors of less than one year. The performance of Investment Package A in 2025 generated a return of 7.10%, higher than the benchmark money market mutual fund index of 3.14%.
2. **Investment Package B (Aggresive)**
   This investment option aims to provide optimal long-term investment returns with high market risk (interest rate and exchange rate risks), potential decline in investment value, and liquidity risk. Participants' funds are allocated 20% to time deposits and 80% to mixed instruments (bonds and/or equities). The performance of Investment Package B in 2025 delivered an annualized return of 13.27%, higher than the benchmark mixed mutual fund index of 12.33%.
3. **Investment Package C (Moderate)**
   This investment option aims to deliver attractive returns while maintaining optimal capital stability over the medium term, with moderate market risk (interest rate and exchange

risiko pasar yang sedang (suku bunga dan nilai tukar), risiko kredit dari efek surat utang serta risiko likuiditas. Dana peserta akan dialokasikan sebanyak banyaknya 80% pada efek hutang seperti obligasi korporasi dengan tenor sampai 5 (lima) tahun yang terdaftar di bursa efek di Indonesia dan/atau obligasi yang diterbitkan oleh Negara Republik Indonesia dalam mata uang Rupiah dan/atau reksadana pendapatan tetap. Sedangkan alokasi pada pasar uang seperti deposito berjangka dan/atau *deposito on call* dan/atau surat berharga negara kinerja paket investasi C tahun 2025 memberikan return yang disetahunkan sebesar 12,06%, lebih tinggi dibandingkan tolak ukur indeks reksadana pendapatan tetap sebesar 6,93%.

rate risks), credit risk from debt securities, and liquidity risk. Participants' funds are allocated up to 80% in debt securities such as corporate bonds with tenors of up to five years listed on the Indonesia Stock Exchange and/or bonds issued by the Government of the Republic of Indonesia in Rupiah and/or fixed income mutual funds. The remaining allocation is placed in money market instruments such as time deposits and/or deposits on call and/or government securities. The performance of Investment Package C in 2025 generated an annualized return of 12.06%, higher than the benchmark fixed income mutual fund index of 6.93%.

Faktor Pendukung dan Penghambat Bisnis DPLK

1. **Faktor Pendukung**
   a. Program DPLK dapat diikuti secara mandiri maupun yang diselenggarakan oleh pemberi kerja, sehingga pendanaan dana pensiun dapat menyesuaikan dengan kemampuan finansial individu maupun perusahaan.
   b. Program DPLK sebagai tambahan manfaat pensiun wajib yang diselenggarakan oleh pemerintah (Taspen, ASABRI, BPJS TK) untuk mencapai Tingkat Penghasilan Pensiun (TPP) yang ideal pada saat yang bersangkutan purna tugas.
   c. Program DPLK sebagai salah satu skema pencadangan imbalan pasca kerja serta memberikan efisiensi bagi perusahaan.
   d. Ketentuan perpajakan program pensiun yang berlaku kepada pemberi kerja dan/atau peserta.
   e. Dukungan pendiri dalam hal ini kegiatan pemasaran dan menggunakan rantai produk bank **bjb** (*product holding)* dan kolaborasi dengan unit kerja lain.
2. **Penghambat Bisnis/Kendala Yang Dihadapi**
   a. Semakin banyaknya pelaku program sejenis yang menawarkan program hari tua dengan manfaat tambahan (proteksi), hal ini selaras dengan berlakunya UU Pengembangan dan Penguatan Sektor Keuangan nomor 4 tahun 2023 yang mengatur DPLK dapat dibentuk oleh bank umum, bank umum syariah, perusahaan asuransi, perusahaan asuransi syariah, manajer investasi, manajer investasi syariah, atau lembaga lain yang diatur lebih lanjut dalam Peraturan Otoritas Jasa Keuangan setelah di koordinasikan dengan Menteri dan atas persetujuan Otoritas Jasa Keuangan.
   b. Tingkat literasi yang rendah di industri DPLK sehingga masih kurangnya pemahaman masyarakat terkait pentingnya perencanaan keuangan.
   c. Pesatnya perkembangan *marketplace* dan *e-commerce* menjadikan masyarakat cenderung konsumtif, di sisi lain pelaku industri dana pensiun belum sepenuhnya memanfaatkan teknologi dan *media sosial* sebagai sarana pemasaran dan transaksi.

Supporting and Inhibiting Factors of DPLK Business

1. **Supporting Factors**
   a. DPLK programs can be participated in independently or organized by employers, allowing pension funding to be aligned with the financial capabilities of individuals as well as companies.
   b. DPLK programs serve as a complement to the mandatory pension benefits administered by the government (Taspen, ASABRI, BPJS Ketenagakerjaan) in order to achieve an ideal Pension Replacement Ratio (TPP) when participants reach retirement.
   c. DPLK programs represent one of the schemes for provisioning post-employment benefits while also providing efficiency for companies.
   d. Tax provisions applicable to pension programs for employers and/or participants.
   e. Support from the founder through marketing activities, the utilization of bank **bjb**'s product holding chain, and collaboration with other business units.
2. **Business Inhibitors/Dealt Constraints**
   a. The increasing number of similar program actors offering retirement programs with additional benefits (protection). It was in line with the enactment of Law number 4 of 2023 concerning the Financial Sector Development and Strengthening, which regulated that DPLK can be formed by commercial banks, Islamic commercial banks, insurance companies, Islamic insurance companies, investment managers, Islamic investment managers, or other institutions that are further regulated in the Financial Services Authority Regulation, after being coordinated with the Minister and with the approval of the Financial Services Authority.
   b. The level of literacy in the DPLK industry remains relatively low, resulting in limited public understanding of the importance of financial planning.
   c. The rapid development of marketplaces and e-commerce has led to increasingly consumptive behavior among the public. On the other hand, pension fund industry players have not yet fully utilized technology and social media as channels for marketing and transactions.

d. Regulasi perpajakan program manfaat lain yang belum diatur sehingga terjadi multitafsir terkait pemasaran produk pesangon apakah pajak yang diberlakukan progresif atau final.

e. Umumnya pemberi kerja di Indonesia hanya menyelenggarakan satu skema kesejahteraan pensiun yang diwajibkan oleh pemerintah (BPJS Ketenagakerjaan) dan pengelolaan program imbalan pascakerja dengan skema *pay as you go*.

f. DPLK sebagai program sukarela sehingga DPLK tidak menjadi program wajib yang diselenggarakan oleh pemberi kerja dan/atau instansi.

g. Adanya ketidakpastian dan ketidakstabilan kondisi ekonomi dalam negeri maupun luar negeri yang menyebabkan tingginya risiko penurunan nilai investasi yang akan mempengaruhi pengembangan dana para peserta DPLK serta adanya kecenderungan penurunan *return* di pasar uang.

3. **Upaya Pemecahan Masalah**
   a. Membuat program *marketing* kreatif, program promosi dan *reward* bagi peserta yang lebih kompetitif untuk memberikan tambahan manfaat.
   b. Meningkatkan literasi secara masif dan berkelanjutan baik kepada peserta individu, peserta pemberi kerja terkait pemahamanan pentingnya program pensiun, baik secara langsung maupun melalui pemanfaatan teknologi dan media sosial.
   c. Membuat diversifikasi investasi yang lebih menarik peserta.
   d. Diversifikasi paket investasi yang aman dan memiliki imbal hasil yang optimal.
   e. Penyampaian kinerja investasi dan peningkatan mitigasi risiko atas penempatan instrumen investasi.
   f. Mengembangkan *mobile application* agar lebih adaptif dalam mempermudah akses layanan DPLK.
   g. Penempatan investasi dilakukan secara selektif kepada *counterpart* yang memiliki risiko rendah terhadap ketidakstabilan kondisi ekonomi global.

Rencana dan Strategi DPLK Tahun 2026

Rencana dan strategi DPLK bank **bjb** di tahun 2026 adalah sebagai berikut:

1. Meningkatkan literasi dan inklusi kepada masyarakat untuk memperkuat *branding* DPLK bank **bjb** diseluruh wilayah kerja jaringan kantor bank **bjb** melalui program *marketing* kreatif.
2. Optimalisasi ekosistem bisnis yang terdapat pada bank **bjb**.
3. Diversifikasi investasi dan pengembangan aplikasi investasi untuk mengoptimalkan kinerja portofolio.
4. Meningkatkan *customer relationship* untuk menambah potensi portofolio dana kelolaan.

d. Tax regulations governing other benefit programs have not been fully established, resulting in multiple interpretations regarding the marketing of severance products, particularly whether the applicable tax treatment should be progressive or final.

e. In general, employers in Indonesia only provide one pension welfare scheme mandated by the government (BPJS Ketenagakerjaan) and manage post-employment benefit programs under a pay-as-you-go scheme.

f. As a voluntary program, DPLK is not a mandatory scheme to be implemented by employers and/or institutions.

g. Uncertainty and instability in both domestic and global economic conditions may increase the risk of investment value declines, which could affect the development of DPLK participants' funds, along with a tendency for declining returns in the money market.

3. **Problem-Solving Efforts**
   a. Developing creative marketing programs, promotional initiatives, and more competitive reward schemes for participants to provide additional benefits.
   b. Enhancing literacy in a massive and sustainable manner for both individual participants and employer participants regarding the importance of pension programs, conducted both directly and through the utilization of technology and social media.
   c. Developing more attractive investment diversification to encourage participant interest.
   d. Diversifying investment packages that are secure and provide optimal returns.
   e. Communicating investment performance and strengthening risk mitigation for the placement of investment instruments.
   f. Developing the mobile application to be more adaptive in facilitating easier access to DPLK services.
   g. Investment placements are conducted selectively with counterparties that present lower risk exposure to global economic instability.

DPLK Plan and Strategies for 2026

The plans and strategic steps that will be taken by DPLK bank **bjb** for 2026 are as follows:

1. Improving literacy and inclusion to the community to strengthen the branding of bank **bjb** DLPK throughout the working area of bank **bjb** office network through creative marketing programs.
2. Optimizing bank **bjb**'s business ecosystem..
3. Diversifying investments and developing investment applications to optimize portfolio performanc.
4. Improving customer relationships to increase the potential of the managed fund portfolio.

Selain itu DPLK bank **bjb** telah menetapkan rencana dan langkah-langkah strategis jangka pendek (satu tahun), menengah (tiga tahun) dan panjang (lima tahun) yaitu sebagai berikut:

1. Rencana dan langkah-langkah strategis yang akan ditempuh oleh dana pensiun dalam 1 (satu) tahun:
   a. Penguatan branding **bjb** siap kepada Gen Z melalui program kerja "*Goes to Campus*".
   b. Literasi dan inklusi kepada sektor formal dan informal.
   c. Peningkatan dana kelolaan melalui program DKPK dan PPIP.
   d. Diversifikasi aset investasi dan mendorong ESG.
   e. Digitalisasi marketing dan layanan.
   f. Penguatan *Good Corporate Governance*.
   g. Standarisasi kompetensi SDM di bidang investasi.
   h. Menghentikan penarikan iuran sebagian.
2. Rencana dan langkah-langkah strategis jangka menengah periode 3 (tiga) tahun:
   a. Akselerasi pemanfaat program pensiun kepada Gen Z, mikro dan sektor informal.
   b. **bjb** siap memiliki positioning kuat di industri melalui pilihan beragam paket investasi yang unggul.
   c. **bjb** siap telah *fully* digitalisasi.
   d. **bjb** siap telah memiliki Sumber Daya Manusia dengan kompetensi yang terstandarisasi.
   e. **bjb** siap telah memiliki beragam program pengembangan lainnya.
   f. Penguatan *Governance Risk Compliance*.
   g. **bjb** siap telah menjadi 10 DPLK terbesar.
3. Rencana dan langkah-langkah strategis jangka panjang periode 5 (lima) tahun:
   a. **bjb** siap memiliki digitalisasi yang unggul industri.
   b. **bjb** siap telah menjadi pilihan utama Gen Z dan sektor informal.
   c. Penguatan ekosistem dana pensiun di **bjb** siap.

Segmen Syariah

Penjelasan Segmen Syariah

Segmen Syariah meliputi seluruh transaksi yang dilakukan oleh entitas anak yang bergerak di bidang perbankan syariah, entitas anak bank **bjb** yaitu **bjb** syariah.

Produktivitas Segmen Syariah

Produktivitas segmen usaha *syariah* disajikan dalam bagian Kinerja Entitas Anak dalam Laporan Tahunan ini.

In addition, DPLK bank **bjb** has established short-term (one year), medium-term (three years), and long-term (five years) strategic plans and initiatives as follows:

1. Strategic plans and initiatives to be undertaken by the pension fund within 1 (one) year:
   a. Strengthening the **bjb** siap brand among Gen Z through the "Goes to Campus" program.
   b. Expanding literacy and inclusion initiatives for both formal and informal sectors.
   c. Increasing assets under management through the DKPK and PPIP programs.
   d. Diversifying investment assets while promoting ESG principles.
   e. Enhancing the digitalization of marketing and services.
   f. Strengthening the implementation of Good Corporate Governance.
   g. Standardizing human capital competencies in the investment field.
   h. Discontinuing partial contribution withdrawals.
2. Medium-term strategic plans and initiatives for a period of 3 (three) years:
   a. Accelerating the utilization of pension programs among Gen Z, micro enterprises, and the informal sector.
   b. Strengthening the positioning of **bjb** siap within the industry through a diverse range of superior investment package options.
   c. Achieving full digitalization of **bjb** siap services.
   d. Ensuring that **bjb** siap possesses human capital with standardized competencies.
   e. Developing various additional development programs for **bjb** siap.
   f. Strengthening Governance, Risk, and Compliance.
   g. Positioning **bjb** siap among the top 10 largest DPLK institutions.
3. Long-term strategic plans and initiatives for a period of 5 (five) years:
   a. Establishing **bjb** siap as having industry-leading digitalization capabilities.
   b. Positioning **bjb** siap as the preferred choice for Gen Z and the informal sector.
   c. Strengthening the pension fund ecosystem within **bjb** siap.

Sharia Segment

Sharia Segment Explanation

Sharia segment covers all transactions performed by a subsidiary engaged in Sharia banking, a subsidiary of bank **bjb**, namely bank **bjb** syariah.

Sharia Segment Productivity

The productivity of Sharia Business Segments is presented in the Performance section of Subsidiaries in this Annual Report.

Kinerja Entitas Anak

Sampai dengan akhir tahun 2025, bank **bjb** memiliki 5 (lima) entitas anak yaitu bank **bjb** Syariah, PT BPR Intan Jabar, PT **bjb** Sekuritas Jawa Barat, Bank Bengkulu dan BPD Jambi. Penjelasan lebih lengkap mengenai entitas anak telah disajikan dalam bagian Profil dalam Laporan Tahunan ini. Adapun kinerja entitas anak bank **bjb** adalah sebagai berikut.

bjb SYARIAH

Kinerja usaha **bjb** Syariah periode keuangan 2024-2025 adalah sebagai berikut.

Subsidiary Performances

Until the end of 2025, bank **bjb** has 5 (five) subsidiary entites, namely the bank **bjb** Syariah, PT BPR Intan Jabar, and **bjb** Sekuritas Jawa Barat. A more complete description of the subsidiaries has been presented in the Profile section of this Annual Report. The performance of the subsidiary bank **bjb** is as follows.

bjb SHARIA

The business performance of **bjb** Sharia for the 2024-2025 financial period is as follows.

Tabel Kinerja Usaha bjb Syariah
Table of **bjb** Syariah Business Performance

(unaudited, dalam jutaan Rupiah / unaudited, in iDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Nominal)	(%)	
Aset	**16,153,202**	14,624,228	1,528,974	10.46%	Asset
Penyaluran Dana	**10,857,644**	**9,800,078**	**1,057,566**	**10.79%**	**Fund Distribution**
Pembiayaan	**10,857,644**	9,800,078	1,057,566	10.79%	Financing
Produktif	**3,749,733**	3,523,052	226,682	6.43%	Productivity
Konsumtif	**7,107,911**	6,277,026	830,884	13.24%	Consumtive
Penghimpunan Dana	**11,630,674**	**10,318,573**	**1,312,101**	**12.72%**	**Fund Raising**
Dana Pihak Ketiga	**11,630,674**	10,318,573	1,312,101	12.72%	Third Party Fund
Giro	**1,779,206**	1,577,421	201,785	12.79%	Current Account
Tabungan	**2,442,066**	2,474,797	(32,731)	(1.32%)	Savings
Deposito	**7,409,402**	6,266,355	1,143,047	18.24%	Deposits
Ekuitas	**1,532,674**	**1,467,426**	**65,248**	**4.45%**	**Equity**
Modal Disetor	**1,845,890**	1,845,890	0	0.00%	Paid-up capital
Laba/Rugi	**70,938**	**76,127**	**(5,189)**	**(6.82%)**	**Profit/Loss**
Laba/Rugi Bersih	**62,620**	60,274	2,346	3.89%	Net Profit/Loss

Aset bank **bjb** syariah pada tahun 2025 mengalami peningkatan sebesar 10,46% dari Rp14,62 triliun di tahun 2024 menjadi Rp16,15 triliun di tahun 2025. Demikian pula dengan pembiayaan bank **bjb** syariah tahun 2025 mencapai Rp10,86 triliun meningkat 10,79% dibandingkan dengan tahun 2024 yang mencapai Rp9,8 triliun. Peningkatan tersebut didorong oleh pertumbuhan pembiayaan konsumtif sebesar 13,24%. Sejalan dengan pertumbuhan pembiayaan, dana pihak ketiga bank **bjb** syariah mengalami peningkatan sebesar 12,72% dari Rp10,32 triliun di tahun 2024 menjadi Rp11,63 triliun di tahun 2025. Hal ini dipengaruhi oleh kenaikan dari pos yaitu giro sebesar 12,72%, dan deposito sebesar 18,24%. Sehingga pada tahun 2025 bank **bjb** syariah membukukan laba bersih sebesar Rp62,62 miliar.

The assets of bank **bjb** syariah in 2025 increased by 10.46%, from IDR14.62 trillion in 2024 to IDR16.15 trillion in 2025. Similarly, bank **bjb** syariah financing in 2025 reached IDR10.86 trillion, increasing by 10.79% compared to IDR9.8 trillion in 2024. The increase was driven by the growth in consumer financing of 13.24%. In line with the growth in financing, Third Party Funds of bank **bjb** syariah increased by 12.72%, from IDR10.32 trillion in 2024 to IDR11.63 trillion in 2025. This was driven by increases in current accounts by 12.72% and time deposits by 18.24%. Accordingly, in 2025, bank **bjb** syariah recorded a net profit of IDR62.62 billion.

PT BPR INTAN JABAR

Kinerja usaha PT BPR Intan Jabar periode keuangan 2024-2025 adalah sebagai berikut.

PT BPR INTAN JABAR

The business performance of PT BPR Intan Jabar for the fiscal periods of 2024-2025 are as follows.

Tabel Kinerja Usaha PT BPR Intan Jabar
Table of PT BPR Intan Jabar Business Performance

(unaudited, dalam jutaan Rupiah / unaudited, in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Nominal)	(%)	
Aset	**457,016**	532,762	(75,746)	(14.22%)	Asset
PENYALURAN DANA					**FUND DISTRIBUTION**
Total ABA	**66,663**	78,123	(11,460)	(14.67%)	Total ABA
Total Kredit	**381,567**	442,505	(60,938)	(13.77%)	Total Loans
SUMBER DANA					**FUND SOURCES**
Dana Pihak Ketiga	**41,047**	46,120	(5,072)	(11.00%)	Third Party Fund
Tabungan	**9,842**	12,538	(2,696)	(21.50%)	Savings
Deposito	**31,205**	33,582	(2,376)	(7.08%)	Deposits
Pinjaman yang Diterima	**441,173**	**500,403**	**(59,229)**	**(11.84%)**	**Received Loans**
Antar Bank Pasiva	**85,090**	**109,852**	**(24,761)**	**(22.54%)**	**Interbank Liabilities**
Modal Disetor	**80,620**	**80,620**	**-**	**-**	**Paid-up Capital**
Laba/Rugi Tahun Berjalan	**11,851**	**1,299**	**10,552**	**812.30%**	**Profit/Loss of the Current Year**

Telah terealisasinya upaya penyehatan berupa setoran modal dari para pemegang saham dan pelaksanaan restrukturisasi kredit PT BPR Intan Jabar di bank **bjb** maka OJK Provinsi Jawa Barat melalui surat tanggal 12 Januari 2024 menyampaikan bahwa PT BPR Intan Jabar yang semula berstatus "Pengawasan Bank Dalam Penyehatan" menjadi berstatus "Bank Pengawasan Normal", dengan kinerja keuangan BPR Intan Jabar pasca realisasi upaya penyehatan pada posisi Desember 2025 telah membukukan laba sebesar Rp11,85 miliar.

Aset PT BPR Intan Jabar tahun 2025 sebesar Rp457 miliar, turun 14,22% dibandingkan dengan tahun tahun 2024 sebesar Rp532,76 miliar. Total kredit yang disalurkan oleh PT BPR Intan Jabar pada tahun 2025 menurun sebesar 13,77% menjadi Rp381,57 miliar dibandingkan dengan tahun 2024 yang sebesar Rp442,51 miliar. Demikian pula dengan dana pihak ketiga PT BPR Intan Jabar yang mengalami penurunan sebesar 11,00% dari Rp46,12 miliar di tahun 2024 menjadi Rp41,05 miliar di tahun 2025. Penurunan dana pihak ketiga terutama berasal dari turunnya tabungan sebesar 21,51% dan deposito sebesar 7,08%. Sehingga pada tahun 2025 PT BPR Intan Jabar membukukan laba tahun berjalan sebesar Rp11,85 miliar mengalami kenaikan sebesar 812,30% dibandingkan tahun 2024 yang membukukan laba sebesar Rp1,29 miliar.

Following the realization of recovery measures through capital injections from shareholders and the implementation of credit restructuring of PT BPR Intan Jabar at bank **bjb**, the OJK West Java Province, through a letter dated January 12, 2024, informed that PT BPR Intan Jabar's status had been upgraded from "Bank Under Recovery Supervision" to "Bank Under Normal Supervision." With the improvement in its financial performance following the implementation of the recovery measures, PT BPR Intan Jabar recorded a net profit of IDR11.85 billion as of December 2025.

PT BPR Intan Jabar's total assets in 2025 amounted to IDR457 billion, declining by 14.22% compared to IDR532.76 billion in 2024. Total loans disbursed by PT BPR Intan Jabar in 2025 decreased by 13.77% to IDR381.57 billion compared to IDR442.51 billion in 2024. Similarly, Third Party Funds of PT BPR Intan Jabar declined by 11.00%, from IDR46.12 billion in 2024 to IDR41.05 billion in 2025. The decline in Third Party Funds was primarily attributable to decreases in savings of 21.51% and deposits of 7.08%. As a result, PT BPR Intan Jabar recorded profit for the year of IDR11.85 billion in 2025, representing an increase of 812.30% compared to the profit of IDR1.29 billion recorded in 2024.

PT bjb SEKURITAS JAWA BARAT

Kinerja usaha PT **bjb** Sekuritas Jawa Barat periode keuangan 2024-2025 adalah sebagai berikut.

PT bjb SEKURITAS JAWA BARAT

The business performance of **bjb** Sekuritas Jawa Barat for the fiscal period 2024 – 2025 is as follows.

Tabel Kinerja Usaha PT bjb Sekuritas Jawa Barat
Table of **bjb** Sekuritas Jawa Barat Business Performance

(*audited*, dalam jutaan Rupiah / audited, in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Nominal)	(%)	
ASET					**ASSET**
Aset lancar	**35,997**	32,048	3,948	12.32%	Current Asset
Aset Keuangan Lainnya	**179**	163	16	9.81%	Other Financial Assets
Aset Tetap	**58**	61	(3)	(4.92%)	Fixed Asset
Total Aset	**36,234**	32,272	3,962	12.28%	Total Asset
LIABILITAS					**LIABILITIES**
Utang Jangka Pendek	**9,146**	6,273	2,873	45.80%	Short Term Debt
Beban Akrual	**90**	68	22	32.35%	Accrued Expenses
Utang Lain-lain	**373**	353	20	29.41%	Other Debts
Total Liabilitas	**9,609**	6,694	2,915	45.55%	Total Liabilities
EKUITAS					**EQUITY**
Modal disetor	**32,000**	32,000	0	0%	Paid-up Capital
Total Ekuitas	**26,625**	25,578	1,047	4.09%	Total Equity
LABA/RUGI					**PROFIT/LOSS**
Laba/Rugi Tahun Berjalan	**138**	(1,357)	1,495	110.17%	Profit/Loss of Current Year

Aset **bjb** Sekuritas Jawa Barat tahun 2025 mencapai Rp36,23 miliar, naik sebesar 12,28% dibandingkan dengan tahun 2024 sebesar Rp32,27 miliar. Kenaikan aset tersebut berasal dari peningkatan transaksi perantara pedagang efek pada rentang waktu H-2. Liabilitas **bjb** Sekuritas Jawa Barat tahun 2025 mencapai Rp9,61 miliar, tumbuh sebesar 45,55% dibandingkan dengan tahun 2024 sebesar Rp6,69 miliar. Pertumbuhan liabilitas dikarenakan adanya peningkatan transaksi perantara pedagang efek pada rentang waktu H-2. Sedangkan ekuitas **bjb** Sekuritas Jawa Barat tahun 2025 mencapai Rp26,63 miliar, naik sebesar 4,09% dibandingkan dengan tahun 2024 sebesar Rp25,58 miliar sehubungan dengan adanya pembukuan laba dan perbaikan dari nilai ekuitas lainnya. Dari sisi laba/rugi tahun berjalan, tahun 2025 **bjb** Sekuritas Jawa Barat membukukan laba sebesar Rp138 juta, naik 110,17% dibandingkan dengan tahun 2024 yang mencatatkan rugi sebesar Rp1,36 miliar. Kenaikan tersebut sehubungan dengan adanya peningkatan volume transaksi perantara pedagang efek dan pendapatan dividen efek dari transaksi *proprietary trading*.

Assets of **bjb** Sekuritas Jawa Barat in 2025 reached IDR36.23 billion, increasing by 12.28% compared to IDR32.27 billion in 2024. The increase in assets was mainly attributable to higher broker-dealer intermediary transactions within the T+2 settlement period. Liabilities of **bjb** Sekuritas Jawa Barat in 2025 amounted to IDR9.61 billion, growing by 45.55% compared to IDR6.69 billion in 2024. The increase in liabilities was driven by the rise in broker-dealer intermediary transactions within the T+2 settlement period. Meanwhile, equity of **bjb** Sekuritas Jawa Barat in 2025 reached IDR26.63 billion, increasing by 4.09% compared to IDR25.58 billion in 2024, supported by profit recognition and improvements in other equity components. In terms of profit or loss for the year, **bjb** Sekuritas Jawa Barat recorded a net profit of IDR138 million in 2025, representing an increase of 110.17% compared to 2024, when the company recorded a loss of IDR1.36 billion. The improvement was mainly driven by higher broker-dealer intermediary transaction volumes and dividend income from proprietary trading activities.

BANK BENGKULU

Kinerja usaha Bank Bengkulu periode keuangan 2024-2025 adalah sebagai berikut.

BANK BENGKULU

Bank Bengkulu's business performance for the 2024-2025 fiscal period was as follows.

Tabel Kinerja Usaha Bank Bengkulu
Table of Bank Bengkulu's Business Performance

(*audited*, dalam jutaan Rupiah / audited, in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Nominal)	(%)	
Aset	**11,190,793**	10,356,477	834,316	8,06%	Assets
Surat Berharga dimiliki	**615,905**	584,214	26,841	4,56%	Onwed obligation
PENYALURAN DANA					**FUNDS DISTRIBUTION**
Kredit yang diberikan	**7,816,179**	7,330,245	404,058	5,45%	Provided loans
PENGHIMPUNAN DANA					**FUNDS COLLECTION**
Dana Pihak Ketiga	**8,411,241**	**8,204,523**	**206,718**	**2,52%**	**Third Party Funds**
Giro	**680,171**	639,544	40,627	6,35%	Current Account
Tabungan	**1,941,732**	2,073,476	(131,744)	(6,35%)	Savings
Deposito	**5,789,338**	5,491,503	297,835	5,42%	Deposits
Modal Disetor	**406,768**	**405,668**	**1,100**	**0,27%**	**Paid-up Capital**
Laba/Rugi Sebelum Pajak	**178,144**	**123,398**	**54,745**	**44,36%**	**Profit/Loss Before Tax**
Laba/Rugi Bersih	**135,146**	**100,339**	**34,806**	**34,69%**	**Net Profit/Loss**

Aset Bank Bengkulu tahun 2025 mencapai Rp11,19 triliun, meningkat sebesar 8,06% dibandingkan dengan tahun 2024 yang mencapai Rp10,36 triliun. Peningkatan aset tersebut ditopang oleh pos-pos keuangan seperti kredit yang diberikan meningkat sebesar Rp404,06 miliar atau 5,45%, surat berharga yang dimiliki meningkat sebesar Rp26,84 miliar atau 4,56%. Dana pihak ketiga mengalami peningkatan sebesar 2,52% yang dipengaruhi oleh adanya kenaikan pos giro dan deposito yang naik masing-masing sebesar Rp40,63 miliar atau 6,35%, dan Rp297,83 miliar atau 5,42% dengan pos deposito tetap menjadi sumber dana mayoritas pos DPK. Sehingga pada tahun 2025 Bank Bengkulu membukukan laba bersih sebesar Rp135,15 miliar.

Bank Bengkulu's total assets in 2025 reached IDR11.19 trillion, increasing by 8.06% compared to IDR10.36 trillion in 2024. The increase in assets was supported by growth in several financial components, including loans which increased by IDR404.06 billion or 5.45%, and marketable securities which increased by IDR26.84 billion or 4.56%. Third Party Funds recorded growth of 2.52%, driven by increases in demand deposits and time deposits, which rose by IDR40.63 billion or 6.35%, and IDR297.83 billion or 5.42%, respectively. Time deposits remained the largest source of funds within the Third Party Funds portfolio. Accordingly, in 2025, Bank Bengkulu recorded a net profit of IDR135.15 billion.

BPD JAMBI

Kinerja usaha BPD Jambi periode keuangan 2024-2025 adalah sebagai berikut.

BPD JAMBI

BPD Jambi's business performance for the 2024-2025 fiscal period was as follows.

Tabel Kinerja Usaha BPD Jambi
Table of BPD Jambi Business Performance

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Nominal)	(%)	
Aset	**15,388,800**	**13,938,927**	**1,462,811**	**10.49%**	**Assets**
Surat Berharga dimiliki	**3,108,929**	3,015,189	543,431	75.64%	Securities Held
PENYALURAN DANA					**FUNDS DISTRIBUTION**
Kredit yang diberikan	**10,133,771**	9,743,033	390,738	4.01%	Provided loans
PENGHIMPUNAN DANA					**FUNDS COLLECTION**
Dana Pihak Ketiga	**10,797,349**	**9,589,227**	**1,208,122**	**12.60%**	**Third Party Funds**
Giro	**2,536,741**	1,811,431	725,310	40.04%	Current Account
Tabungan	**2,577,036**	2,279,866	297,170	13.03%	Savings
Deposito	**5,683,572**	5,497,930	185,642	3.38%	Deposits
Modal Disetor	**1,057,052**	**1,054,049**	**3,003**	**0.28%**	**Paid-up Capital**
Laba/Rugi Sebelum Pajak	**430,557**	**410,967**	**19,590**	**4.77%**	**Profit/Loss Before Tax**
Laba/Rugi Bersih	**330,302**	**315,591**	**14,711**	**4.66%**	**Net Profit/Loss**

Aset BPD Jambi tahun 2025 mencapai Rp15,38 triliun, meningkat sebesar 10,49% dibandingkan dengan tahun 2024 sebesar Rp13,93 triliun. Peningkatan aset tersebut ditopang oleh pos-pos keuangan seperti kredit yang diberikan meningkat sebesar Rp390,73 miliar atau 4,01%. Dana pihak ketiga mengalami peningkatan sebesar 12,60% yang dipengaruhi oleh peningkatan pos giro sebesar Rp725,31 miliar atau 40,04%, pos tabungan sebesar Rp297,17 miliar atau 13,03% dan pos deposito sebesar Rp185,64 miliar atau 3,38%. Secara komposisi, pos deposito tetap menjadi sumber dana mayoritas pos DPK BPD Jambi.

BPD Jambi's total assets in 2025 reached IDR15.38 trillion, increasing by 10.49% compared to IDR13.93 trillion in 2024. The increase in assets was supported by growth in several financial components, including loans which increased by IDR390.73 billion or 4.01%. Third Party Funds recorded growth of 12.60%, driven by increases in demand deposits of IDR725.31 billion or 40.04%, savings of IDR297.17 billion or 13.03%, and time deposits of IDR185.64 billion or 3.38%. In terms of composition, time deposits remained the largest source of funds within BPD Jambi's Third Party Funds portfolio.

Pendapatan dan Profitabilitas Segmen Usaha

Informasi yang berkaitan dengan segmen usaha yang utama dari bank **bjb** yaitu segmen usaha konvensional dan syariah (bank **bjb** dan entitas anak) disajikan dalam tabel di bawah ini.

Revenue and Profitability of Business Segments

Information related to bank **bjb** main business segments, namely Conventional and Sharia Business Segments (bank **bjb** and subsidiaries) is presented in the following table.

Tabel Pendapatan dan Profitabilitas Segmen Usaha
Table of Business Segment Revenue and Profitability

(dalam jutaan Rupiah / in IDR million)

Uraian	2025				Description
	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	
Pendapatan segmen	**15,795,133**	**1,297,448**	**-**	**17,092,581**	Segment Revenue
Beban segmen	**(8,970,314)**	**(612,032)**	**-**	**(9,582,346)**	Segment Expenses
Pendapatan Segmen – neto	**6,824,819**	**685,416**	**-**	**7,510,235**	**Segment Revenue – net**
Pendapatan operasional lainnya	**2,914,564**	**39,568**	**-**	**2,954,132**	Other Operating Revenue
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan	**(1,354,557)**	**(22,225)**	**-**	**(1,376,782)**	Allowance for impairment losses on financial and non-financial assets
Pembalikan kerugian komitmen dan kontinjensi	**(5,400)**	**(1,000)**	**-**	**(6,400)**	Reversal of losses on commitments and contingencies
Beban operasional lainnya	**(6,536,031)**	**(561,512)**	**-**	**(7,097,543)**	Other operating expenses
Laba operasional	**1,843,395**	**140,247**	**-**	**1,983,642**	Operational Profit
Pendapatan (Beban) Bukan Operasional – neto	**(34,917)**	**10,170**	**-**	**(24,747)**	Non-Operating Income (Expenses) - net
Beban pajak – neto	**(362,094)**	**(12,675)**	**-**	**(374,769)**	Tax expenses - net
Laba (Rugi) tahun berjalan	**1,446,384**	**137,742**	**-**	**1,584,126**	**Profit (Loss) for the year**
Total aset	**208,234,509**	**16,214,024**	**(3,101,245)**	**221,347,288**	Total asset

Uraian	2024				Description
	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	
Pendapatan segmen	14,820,886	1,071,708	(20,109)	15,872,485	Segment Revenue
Beban segmen	(8,811,205)	(454,901)	20,292	(9,245,814)	Segment Expenses
Pendapatan Segmen – neto	**6,009,681**	**616,807**	**183**	**6,626,671**	**Segment Revenue – net**
Pendapatan operasional lainnya	2,186,134	38,562	(1,367)	2,223,329	Other Operating Revenue
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan	(823,897)	(40,912)	13,292	(851,517)	Allowance for impairment losses on financial and non-financial assets
Pembalikan kerugian komitmen dan kontinjensi	7,217	(5,450)	-	1,767	Reversal of losses on commitments and contingencies
Beban operasional lainnya	(5,678,737)	(546,341)	41	(6,225,037)	Other operating expenses
Laba operasional	1,700,398	62,666	12,149	1,775,213	Operational Profit

Uraian	2024				Description
	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	
Pendapatan (Beban) Bukan Operasional – neto	(16,233)	15,551	9,252	8,570	Non-Operating Income (Expenses) - net
Beban pajak – neto	(312,744)	(15,853)	-	(328,597)	Tax expenses - net
Laba (Rugi) tahun berjalan	**1,371,421**	**62,364**	**21,401**	**1,455,186**	**Profit (Loss) for the year**
Total aset	208,534,575	14,624,229	(3,198,110)	219,960,694	Total asset

Uraian	Pertumbuhan 2024-2025 (%) Growth 2024-2025 (%)				Description
	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	
Pendapatan segmen	974,247	225,740	20,109	1,220,096	Segment Revenue
Beban segmen	(159,109)	(157,131)	(20,292)	(336,532)	Segment Expenses
Pendapatan Segmen – neto	**815,138**	**68,609**	**(183)**	**883,564**	**Segment Revenue – net**
Pendapatan operasional lainnya	728,430	1,006	1,367	730,803	Other Operating Revenue
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan	(530,660)	18,687	(13,292)	(525,265)	Allowance for impairment losses on financial and non-financial assets
Pembalikan kerugian komitmen dan kontinjensi	(12,617)	-	-	(8,167)	Reversal of losses on commitments and contingencies
Beban operasional lainnya	(857,294)	(15,171)	-	(872,506)	Other operating expenses
Laba operasional	142,997	77,581	(12,149)	208,429	Operational Profit
Pendapatan (Beban) Bukan Operasional – neto	(18,684)	(5,381)	-	(33,317)	Non-Operating Income (Expenses) - net
Beban pajak – neto	(49,350)	3,178	-	(46,172)	Tax expenses - net
Laba (Rugi) tahun berjalan	**74,963**	**75,378**	**(21,401)**	**128,940**	**Profit (Loss) for the year**
Total aset	(300,066)	1,589,795	96,865	1,386,594	Total asset

Pendapatan segmen neto tahun 2025 meningkat menjadi Rp7,51 triliun atau 13,33% dari Rp6,63 triliun pada tahun 2024, didorong oleh pertumbuhan pada segmen konvensional dan syariah. Segmen konvensional tetap menjadi kontributor utama, sementara syariah menunjukkan pertumbuhan lebih tinggi sebagai pendorong ekspansi. Pendapatan operasional lainnya juga meningkat menjadi Rp2,95 triliun, terutama dari fee based income dan keuntungan surat berharga, mencerminkan diversifikasi pendapatan. Di sisi lain, beban operasional dan CKPN meningkat seiring ekspansi bisnis, namun tetap diimbangi dengan kenaikan laba operasional menjadi Rp1,98 triliun dan laba tahun berjalan sebesar Rp1,58 triliun. Secara keseluruhan, kinerja menunjukkan profitabilitas yang tetap tumbuh, dengan konvensional sebagai core profit driver dan syariah sebagai growth engine.

Net segment income in 2025 increased to IDR7.51 trillion, or by 13.33% from IDR6.63 trillion in 2024, driven by growth in both the conventional and sharia segments. The conventional segment remained the main contributor, while the sharia segment recorded higher growth as a driver of expansion. Other operating income also increased to IDR2.95 trillion, primarily derived from fee-based income and gains on securities, reflecting revenue diversification. On the other hand, operating expenses and allowance for impairment losses (CKPN) increased in line with business expansion; however, this was offset by higher operating profit, which rose to IDR1.98 trillion, and profit for the year amounting to IDR1.58 trillion. Overall, performance reflects sustained profitability growth, with the conventional segment serving as the core profit driver and the sharia segment acting as the growth engine.

Digital Banking

Beberapa tahun belakangan ini, kemajuan teknologi benar-benar mengubah cara nasabah bertransaksi. Salah satu terobosan besar yang nyata adalah penarikan uang tunai tanpa kartu (*cardless*) melalui aplikasi DIGI bank **bjb**. Kini, nasabah bisa mengambil uang dari mesin ATM tanpa perlu kartu fisik, cukup dengan membuat kode unik lewat aplikasi. Keunggulan utamanya jelas: lebih aman dan sangat praktis, karena risiko kartu hilang atau dicuri berkurang drastis termasuk proses transaksi pun jadi lebih cepat dan efisien.

Sejalan dengan kemudahan layanan *cardless* ini, pada tahun 2025, bank **bjb** terus mengukuhkan komitmennya pada digitalisasi melalui berbagai pengembangan produk dan fitur. Demi membuat transaksi lebih lancar dan jangkauannya semakin luas, bank **bjb** sudah melakukan penyesuaian *routing* transaksi dan penyesuaian *routing* transfer antar bank melalui jaringan prima pada *mobile banking*. Penyesuaian ini mencakup bank-bank besar seperti Maybank, Niaga, dan OCBC, yang tujuannya adalah memastikan semua proses transfer dan transaksi antar bank berjalan lebih cepat dan stabil.

Di ranah transaksi non-tunai, aplikasi DIGI bank **bjb** makin serbaguna. Selain menjadi *platform* untuk transfer antar bank, bank **bjb** juga fokus mengintegrasikan layanan gaya hidup digital. Hal ini terwujud melalui pengembangan fitur pembelian paket data telkomsel yang sudah dipersonalisasi dan penyesuaian aggregator untuk pengisian saldo dana. Dengan demikian, aplikasi DIGI menjadi solusi transaksi perbankan yang lebih lengkap. Tidak lupa, sebagai bentuk kepedulian sosial, bank **bjb** juga menambahkan lembaga pengelola pembayaran donasi LAZ Persis di aplikasi DIGI, sehingga nasabah dapat beramal dengan lebih mudah.

Pengembangan fitur juga menyentuh kebutuhan pinjaman dan tabungan. Inovasi pengembangan fitur *New* KGB Pisan pada aplikasi DIGI bank **bjb** memudahkan dan mempercepat pengajuan kredit bagi nasabah. Sementara itu, untuk memotivasi nasabah merencanakan keuangan, bank **bjb** meluncurkan Pengembangan fitur **bjb** Tandamata *My Goals*, yang dirancang membantu nasabah mencapai target keuangan impian mereka.

Transformasi digital tidak hanya menyentuh layanan konvensional, tetapi juga merambah layanan syariah. Untuk memudahkan transaksi nontunai, bank **bjb** telah melakukan pengembangan fitur pengisian saldo digicash pada *e-channel* **bjb** Syariah. Selain itu, infrastruktur transaksi digital diperkuat dengan penambahan layanan *virtual account*. Layanan ini sangat membantu untuk pembayaran massal dan memudahkan identifikasi transaksi dengan lebih akurat.

Digital Banking

In recent years, technological advancements have significantly transformed the way customers conduct transactions. One of the most notable innovations is the cardless cash withdrawal feature through the DIGI bank **bjb** application. Customers can now withdraw cash from ATMs without using a physical card, simply by generating a unique code through the application. The main advantages are clear: enhanced security and greater convenience, as the risk of losing or having a card stolen is significantly reduced, while transaction processes become faster and more efficient.

In line with the convenience offered by this cardless service, in 2025 bank **bjb** further strengthened its commitment to digitalization through various product and feature developments. To ensure smoother transactions and broader service coverage, bank **bjb** implemented adjustments to transaction routing and interbank transfer routing through the PRIMA network on its mobile banking platform. These adjustments include major banks such as Maybank, Niaga, and OCBC, with the aim of ensuring that interbank transfers and transactions are processed more quickly and reliably.

In the area of non-cash transactions, the DIGI bank **bjb** application has become increasingly versatile. In addition to serving as a platform for interbank transfers, bank **bjb** continues to integrate digital lifestyle services. This initiative is reflected in the development of personalized Telkomsel data package purchase features and the adjustment of aggregators for DANA balance top-ups. As a result, the DIGI application has evolved into a more comprehensive banking transaction solution. Furthermore, as part of its social commitment, bank **bjb** has also added the LAZ Persis donation management institution to the DIGI application, enabling customers to make charitable contributions more conveniently.

Feature development has also addressed customers' financing and savings needs. The introduction of the New KGB Pisan feature in the DIGI bank **bjb** application facilitates and accelerates loan application processes for customers. Meanwhile, to encourage customers to plan their finances more effectively, bank **bjb** launched the **bjb** Tandamata My Goals feature, designed to help customers achieve their targeted financial goals.

Digital transformation has not only enhanced conventional banking services but has also expanded into Sharia banking services. To facilitate non-cash transactions, bank **bjb** has developed a digicash balance top-up feature on the **bjb** Syariah e-channel. In addition, the digital transaction infrastructure has been strengthened through the addition of virtual account services. This service is particularly useful for facilitating mass payments and enabling more accurate transaction identification.

Pada tahun ini, bank **bjb** telah berhasil melakukan pengembangan produk dalam rangka meningkatkan *image* produk bank **bjb**, *fee based income* dan pelayanan kepada nasabah dalam transaksi *e-banking*, diantaranya:

1. Penyesuaian *routing* transaksi melalui jaringan prima.

2. Pengembangan fitur pembelian paket data - telkomsel *personalized* pada aplikasi DIGI bank **bjb.**
3. Penyesuaian *aggregator* untuk fitur *top up* dana pada aplikasi DIGI bank **bjb.**
4. Pengembangan fitur fitur *top up digicash* pada layanan *e-channel* **bjb** Syariah.
5. Penyesuaian *routing* transaksi transfer antar bank melalui jaringan prima pada *channel mobile banking* untuk Bank Maybank, Bank Niaga dan Bank OCBC.
6. Penambahan lembaga pengelola pembayaran donasi LAZ persis pada aplikasi DIGI bank **bjb.**
7. Pengembangan fitur *New* KGB Pisan pada aplikasi DIGI bank **bjb.**
8. Pengembangan fitur **bjb** Tandamata *My Goals*.
9. Penambahan layanan *Virtual Account* dengan daftar produk sebagai berikut:
   - Universitas Telkom
   - PJDL Kabupaten Sumedang
   - Bapenda Kabupaten Serang
   - Bapenda Kabupaten Bandung
   - KKPD Pemerintah Kabupaten Bandung
   - PT Sinergi Prakarsa Utama
   - PT Finnet Indonesia - PT Satulink Lintas Indonesia
   - PT Finnet Indonesia - Indojual
   - PT Finnet Indonesia - PT Casa Lima Sejahtera
   - PT Finnet Indonesia - PT Satulink Lintas Indonesia
   - PT Finnet Indonesia - Indojual
   - PT Finnet Indonesia - PT Casa Lima Sejahtera
   - PT Finnet Indonesia - PT Keren Entertainment Indonesia
   - PT Finnet Indonesia - PT Keren Entertainment Indonesia
   - PT Finnet Indonesia - Telkomedika
   - PT Finnet Indonesia - Telkomedika
   - PT Finnet Indonesia - PT Akses Data Internusa
   - PT Finnet Indonesia - PT Akses Data Internusa
   - PT Finnet Indonesia - MyRepublic
   - PT Finnet Indonesia - MyRepublic
   - BPKPAD Kota Cilegon
   - PT Finnet Indonesia - PT Informasi Digital Mandiri
   - PT Finnet Indonesia - PT Informasi Digital Mandiri
   - PT Finnet Indonesia - PT Mega Kreasi Indotama
   - PT Finnet Indonesia - PT Mega Kreasi Indotama
   - Bapenda Kabupaten Garut
   - CV Gratis Ongkir
   - Dinas Perhubungan Kab Bandung Barat
   - PT Finnet Indonesia - Indihome
   - BAPENDA Kota Batam

During the year, bank **bjb** successfully developed several products aimed at enhancing the brand image of bank **bjb**'s products, increasing fee-based income, and improving customer services in e-banking transactions, including the following:

1. Adjustment of transaction routing through the PRIMA network.
2. Development of a personalized Telkomsel data package purchase feature on the DIGI bank **bjb** application.
3. Adjustment of the aggregator for the DANA top-up feature on the DIGI bank **bjb** application.
4. Development of the digicash top-up feature on the **bjb** Syariah e-channel services.
5. Adjustment of interbank transfer transaction routing through the PRIMA network on the mobile banking channel for Maybank, Bank Niaga, and Bank OCBC.
6. Addition of the LAZ Persis donation management institution on the DIGI bank **bjb** application.
7. Development of the New KGB Pisan feature on the DIGI bank **bjb** application.
8. Development of the **bjb** Tandamata My Goals feature.
9. Addition of Virtual Account services with the following product list:
   - Telkom University
   - PJDL Kabupaten SumedangPJDL Sumedang Regency
   - Bapenda Serang Regency
   - Bapenda Bandung Regency
   - KKPD of the Bandung Regency Government
   - PT Sinergi Prakarsa Utama
   - PT Finnet Indonesia - PT Satulink Lintas Indonesia
   - PT Finnet Indonesia - Indojual
   - PT Finnet Indonesia - PT Casa Lima Sejahtera
   - PT Finnet Indonesia - PT Satulink Lintas Indonesia
   - PT Finnet Indonesia - Indojual
   - PT Finnet Indonesia - PT Casa Lima Sejahtera
   - PT Finnet Indonesia - PT Keren Entertainment Indonesia
   - PT Finnet Indonesia - PT Keren Entertainment Indonesia
   - PT Finnet Indonesia - Telkomedika
   - PT Finnet Indonesia - Telkomedika
   - PT Finnet Indonesia - PT Akses Data Internusa
   - PT Finnet Indonesia - PT Akses Data Internusa
   - PT Finnet Indonesia - MyRepublic
   - PT Finnet Indonesia - MyRepublic
   - BPKPAD Cilegon City
   - PT Finnet Indonesia - PT Informasi Digital Mandiri
   - PT Finnet Indonesia - PT Informasi Digital Mandiri
   - PT Finnet Indonesia - PT Mega Kreasi Indotama
   - PT Finnet Indonesia - PT Mega Kreasi Indotama
   - Bapenda Garut Regency
   - CV Gratis Ongkir
   - Dinas Perhubungan West Bandung Regency
   - PT Finnet Indonesia - Indihome
   - BAPENDA Batam City

- STIE Ekuitas
- Easton Park Residence Jatinangor
- PT Finnet Indonesia - PAM Payment
- Universitas Brawijaya
- Universitas Jendral Achmad Yani Yogyakarta
- RSUD Kabupaten Bekasi
- Yayasan Pakuan Siliwangi
- PT Inpam Teknologi Solusindo
- PT BPR Artha Galunggung Perseroda

- STIE Ekuitas
- Easton Park Residence Jatinangor
- PT Finnet Indonesia - PAM Payment
- Brawijaya University
- University of Jendral Achmad Yani Yogyakarta
- RSUD Bekasi Regency
- Yayasan Pakuan Siliwangi
- PT Inpam Teknologi Solusindo
- PT BPR Artha Galunggung Perseroda

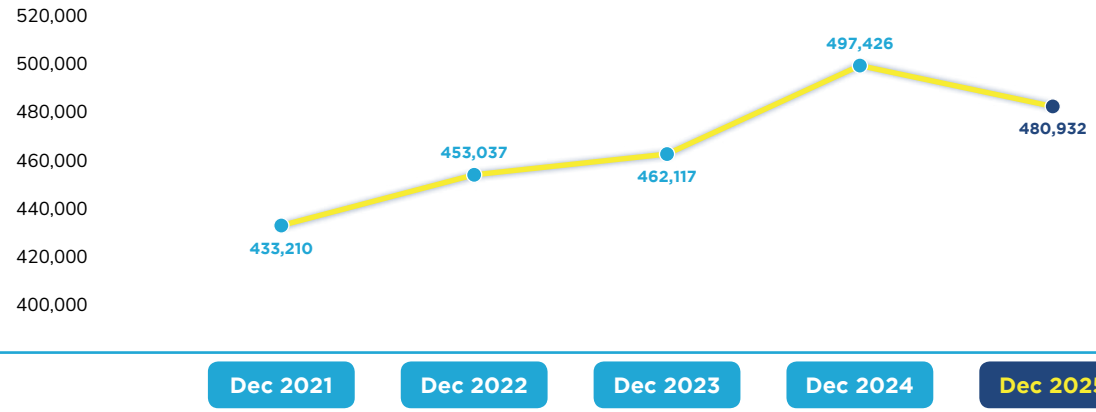
Serangkaian pengembangan produk di tahun 2025 ini benar-benar mencerminkan tren global menuju masyarakat yang semakin digital. Berbagai layanan keuangan kini bisa diakses hanya melalui gawai *(mobile)* dengan cepat. Perkembangan ini tidak hanya meningkatkan kecepatan dan kenyamanan, tetapi juga menciptakan perubahan besar dalam budaya transaksi keuangan modern yang kini terasa lebih aman, efisien, dan terintegrasi.

The series of product developments implemented in 2025 clearly reflects the global trend toward an increasingly digital society. Various financial services can now be accessed quickly through mobile devices. This development not only enhances speed and convenience but also creates significant changes in the culture of modern financial transactions, which are now becoming more secure, efficient, and integrated.

Berikut pencapaian performa layanan *e-channel* bank **bjb** Tahun 2025

The following are the performance achievements of bank **bjb**'s e-channel services in 2025.

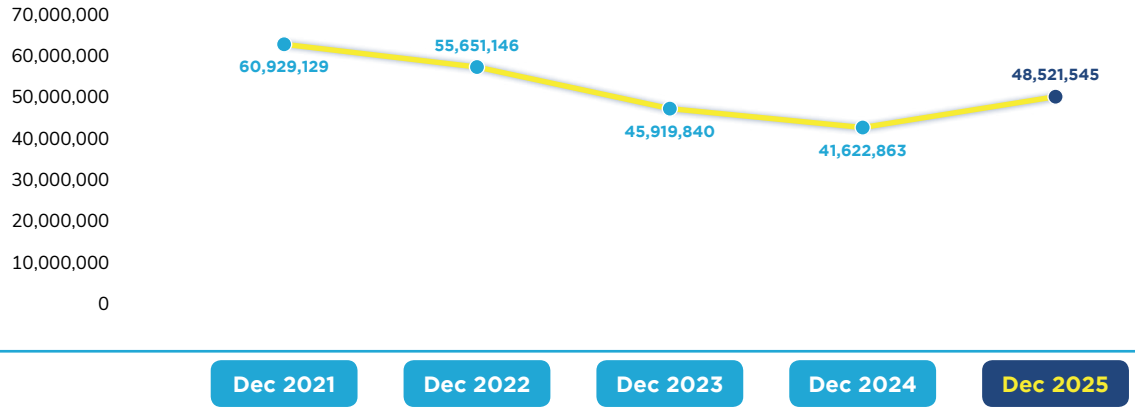
Grafik *Fee Based Income* Digital bank bjb
Graph of bank **bjb** E-Channel Fee Based Income



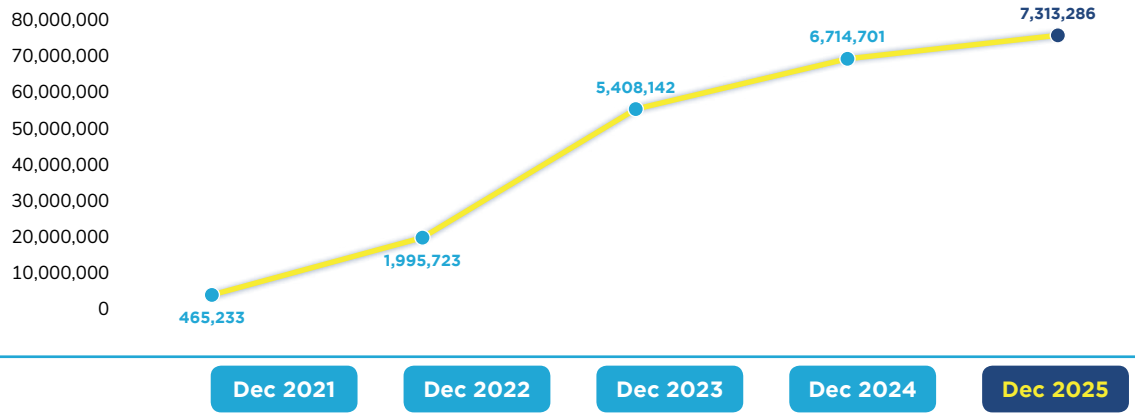
Pencapaian *fee based income digital banking* per Bulan Desember 2025 sebesar Rp480,93 miliar. Pertumbuhan *fee based e-channel* UEB dalam 4 (empat) tahun terakhir selalu mengalami tren positif dengan pertumbuhan *fee* 20%-40% setiap tahunnya. *Fee based e-channel* sendiri berasal dari *fee* administrasi kartu, *fee based* ATM, *fee based* DIGI dan QRIS, *fee based* EDC, *fee* laku pandai dan *fee* transaksi *e-channel* lainnya.

Fee-based income from digital banking as of December 2025 reached IDR480.93 billion. Fee-based income from e-channel UEB has consistently recorded a positive growth trend over the past four years, with annual growth ranging between 20% and 40%. Fee-based income from e-channel activities is generated from card administration fees, ATM fees, DIGI and QRIS fees, EDC fees, Laku Pandai fees, as well as other e-channel transaction fees.

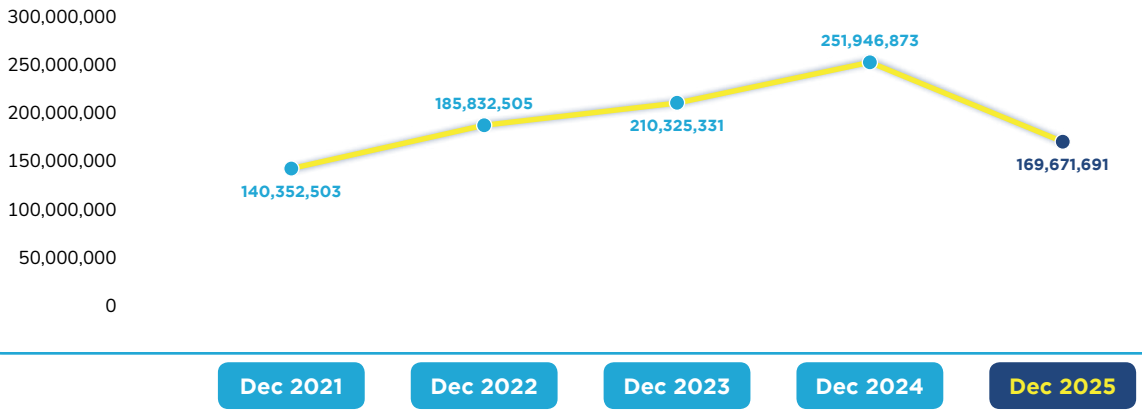
Grafik Frekuensi Transaksi Mesin ATM bank bjb
Graph of bank **bjb** ATM Transaction Frequency



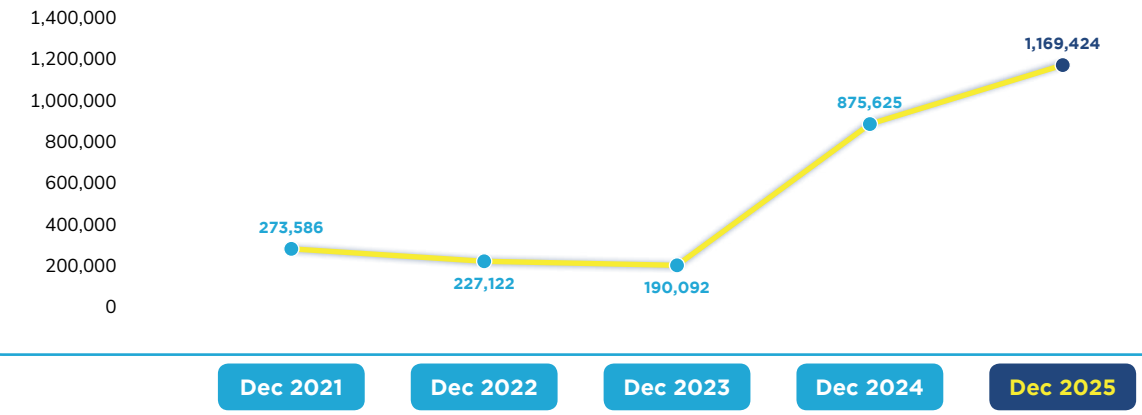
Grafik Frekuensi Transaksi Mesin *Customer Relationship Management* (CRM) bank bjb
Graph of bank **bjb** Customer Relationship Management (CRM) Machine Transaction Frequency



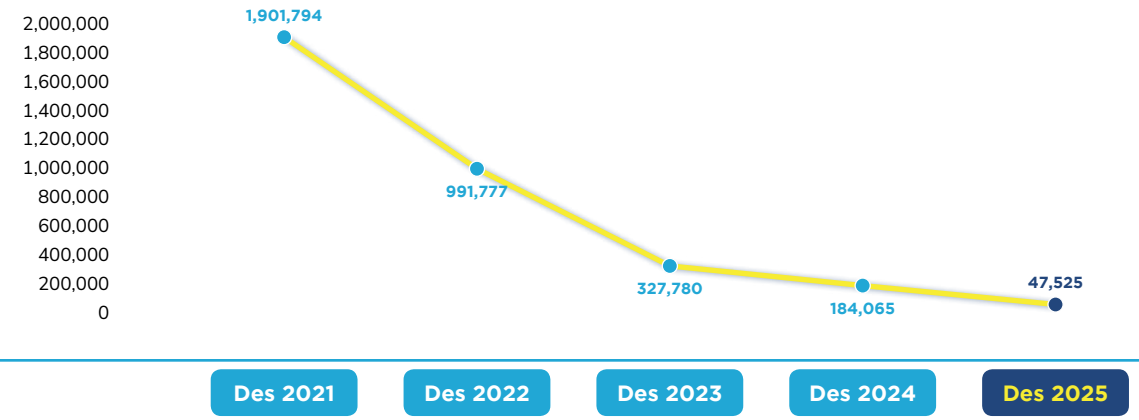
Grafik Frekuensi Transaksi bjb Mobile/DIGI Mobile bank bjb
Graph of bank **bjb** Mobile/DIGI Mobile Transaction Frequency



Grafik Frekuensi Transaksi *Electronic Data Capture* (EDC) bank bjb
Graph of bank **bjb** Electronic Data Capture (EDC) Transaction Frequency



Grafik Frekuensi Transaksi SMS *Banking* bank bjb
Graph of bank bjb SMS Banking Transaction Frequency



Strategi Digital Banking Tahun 2026

Uraian strategi *digital banking* yang akan dilakukan pada tahun 2026 adalah sebagai berikut:

1. Pengembangan **bjb** *Cardless*:
   a. Kerjasama bank **bjb** dengan Bank BCA untuk **bjb** *Cardless - As Issuer*.
   b. Kerjasama bank **bjb** dengan Lembaga *Switching* untuk **bjb** *Cardless - As Issuer* dan *Acquirer*.
   c. Perluasan **bjb** *Cardless As Acquirer* untuk BPR.
2. Pengembangan *Direct Debit*.
3. Pengembangan **bjb** DigiCash *Merchant*.
4. Pengembangan QRIS (*Crossborder*, CPM, Tuntas dan Tap).
5. Pengembangan fitur *embedded lifestyle* pada aplikasi *New* DIGI bank **bjb**
6. Pengembangan *White Labelling* DIGI bank **bjb**
7. Pengembangan tarik dan setor tunai tanpa kartu pada aplikasi DIGI bank **bjb** melalui *aggregator* finnet.
8. Pengembangan *loyalty system*.
9. Pengembangan fitur *pouch* (saku) pada menu portofolio keuangan DIGI bank **bjb**.
10. Perluasan fitur-fitur DIGI bank **bjb**.

Digital Banking Strategy for 2026

The description of the digital banking strategy that will be carried out in 2026 is as follows:

1. Development of **bjb** Cardless:
   a. Cooperation between bank **bjb** and Bank BCA for **bjb** Cardless – As Issuer.
   b. Cooperation between bank **bjb** and Switching Institution for **bjb** Cardless – As Issuer and Acquirer.
   c. Expansion of **bjb** Cardless As Acquirer for BPR..
2. Development of Direct Debit.
3. Development of **bjb** DigiCash Merchant.
4. Development of QRIS (Crosborder, CPM, Tuntas and Tap).
5. Development of embedded lifestyle features in the New DIGI bank **bjb** application.
6. Development of DIGI bank **bjb** white labelling.
7. Development of cardless cash withdrawal and cash deposit features in the DIGI bank **bjb** application through the Finnet aggregator.
8. Development of a loyalty system.
9. Development of the pouch (wallet pocket) feature within the financial portfolio menu of the DIGI bank **bjb** application.
10. Expansion of DIGI bank **bjb** 4 features.

Tinjauan Keuangan
Financial Review

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2025 yang disajikan dalam Laporan Tahunan ini. Laporan Keuangan telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar & Rekan firma anggota dari jaringan global RSM dan mendapat opini menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk dan entitas anak pada tanggal 31 Desember 2025 serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The financial review described refers to the Financial Statements for the year ending December 31, 2025 were presented in this Annual Report. The Financial Statements have been audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and Partners, a member firm of the RSM global network and received an opinion that they present fairly, in all material respects, the consolidated financial position of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk and entities subsidiary as of December 31, 2025 and their consolidated financial performance and cash flows for the year then ended in accordance with Indonesian Financial Accounting Standard.

Kinerja Keuangan

Kinerja keuangan bank **bjb** terdiri atas kinerja Laporan Posisi Keuangan Konsolidasian, Laporan Laba Rugi dan Penghasilan Komprehensif serta Laporan Arus Kas Konsolidasian disajikan sebagai berikut.

Financial Performance

bank **bjb** financial performance consists of the performance of the Consolidated Financial Position Report, the Statements of Profit and Loss and as Comprehensive Income as well as Statements of Consolidated Flows, which are presented as follows.

Laporan Posisi Keuangan Konsolidasian

Statement of Consolidated Financial Position

Tabel Laporan Posisi Keuangan Konsolidasian
Table of Statements of Consolidated Financial Report

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
ASET					ASSET
Kas	**4,929,381**	4,701,454	227,927	4.85%	Cash
Giro pada Bank Indonesia	**12,019,401**	8,778,253	3,241,148	36.92%	Current Accounts with Bank Indonesia
Giro pada Bank Lain – Pihak ketiga	**690,548**	1,015,497	(324,949)	(32.00%)	Current Accounts with Other Banks – Third Parties
Cadangan kerugian penurunan nilai	**(237)**	(1,792)	1,555	(86.77%)	Allowance for Impairment Losses
	690,311	1,013,705	(323,394)	(31.90%)	
Penempatan pada Bank Indonesia dan bank lain – pihak ketiga	**7,045,792**	6,708,469	337,323	5.03%	Placement with Bank Indonesia and other banks - third party
Cadangan kerugian penurunan nilai	**(3,093)**	(2,583)	(510)	19.74%	Allowance for Impairment Losses
	7,042,699	6,705,886	336,813	5.02%	
Tagihan derivatif	-	2,591	(2,591)	(100.00%)	Derivative Receivables

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Surat berharga – pihak ketiga	**48,770,177**	43,030,835	5,739,342	13.34%	Marketable securities – third parties
Cadangan kerugian penurunan nilai	**(2,262)**	(5,865)	3,603	(61.43%)	Allowance for Impairment Losses
	48,767,915	43,024,970	5,742,945	13.35%	
Tagihan Atas efek-efek yang dibeli dengan janji dijual kembali	**514,495**	955,951	(441,456)	(46.18%)	Receivable from marketable securities purchased under agreements to resell
Cadangan kerugian penurunan nilai	**(816)**	(1,353)	537	(39.69%)	Allowance for Impairent Losses
	513,679	954,598	(440,919)	(46.19%)	
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	Marketable securities purchased under agreements to resell
Wesel ekspor dan tagihan lainnya – pihak ketiga	**73,168**	354,178	(281,010)	(79.34%)	Bills and other receivables - third parties
Cadangan kerugian penurunan nilai	-	(30)	30	(100.00%)	Allowance for Impairent Losses
	73,168	354,148	(280,980)	(79.34%)	
Kredit yang diberikan					Loans
- Pihak berelasi	**620,604**	432,080	188,524	43.63%	- Related Parties
- Pihak ketiga	**128,170,538**	135,223,972	(7,053,434)	(5.22%)	- Third Parties
	128,791,142	135,656,052	(6,864,910)	(5.06%)	
Cadangan kerugian penurunan nilai	**(3,414,109)**	(2,533,144)	(880,965)	34.78%	Allowance for Impairent Losses
	125,377,033	133,122,908	(7,745,875)	(5.82%)	
Pembiayaan dan piutang syariah – setelah dikurangi margin ditangguhkan – pihak ketiga	**11,920,507**	10,749,693	1,170,814	10.89%	Sharia financing and receivables – less unamortized margin - third parties
Cadangan kerugian penurunan nilai	**(248,881)**	(237,887)	(10,994)	4.62%	Allowance for Impairment Losses
	11,671,626	10,511,806	1,159,820	11.03%	
Tagihan akseptasi	**57,970**	114,231	(56,261)	(49.25%)	Acceptance receivables
Cadangan kerugian penurunan nilai	**(96)**	(119)	23	(19.33%)	Allowance for Impairment Losses
	57,874	114,112	(56,238)	(49.28%)	
Penyertaan saham	**66,890**	82,834	(15,944)	(19.25%)	Investments in Shares
Cadangan kerugian penurunan nilai	-	-	-	0.00%	Allowance for Impairment Losses
	66,890	82,834	(15,944)	(19.25%	

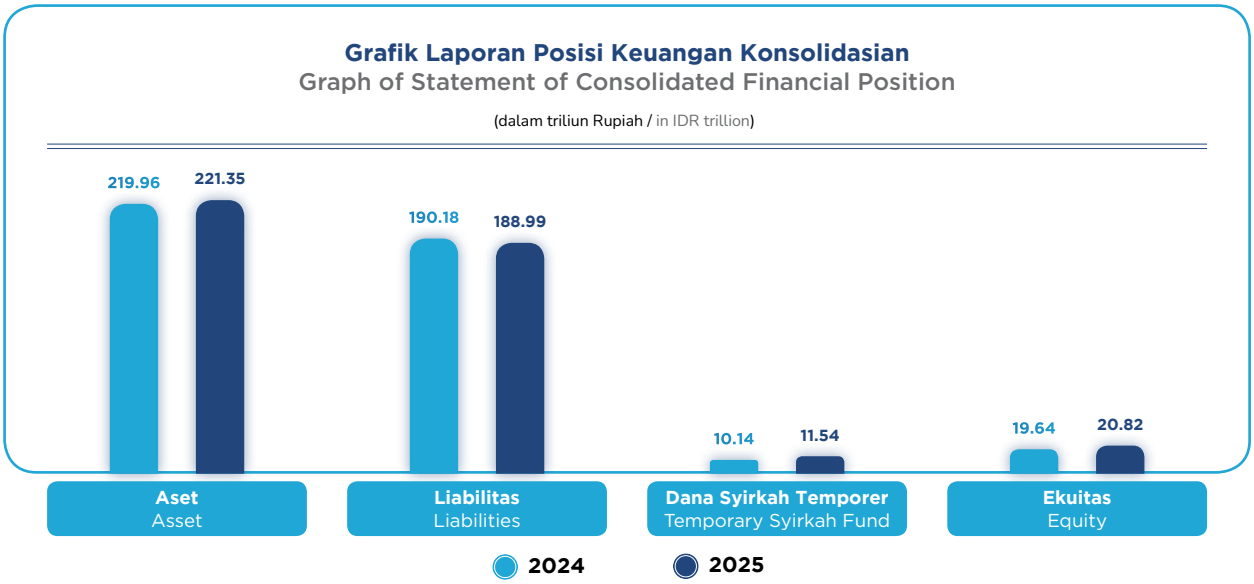
Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Aset tetap dan aset hak guna					Fixed Assets and Right of Use Assets
Harga perolehan	**8,892,353**	8,441,740	450,613	5.34%	Cost
Akumulasi penyusutan	**(3,482,895)**	(3,120,678)	(362,217)	11.61%	Accumulated depreciation
Nilai buku	**5,409,458**	5,321,062	88,396	1.66%	Book value
Aset pajak tangguhan – neto	**49,682**	253,736	(204,054)	(80.42%)	Deferred tax assets - net
Bunga yang masih akan diterima	**1,464,467**	1,529,827	(65,360)	(4.27%)	Accrued interest income
Goodwill	**47,264**	47,264	-	0.00%	Goodwill
Aset lain-lain – neto	**3,166,440**	3,441,539	(275,099)	(7.99%)	Other assets - net
TOTAL ASET	**221,347,288**	**219,960,693**	**1,386,595**	**0.63%**	TOTAL ASSET
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS					LIABILITIES, TEMPORARY TEMPORER AND EKUITAS SYIRKAH FUND AND EQUITY
LIABILITAS					LIABILITIES
Liabilitas segera	**1,804,672**	1,293,147	511,525	39.56%	Obligations due immediately
Simpanan nasabah					Deposits from customers
- Pihak berelasi	**5,333,317**	6,308,920	(975,603)	(15.46%)	- Related Parties
- Pihak ketiga	**134,771,158**	136,302,931	(1,531,773)	(1.12%)	- Third Parties
	140,104,475	142,611,851	(2,507,376)	(1.76%)	
Simpanan nasabah – Syariah					Deposits from customers - Sharia
- Pihak berelasi	**132**	482	(350)	(72.61%)	- Related Parties
- Pihak ketiga	**1,304,601**	1,164,593	140,008	12.02%	- Third Parties
	1,304,733	1,165,075	139,658	11.99%	
Simpanan dari bank lain					Deposits from other banks
- Pihak berelasi	**108,915**	73,079	35,836	49.04%	- Related Parties
- Pihak ketiga	**5,221,597**	4,076,610	1,144,987	28.09%	- Third Parties
	5,330,512	4,149,689	1,180,823	28.46%	
Liabilitas derivatif	**40**	7,534	(7,494)	(99.47%)	Derivatives payable
Efek-efek yang dijual dengan janji dibeli kembali	**8,641,248**	10,546,667	(1,905,419)	(18.07%)	Marketable securities purchased under agreements to resell
Liabilitas akseptasi	**57,970**	114,231	(56,261)	(49.25%)	Acceptances payable
Efek hutang yang diterbitkan – neto	**2,345,156**	2,044,884	300,272	14.68%	Debt securities issued – nett
Pinjaman yang diterima – pihak ketiga	**22,880,765**	21,524,974	1,355,791	6.30%	Borrowings – third parties
Estimasi kerugian komitmen dan kontinjensi	**20,222**	13,833	6,389	46.19%	Estimated losses on commitments and contingencies
Hutang pajak	**92,441**	171,186	(78,745)	(46.00%)	Taxes payable

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Bunga yang masih harus dibayar	**340,978**	363,027	(22,049)	(6.07%)	Interest payable
Liabilitas pajak tangguhan – neto	**7,877**				Deffered Tax Liabilities– net
Liabilitas imbalan kerja	**471,842**	439,169	32,673	7.44%	Employee benefits liability
Liabilitas lain-lain	**1,461,001**	1,309,983	151,018	11.53%	Other liabilities
Obligasi Subordinasi	**4,125,912**	4,424,844	(298,932)	(6.76%)	Subordinated bonds
TOTAL LIABILITAS	**188,989,844**	**190,180,094**	**(1,190,250)**	**(0.63%)**	TOTAL LIABILITIES
DANA *SYIRKAH* TEMPORER					TEMPORARY SYIRKAH FUND
Bukan bank					Non-bank
- Pihak berelasi	**44,542**	25,026	19,516	77.98%	- Related Parties
- Pihak ketiga	**11,438,089**	10,053,035	1,385,054	13.78%	- Third Parties
	11,482,631	10,078,061	1,404,570	13.94%	
Bank					Bank
- Pihak ketiga	**54,062**	63,837	(9,775)	(15.31%	- Third Parties
TOTAL DANA *SYIRKAH* TEMPORER	**11,536,693**	**10,141,898**	**1,394,795**	**13.75%**	TOTAL TEMPORARY SYIRKAH FUND
EKUITAS					EQUITY
Ekuitas yang dapat diatribusikan kepada entitas induk					Equity attributable to equity holders of the parent entity
Modal saham					Share capital
nilai nominal Rp250 (nilai penuh) per saham					Rp250 (full amount) per share
Modal dasar:					Authorized capital:
Seri A – 9.600.000.000 saham	**2,630,361**	2,630,361	-	0.00%	Class A - 9,600,000,000 shares
Seri B – 6.400.000.000 saham					Class B - 6,400,000,000 shares
Modal ditempatkan dan disetor penuh:					Issued and fully paid capital:
Seri A – 7.414.714.661 saham					Class A - 7,414,714,661 shares
Seri B – 3.106.729.025 saham					Class B - 3,106,729,025 shares
Tambahan modal disetor	**1,812,876**	1,812,876	-	0.00%	Additional paid in capital
Surplus dari revaluasi aset tetap	**2,268,365**	2,237,956	30,409	1.36%	Revaluation surplus of fixed assets
Keuntungan (kerugian) dan perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual	**254,451**	(422,190)	676,641	(160.27%	Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of deferred tax
Pengukuran kembali program imbalan pasti – Setelah pajak tangguhan	**(186,203)**	(172,505)	(13,698)	7.94%	Remeasurement of defined employee benefit liability - net of deferred tax

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Saldo laba					Retained earnings
- Telah ditentukan penggunaannya	**4,911,981**	4,900,385	11,596	0.24%	- appropriated
- Belum ditentukan penggunaannya	**5,340,835**	5,304,084	36,751	0.69%	- unappropriated
Total ekuitas yang dapat diatribusikan kepada entitas induk	**17,032,666**	16,290,967	741,699	4.55%	otal equity attributable to equity holders of the parent entity
Kepentingan non-pengendali	**3,788,085**	3,347,734	440,351	13.15%	Non-controlling interest
TOTAL EKUITAS	**20,820,751**	**19,638,701**	**1,182,050**	**6.02%**	TOTAL EQUITY
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS	**221,347,288**	**219,960,693**	**1,386,595**	**0.63%**	TOTAL EQUITY TEMPORARY SYIRKAH FUND AND EQUITY

Grafik Laporan Posisi Keuangan Konsolidasian
Graph of Statement of Consolidated Financial Position

(dalam triliun Rupiah / in IDR trillion)



Total Aset

Aset per 2025 tercatat sebesar Rp221,35 triliun, meningkat sekitar 0,63% dibandingkan 2024 sebesar Rp219,96 triliun. Kenaikan total aset terutama didorong oleh peningkatan pada surat berharga sebesar Rp5,74 triliun, giro pada Bank Indonesia sebesar Rp3,24 triliun, serta kenaikan kas sebesar Rp227,93 miliar. Selain itu, penempatan pada Bank Indonesia dan bank lain juga meningkat sebesar Rp336,81 miliar dan tagihan atas efek-efek yang dibeli dengan janji dijual kembali naik Rp440,92 miliar.

Di sisi lain, kenaikan aset tersebut sebagian diimbangi oleh penurunan pada kredit yang diberikan – neto sebesar Rp7,75 triliun atau 6%, penurunan tagihan akseptasi sebesar Rp56,24 miliar, serta penurunan aset pajak tangguhan – neto sebesar

Total Asset

Total assets as of 2025 were recorded at IDR221.35 trillion, representing an increase of approximately 0.63% compared to IDR219.96 trillion in 2024. The increase in total assets was primarily driven by higher securities holdings amounting to IDR5.74 trillion, current accounts with Bank Indonesia of IDR3.24 trillion, as well as an increase in cash of IDR227.93 billion. In addition, placements with Bank Indonesia and other banks increased by IDR336.81 billion, while receivables from securities purchased under resale agreements rose by IDR440.92 billion.

On the other hand, the increase in assets was partly offset by a decrease in loans – net of IDR7.75 trillion or 6%, a decline in acceptances receivable of IDR56.24 billion, and a reduction in deferred tax assets – net of IDR204.05 billion. Nevertheless,

Rp204,05 miliar. Dengan demikian, secara keseluruhan total aset Perseroan pada 2025 tetap mencatatkan pertumbuhan dibandingkan tahun sebelumnya.

overall, the Company's total assets in 2025 continued to record growth compared to the previous year.

Kas

Kas pada tahun 2025 tercatat sebesar Rp4,93 triliun, meningkat sekitar 5% dibandingkan tahun 2024 sebesar Rp4,70 triliun. Peningkatan tersebut terutama didorong oleh kenaikan kas dalam rupiah sebesar Rp227,52 miliar, serta kenaikan kas dalam mata uang asing sebesar Rp410 juta. Kenaikan kas ini mencerminkan adanya peningkatan likuiditas perusahaan dalam mendukung aktivitas operasional yang lebih tinggi dibandingkan tahun sebelumnya.

Cash

Cash in 2025 was recorded at IDR4.93 trillion, representing an increase of approximately 5% compared to IDR4.70 trillion in 2024. The increase was primarily driven by higher cash in Rupiah amounting to IDR227.52 billion, as well as an increase in cash in foreign currencies of IDR410 million. This increase in cash reflects an improvement in the Company's liquidity to support higher operational activities compared to the previous year.

Tabel Kas
Table of Cash

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Rupiah	**4,923,897**	4,696,380	227,517	4.84%	Indonesian Rupiah
Mata uang asing	**5,484**	5,074	410	8.08%	Foreign Currencies
Kas	**4,929,381**	**4,701,454**	**227,927**	**4.85%**	**Cash**

Giro Pada Bank Indonesia

Giro pada Bank Indonesia pada tahun 2025 tercatat sebesar Rp12,02 triliun, meningkat 36,92% dibandingkan tahun 2024 sebesar Rp8,78 triliun. Peningkatan ini terutama disebabkan oleh kenaikan giro dalam rupiah sebesar Rp2,90 triliun serta peningkatan giro dalam dolar Amerika Serikat sebesar Rp251,19 miliar. Kenaikan tersebut mencerminkan peningkatan penempatan dana pada Bank Indonesia sejalan dengan pengelolaan likuiditas Bank yang tetap prudent serta pemenuhan ketentuan giro wajib minimum yang berlaku.

Current Account with Bank Indonesia

Current accounts with Bank Indonesia as of December 31, 2025 were recorded at IDR12.02 trillion, representing an increase of 36.92% compared to IDR8.78 trillion as of December 31, 2024. The increase was primarily driven by higher Rupiah current accounts amounting to IDR2.90 trillion, as well as an increase in United States Dollar current accounts of IDR251.19 billion. This increase reflects higher placements with Bank Indonesia in line with the Bank's prudent liquidity management and compliance with the prevailing minimum reserve requirements.

Tabel Giro Pada Bank Indonesia
Table of Current Account with Bank Indonesia

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Rupiah	**11,545,169**	8,555,215	2,989,954	34.95%	Indonesian Rupiah
Dolar Amerika Serikat	**474,232**	223,038	251,194	112.62%	Unites States Dollar
Giro pada Bank Indonesia	**12,019,401**	**8,778,253**	**3,241,148**	**36.92%**	**Current Account with Bank Indonesia**

Giro Pada Bank Lain - Pihak Ketiga

Giro pada bank lain – pihak ketiga pada tahun 2025 tercatat sebesar Rp690,31 miliar, menurun 31,90% dibandingkan tahun 2024 sebesar Rp1,01 triliun. Penurunan ini terutama disebabkan oleh penurunan giro dalam rupiah sebesar Rp280,29 miliar serta penurunan giro dalam mata uang asing sebesar Rp44,66 miliar. Selain itu, penurunan juga dipengaruhi oleh penurunan cadangan kerugian penurunan nilai sebesar Rp1,56 miliar. Penurunan posisi ini mencerminkan optimalisasi penempatan dana Bank pada bank lain sejalan dengan strategi pengelolaan likuiditas.

Current Account with Other Banks - Third Parties

Current accounts with other banks – third parties as of December 31, 2025 were recorded at IDR690.31 billion, representing a decrease of 31.90% compared to IDR1.01 trillion as of December 31, 2024. The decrease was primarily driven by lower Rupiah current accounts amounting to IDR280.29 billion, as well as a decline in foreign currency current accounts of IDR44.66 billion. In addition, the decrease was also influenced by a reduction in allowance for impairment losses amounting to IDR1.56 billion. This decline reflects the optimization of the Bank's placements with other banks in line with its liquidity management strategy.

Tabel Giro Pada Bank Lain - Pihak Ketiga
Table of Current Account with Other Banks - Third Parties

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Rupiah	**203,385**	483,672	(280,287)	(57.95%)	Indonesian Rupiah
Mata uang asing	**487,163**	531,825	(44,662)	(8.40%)	Foreign Currency
Cadangan Kerugian Penurunan Nilai	**(237)**	(1,792)	1,555	(86.77%)	Allowance for Impairment Losses
Giro pada Bank Lain - Pihak ketiga	**690,311**	**1,013,705**	**(323,394)**	**(31.90%)**	**Current Account with Other Banks - Third Party**

Penempatan Pada Bank Indonesia dan Bank Lain - Pihak Ketiga

Penempatan pada Bank Indonesia dan bank lain – pihak ketiga pada tahun 2025 tercatat sebesar Rp7,04 triliun, meningkat 5% dibandingkan tahun 2024 sebesar Rp6,71 triliun. Peningkatan ini terutama berasal dari kenaikan penempatan dalam rupiah sebesar Rp337,32 miliar. Selain itu, terdapat peningkatan cadangan kerugian penurunan nilai sebesar Rp510 juta. Secara keseluruhan, kenaikan ini mencerminkan peningkatan penempatan dana Bank pada instrumen yang relatif likuid sebagai bagian dari pengelolaan likuiditas yang *prudent*.

Placements with Bank Indonesia and Other Banks - Third Party

Placements with Bank Indonesia and other banks – third parties as of December 31, 2025 were recorded at IDR7.04 trillion, representing an increase of 5% compared to IDR6.71 trillion as of December 31, 2024. The increase was primarily driven by higher Rupiah placements amounting to IDR337.32 billion. In addition, there was an increase in allowance for impairment losses amounting to IDR510 million. Overall, the increase reflects higher placements in relatively liquid instruments as part of the Bank's prudent liquidity management.

Tabel Penempatan Pada Bank Indonesia dan Bank Lain - Pihak Ketiga
Table of Placements with Bank Indonesia and Other Banks - Third Party

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Pihak ketiga Rupiah	**7,045,792**	6,708,469	337,323	5.03%	Indonesian Rupiah – Third Parties
Cadangan Kerugian Penurunan Nilai	**(3,093)**	(2,583)	(510)	19.74%	Allowance for Impairment Losses
Penempatan pada Bank Indonesia dan Bank Lain - Pihak ketiga	**7,042,699**	**6,705,886**	**336,813**	**5.02%**	**Placements with Bank Indonesia and Other Banks - Third Parties**

Tagihan Derivatif

Pada tahun 2025 tidak terdapat tagihan derivatif, menurun 100,00% dibandingkan dengan tahun 2024 sebesar Rp2,59 miliar. Hal tersebut disebabkan *interest rate differential* antara Indonesia dan Amerika Serikat cenderung menyempit sepanjang tahun 2025 seiring dengan kebijakan penurunan suku bunga yang ditempuh oleh masing-masing bank sentral. Kondisi ini menyebabkan potensi keuntungan dari transaksi derivatif yang memanfaatkan perbedaan suku bunga menjadi kurang menarik, karena *return* yang dihasilkan relatif lebih kecil dan tidak optimal.

Derivative Receivables

There were no derivative receivables as of December 31, 2025, representing a 100.00% decrease compared to IDR2.59 billion as of December 31, 2024. This condition was attributable to the narrowing interest rate differential between Indonesia and the United States throughout 2025, in line with the monetary easing policies implemented by the respective central banks. This led to reduced attractiveness of derivative transactions that capitalize on interest rate differentials, as the returns generated became relatively lower and less optimal.

Surat Berharga - Pihak Ketiga

Surat berharga – pihak ketiga pada tahun 2025 tercatat sebesar Rp48,77 triliun, meningkat 13% dibandingkan tahun 2024 sebesar Rp43,03 triliun. Peningkatan ini mencerminkan adanya penambahan investasi pada instrumen surat berharga. Di sisi lain, cadangan kerugian penurunan nilai menurun sebesar Rp3,60 miliar. Secara keseluruhan, kenaikan ini menunjukkan optimalisasi penempatan dana pada instrumen keuangan yang memberikan imbal hasil serta tetap memperhatikan kualitas aset.

Marketable Securities - Third Parties

Marketable securities – third parties as of December 31, 2025 were recorded at IDR48.77 trillion, representing an increase of 13% compared to IDR43.03 trillion as of December 31, 2024. The increase reflects additional investments in marketable securities instruments. On the other hand, allowance for impairment losses decreased by IDR3.60 billion. Overall, the increase indicates the optimization of fund placements in yield-generating financial instruments while maintaining asset quality.

Tabel Surat Berharga - Pihak Ketiga
Table of Marketable Securities - Third Parties

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Surat berharga - pihak ketiga	**48,770,177**	43,030,835	5,739,342	13.34%	Marketable Securities - Third Parties
Cadangan Kerugian Penurunan Nilai	**(2,262)**	(5,865)	3,603	(61.43%)	Allowance for Impairment Losses
Total Cadangan Kerugian Penurunan Nilai	**48,767,915**	**43,024,970**	**5,742,945**	**13.35%**	**Total Allowance for Impairment Losses**

Tagihan Atas Efek-Efek yang Dibeli dengan Janji Dijual Kembali

Tagihan atas efek-efek yang dibeli dengan janji dijual kembali pada tahun 2025 tercatat sebesar Rp514,50 miliar, menurun 46,15% dibandingkan tahun 2024 sebesar Rp955,95 miliar. Penurunan ini mencerminkan berkurangnya aktivitas transaksi reverse repo sebagai bagian dari pengelolaan likuiditas bank **bjb** selama tahun berjalan.

Receivable from Marketable Securities Purchased Under Agreements to Resell

Receivables from marketable securities purchased under agreements to resell as of December 31, 2025 were recorded at IDR514.50 billion, representing a decrease of 46.15% compared to IDR955.95 billion as of December 31, 2024. The decrease reflects lower reverse repo transaction activities as part of bank **bjb**'s liquidity management during the year.

Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga

Wesel ekspor dan tagihan lainnya – pihak ketiga pada tahun 2025 tercatat sebesar Rp73,17 miliar, menurun 79,34% dibandingkan tahun 2024 sebesar Rp354,15 miliar. Penurunan ini terutama disebabkan oleh penurunan tagihan dalam rupiah sebesar Rp284,12 miliar, meskipun terdapat peningkatan dalam dolar Amerika Serikat sebesar Rp3,11 miliar. Selain itu, cadangan kerugian penurunan nilai juga menurun sebesar Rp30 juta. Penurunan ini mencerminkan berkurangnya aktivitas transaksi terkait wesel ekspor dan tagihan lainnya selama tahun berjalan.

Bills and Other Receivables - Third Parties

Bills and other receivables – third parties as of December 31, 2025 were recorded at IDR73.17 billion, representing a decrease of 79.34% compared to IDR354.15 billion as of December 31, 2024. The decrease was primarily driven by lower Rupiah receivables amounting to IDR284.12 billion, despite an increase in United States Dollar receivables of IDR3.11 billion. In addition, allowance for impairment losses decreased by IDR30 million. Overall, the decline reflects reduced transaction activities related to export bills and other receivables during the year.

Tabel Wesel Ekspor dan Tagihan Lainnya
Table of Bills and Other Receivables

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Pihak ketiga Rupiah	**66,594**	350,709	(284,115)	(81.01%)	Indonesian Rupiah – Third Parties
Dollar Amerika Serikat	**6,574**	3,469	3,105	89.51%	Unites States Dollar
Cadangan Kerugian Penurunan Nilai	-	(30)	30	(100.00%)	Allowance for Impairment Losses
Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga	**73,168**	**354,148**	**(280,980)**	**(79.34%)**	**Bills and Other Receivables - Third Parties**

Kredit Yang Diberikan

Kredit yang diberikan pada tahun 2025 tercatat sebesar Rp125,38 triliun, menurun 6% dibandingkan tahun 2024 sebesar Rp133,12 triliun. Penurunan ini terutama disebabkan oleh penurunan kredit kepada pihak ketiga sebesar Rp7,05 triliun, meskipun kredit kepada pihak berelasi meningkat sebesar Rp188,52 miliar. Selain itu, cadangan kerugian penurunan nilai meningkat sebesar Rp880,97 miliar, yang mencerminkan penguatan pencadangan sejalan dengan penerapan prinsip kehati-hatian dalam pengelolaan kualitas aset.

Loans

Loans as of December 31, 2025 were recorded at IDR125.38 trillion, representing a decrease of 6% compared to IDR133.12 trillion as of December 31, 2024. The decrease was primarily driven by lower loans to third parties amounting to IDR7.05 trillion, despite an increase in loans to related parties of IDR188.52 billion. In addition, allowance for impairment losses increased by IDR880.97 billion, reflecting strengthened provisioning in line with the prudent management of asset quality.

Tabel Kredit Yang Diberikan
Table of Loans

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Pihak berelasi	**620,604**	432,080	188,524	43.63%	Related Parties
Pihak Ketiga	**128,170,538**	135,223,972	(7,053,434)	(5.22%)	Third Parties

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Cadangan Kerugian Penurunan Nilai	**(3,414,109)**	(2,533,144)	(880,965)	34.78%	Allowance for Impairment Losses
Kredit Yang Diberikan	**125,377,033**	**133,122,908**	**(7,745,875)**	**(5.82%)**	**Loans**

Pembiayaan dan Piutang Syariah - Setelah Dikurangi Margin Ditangguhkan - Pihak Ketiga

Pembiayaan dan piutang syariah – pihak ketiga yang disalurkan melalui entitas anak pada tahun 2025 tercatat sebesar Rp11,67 triliun, meningkat 11,03% dibandingkan tahun 2024 sebesar Rp10,51 triliun. Peningkatan ini terutama didorong oleh kenaikan pada akad Murabahah sebesar Rp623,06 miliar dan Musyarakah sebesar Rp254,96 miliar, serta pertumbuhan signifikan pada akad *Qardh*.

Selain itu, cadangan kerugian penurunan nilai meningkat sebesar Rp10,99 miliar. Secara keseluruhan, pertumbuhan ini mencerminkan peningkatan kontribusi entitas anak di segmen syariah dalam mendukung diversifikasi portofolio pembiayaan Grup.

Sharia Financing and Receivables - Net of Deferred Margin - Third Parties

Sharia financing and receivables – third parties, channeled through subsidiaries, as of December 31, 2025 were recorded at IDR11.67 trillion, representing an increase of 11.03% compared to IDR10.51 trillion as of December 31, 2024. The increase was primarily driven by higher Murabahah financing amounting to IDR623.06 billion and Musyarakah financing amounting to IDR254.96 billion, as well as significant growth in Qardh financing.

In addition, allowance for impairment losses increased by IDR10.99 billion. Overall, the growth reflects the increasing contribution of subsidiaries in the sharia segment in supporting the diversification of the Group's financing portfolio.

Tabel Pembiayaan dan Piutang Syariah - Setelah Dikurangi Margin Ditangguhkan - Pihak Ketiga
Table of Sharia Financing and Receivables - Net of Deferred Margin - Third Party

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Berdasarkan jenis akad:					Based on the type of contract:
Murabahah	**6,727,623**	6,104,566	623,057	10.21%	*Murabahah*
Musyarakah	**4,409,250**	4,154,292	254,958	6.14%	*Musyarakah*
Mudharabah	**344,064**	331,039	13,025	3.93%	*Mudharabah*
Qardh	**352,924**	159,636	193,288	121.08%	*Qardh*
Istishna	**86,646**	160	86,486	54053.75%	*Istishna*
Cadangan Kerugian Penurunan Nilai	**(248,881)**	(237,887)	(10,994)	4.62%	Allowance for Impairment Losses
Pembiayaan dan piutang syariah - setelah dikurangi margin ditangguhkan - pihak ketiga	**11,671,626**	**10,511,806**	**1,159,820**	**11.03%**	**Sharia Financing and Receivables - Net of Deferred Margin - Third Party**

Tagihan Akseptasi

Tagihan akseptasi pada tahun 2025 tercatat sebesar Rp57,87 miliar, menurun 49,28% dibandingkan tahun 2024 sebesar Rp114,11 miliar. Penurunan ini sejalan dengan berkurangnya aktivitas transaksi terkait akseptasi selama tahun berjalan.

Acceptances Receivable

Acceptances receivable as of December 31, 2025 were recorded at IDR57.87 billion, representing a decrease of 49.28% compared to IDR114.11 billion as of December 31, 2024. The decrease was in line with reduced acceptance-related transaction activities during the year.

Tabel Tagihan Akseptasi
Table of Acceptance Receivable

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Tagihan Akseptasi	**57,970**	114,231	(56,261)	(49.25%)	Acceptance Receivable
Cadangan Kerugian Penurunan Nilai	**(96)**	(119)	23	(19.33%)	Allowance for Impairment Losses
Tagihan Akseptasi	**57,874**	**114,112**	**(56,238)**	**(49.28%)**	**Acceptance Receivable**

Penyertaan Saham

Penyertaan saham pada tahun 2025 tercatat sebesar Rp66,89 miliar, menurun 19,25% dibandingkan tahun 2024 sebesar Rp82,83 miliar. Hal tersebut disebabkan Perubahan nilai valuasi per 31 Oktober 2024 sebesar Rp66,77 miliar yang kemudian dilakukan penilaian kembali per 31 Desember 2024 dengan estimasi nilai Rp47,85 miliar.

Investments In Shares

Investment in shares as of December 31, 2025 was recorded at IDR66.89 billion, representing a decrease of 19.25% compared to IDR82.83 billion as of December 31, 2024. This was caused by a change in valuation as of October 31, 2024, amounting to IDR66.77 billion, which was subsequently reassessed as of December 31, 2024, with an estimated value of IDR47.85 billion.

Tabel Penyertaan Saham
Table of Investments in Shares

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Berdasarkan kolektibilitas:					Based on collectibility:
Lancar	**10,154**	9,011	1,143	12.68%	Current
Kurang lancar	**8,590**	42,423	(33,833)	(79.75%)	Substandard
Diragukan		-	-	0.00%	Doubtful
Macet	**48,146**	31,400	16,746	53.33%	Loss
Cadangan Kerugian Penurunan Nilai	-	-	-	-	Allowance for Impairment Losses
Penyertaan Saham	**66,890**	**82,834**	**(15,944)**	**(19.25%)**	**Investments in Shares**

Aset Tetap dan Aset Hak Guna

Aset tetap dan aset hak guna pada tahun 2025 tercatat sebesar Rp5,41 triliun (nilai buku), meningkat 1,66% dibandingkan tahun 2024 sebesar Rp5,32 triliun. Peningkatan ini sejalan dengan kenaikan harga perolehan sebesar Rp450,61 miliar, yang mencerminkan adanya penambahan aset selama tahun berjalan. Di sisi lain, akumulasi penyusutan juga meningkat sebesar Rp362,22 miliar, yang merupakan konsekuensi dari penggunaan dan umur ekonomis aset. Secara keseluruhan, pergerakan ini menunjukkan ekspansi aset tetap yang tetap diimbangi dengan pencatatan penyusutan secara wajar.

Fixed Assets and Right-of-Use Assets

Fixed assets and right-of-use assets as of December 31, 2025 were recorded at IDR5.41 trillion (net book value), representing an increase of 1.66% compared to IDR5.32 trillion as of December 31, 2024. The increase was in line with higher cost amounting to IDR450.61 billion, reflecting additions of assets during the year. On the other hand, accumulated depreciation also increased by IDR362.22 billion, as a result of asset usage and their economic useful lives. Overall, this movement indicates an expansion of fixed assets, accompanied by appropriate recognition of depreciation.

Tabel Aset Tetap
Table of Fixed Assets

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Harga Perolehan	**8,892,353**	8,441,740	450,613	5.34%	Cost
Aset Hak Guna	-	-	-	-	Right-of-use assets
Akumulasi Penyusutan	**(3,482,895)**	(3,120,678)	(362,217)	11.61%	Accumulated depreciation
Nilai Buku	**5,409,458**	**5,321,062**	**88,396**	**1.66%**	**Book Value**

Aset Pajak Tangguhan - Neto

Aset pajak tangguhan – neto pada tahun 2025 tercatat sebesar Rp49,68 miliar, menurun 80,42% dibandingkan tahun 2024 sebesar Rp253,74 miliar. Aset pajak tangguhan adalah jumlah pajak penghasilan (PPh) yang dapat dipulihkan pada periode masa depan akibat adanya akumulasi rugi pajak belum dikompensasi, perbedaan temporer yang boleh dikurangkan, dan akumulasi kredit pajak belum dimanfaatkan dalam hal peraturan pajak mengizinkan.

Deferred Tax Assets - Net

Deferred tax assets – net as of December 31, 2025 were recorded at IDR49.68 billion, representing a decrease of 80.42% compared to IDR253.74 billion as of December 31, 2024. Deferred tax assets represent the amount of income tax (PPh) recoverable in future periods due to accumulated unutilized tax losses, deductible temporary differences, and unused tax credits, as permitted under applicable tax regulations.

Bunga yang Masih Akan Diterima

Bunga yang masih akan diterima pada tahun 2025 tercatat sebesar Rp1,46 triliun, menurun 4,27% dibandingkan tahun 2024 sebesar Rp1,53 triliun. Penurunan ini sejalan dengan berkurangnya pendapatan bunga yang masih harus diterima pada akhir periode.

Accrued Interest Income

Accrued interest income as of December 31, 2025 was recorded at IDR1.46 trillion, representing a decrease of 4.27% compared to IDR1.53 trillion as of December 31, 2024. The decrease was in line with lower accrued interest income at the end of the reporting period.

Goodwill

Goodwill tahun 2025 sebesar Rp47,26 miliar, tidak mengalami perubahan dari tahun 2024.

Goodwill

Goodwill as of December 31, 2025 amounted to IDR47.26 billion, unchanged from December 31, 2024.

Aset Lain-Lain - Neto

Aset lain-lain – neto pada tahun 2025 tercatat sebesar Rp3,17 triliun, menurun 8% dibandingkan tahun 2024 sebesar Rp3,44 triliun. Penurunan ini mencerminkan berkurangnya saldo pada komponen aset lainnya di luar pos utama.

Other Assets – Net

Other assets – net as of December 31, 2025 were recorded at IDR3.17 trillion, representing a decrease of 8% compared to IDR3.44 trillion as of December 31, 2024. The decrease reflects lower balances in other asset components outside the main accounts.

Total Liabilitas

Total liabilitas pada tahun 2025 tercatat sebesar Rp188,99 triliun, menurun 0,63% dibandingkan tahun 2024 sebesar Rp190,18 triliun. Penurunan total liabilitas pada tahun 2025 terutama disebabkan oleh menurunnya simpanan nasabah serta liabilitas atas efek-efek yang dijual dengan janji dibeli kembali, sejalan dengan pengelolaan struktur pendanaan bank **bjb**, meskipun sebagian diimbangi oleh kenaikan simpanan dari bank lain dan pinjaman yang diterima.

Total Liabilitas

Total liabilities as of December 31, 2025 were recorded at IDR188.99 trillion, representing a decrease of 0.63% compared to IDR190.18 trillion as of December 31, 2024. The decrease in total liabilities in 2025 was primarily due to a decline in customer deposits and liabilities from securities sold under repurchase agreements, in line with **bjb**'s funding structure management, although partially offset by increases in interbank deposits and borrowings received.

Liabilitas Segera

Liabilitas segera pada tahun 2025 tercatat sebesar Rp1,80 triliun, meningkat 39,56% dibandingkan tahun 2024 sebesar Rp1,29 triliun. Peningkatan ini mencerminkan kenaikan kewajiban jangka pendek yang harus segera diselesaikan oleh bank **bjb**, sejalan dengan aktivitas operasional yang meningkat.

Obligations Due Immediately

Obligations due immediately as of December 31, 2025 were recorded at IDR1.80 trillion, representing an increase of 39.56% compared to IDR1.29 trillion as of December 31, 2024. The increase reflects higher short-term obligations to be settled promptly, in line with increased operational activities of bank **bjb**.

Simpanan Nasabah

Simpanan nasabah pada tahun 2025 tercatat sebesar Rp140,10 triliun, menurun 1,76% dibandingkan tahun 2024 sebesar Rp142,61 triliun. Penurunan ini terutama berasal dari berkurangnya dana pihak ketiga, yang sebagian diimbangi oleh pertumbuhan pada sumber pendanaan lainnya.

Deposits from Customers

Deposits from customers as of December 31, 2025 were recorded at IDR140.10 trillion, representing a decrease of 1.76% compared to IDR142.61 trillion as of December 31, 2024. The decrease was primarily driven by lower third-party funds, which was partially offset by growth in other funding sources.

Tabel Simpanan Nasabah
Table of Deposits from Customers

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Pihak berelasi:					Related Parties:
Rupiah	**5,332,938**	6,308,346	(975,408)	(15.46%)	Indonesian Rupiah
Mata uang asing	**379**	574	(195)	(33.97%)	Foreign Currency
	5,333,317	**6,308,920**	**(975,603)**	**(15.46%)**	
Pihak ketiga:					Third Parties:
Rupiah	**127,672,824**	129,435,599	(1,762,775)	(1.36%)	Indonesian Rupiah
Mata uang asing	**7,098,334**	6,867,332	231,002	3.36%	Foreign Currency
	134,771,158	136,302,931	(1,531,773)	(1.12%)	
Simpanan nasabah	**140,104,475**	**142,611,851**	**(2,507,376)**	**(1.76%)**	**Deposits from Customers**

Simpanan Nasabah - Syariah

Simpanan nasabah syariah yang dikelola melalui entitas anak pada tahun 2025 tercatat sebesar Rp1,30 triliun, meningkat 11,99% dibandingkan tahun 2024. Peningkatan ini mencerminkan pertumbuhan dana pihak ketiga pada segmen syariah.

Deposits from Customers - Sharia

Deposits from customers – sharia, managed through subsidiaries, as of December 31, 2025 were recorded at IDR1.30 trillion, representing an increase of 11.99% compared to 2024. The increase reflects growth in third-party funds in the sharia segment.

Tabel Simpanan Nasabah - Syariah
Table of Deposits from Customers

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Pihak berelasi:					Related Partie:
Rupiah	**132**	482	(350)	(72.61%)	Indonesian Rupiah
Pihak ketiga:					Third Parties:
Rupiah	**1,304,601**	**1,164,593**	**140,008**	**12.02%**	Indonesian Rupiah
Simpanan nasabah - syariah	**1,304,733**	**1,165,075**	**139,658**	**11.99%**	**Deposits from Customers - Sharia**

Simpanan Dari Bank Lain

Simpanan dari bank lain pada tahun 2025 tercatat sebesar Rp5,33 triliun, meningkat 28,46% dibandingkan tahun 2024 sebesar Rp4,15 triliun. Kenaikan ini menunjukkan optimalisasi sumber pendanaan antarbank sebagai pelengkap dana pihak ketiga.

Deposits from Other Banks

Deposits from other banks as of December 31, 2025 were recorded at IDR5.33 trillion, representing an increase of 28.46% compared to IDR4.15 trillion as of December 31, 2024. The increase reflects the optimization of interbank funding sources as a complement to third-party funds.

Tabel Simpanan dari Bank Lain
Table of Deposits from Other Banks

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Pihak berelasi:					Related Parties:
Rupiah	**108,915**	73,079	35,836	49.04%	Indonesian Rupiah
Pihak ketiga:					Third Parties:
Rupiah	**5,221,597**	**4,076,610**	**1,144,987**	**28.09%**	Indonesian Rupiah
Simpanan dari Bank Lain	**5,330,512**	**4,149,689**	**1,180,823**	**28.46%**	**Deposits from Other Banks**

Liabilitas Derivatif

Liabilitas derivatif tahun 2025 sebesar Rp40 juta, menurun 99,47% dari tahun 2024 sebesar Rp7,53 miliar. Penurunan tersebut dipengaruhi oleh *interest rate differential* antara Indonesia dan Amerika Serikat cenderung menyempit sepanjang tahun 2025 seiring dengan kebijakan penurunan

Derivative Payables

Derivative liabilities as of December 31, 2025 were recorded at IDR40 million, representing a decrease of 99.47% compared to IDR7.53 billion as of December 31, 2024. The decrease was influenced by the narrowing interest rate differential between Indonesia and the United States throughout 2025,

suku bunga yang ditempuh oleh masing-masing bank sentral. Kondisi ini menyebabkan potensi keuntungan dari transaksi derivatif yang memanfaatkan perbedaan suku bunga menjadi kurang menarik, karena *return* yang dihasilkan relatif lebih kecil dan tidak optimal.

following the interest rate reduction policies implemented by the respective central banks. This situation reduced the attractiveness of derivative transactions that exploit interest rate differences, as the returns generated were relatively lower and suboptimal.

Liabilitas Akseptasi

Liabilitas akseptasi pada tahun 2025 tercatat sebesar Rp57,97 miliar, menurun 49,25% dibandingkan tahun 2024. Penurunan ini mencerminkan berkurangnya aktivitas transaksi terkait akseptasi selama tahun berjalan.

Acceptance Payables

Acceptances payable as of December 31, 2025 were recorded at IDR57.97 billion, representing a decrease of 49.25% compared to 2024. The decrease reflects lower acceptance-related transaction activities during the year.

Liabilitas Atas Efek-Efek yang Dijual dengan Janji Dibeli Kembali

Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali tahun 2025 sebesar Rp8,64 triliun, menurun 18,07% dari tahun 2024 sebesar Rp10,55 triliun. Penurunan tersebut dipengaruhi oleh pemenuhan likuiditas dari instrumen lain seperti dpk serta *borrowing interbank call money* (ICM) sehingga terdapat penurunan pada liabilitas atas efek-efek yang dijual dengan janji dibeli kembali. Ditambah sepanjang tahun 2025 Bank Indonesia telah melakukan pemangkasan tingkat suku bunga sebesar 125bps sehingga pendanaan melalui dana murah maupun instrumen lainnya menjadi opsi lain yang cukup memadai selain transaksi *Repo*.

Liabilities from Marketable Securities Sold Under Agreements to Repurchase

Liabilities from marketable securities sold under agreements to repurchase as of December 31, 2025 were recorded at IDR8.64 trillion, representing a decrease of 18.07% compared to IDR10.55 trillion as of December 31, 2024. The decrease was influenced by liquidity fulfillment from other instruments, such as time deposits and interbank call money (ICM) borrowings, resulting in a reduction of liabilities from securities sold under repurchase agreements. Additionally, throughout 2025, Bank Indonesia reduced interest rates by 125 bps, making funding through low-cost funds and other instruments a sufficiently viable alternative to repo transactions.

Efek Utang Yang Diterbitkan – Neto

Efek hutang yang diterbitkan – neto pada tahun 2025 tercatat sebesar Rp2,35 triliun, meningkat 14,68% dibandingkan tahun 2024 sebesar Rp2,04 triliun. Peningkatan ini terutama dipengaruhi oleh penerbitan surat berharga oleh entitas anak (Bank Jabar Banten Syariah) sebesar Rp299,55 miliar.

Sementara itu, posisi obligasi berkelanjutan relatif stabil, dan beban emisi obligasi yang belum diamortisasi mengalami penurunan. Secara keseluruhan, peningkatan ini mencerminkan upaya bank **bjb** dalam mengoptimalkan sumber pendanaan melalui instrumen pasar modal, termasuk melalui kontribusi entitas anak.

Debt Securities Issued – Net

Debt securities issued – net as of December 31, 2025 were recorded at IDR2.35 trillion, representing an increase of 14.68% compared to IDR2.04 trillion as of December 31, 2024. The increase was primarily driven by the issuance of debt securities by a subsidiary (Bank Jabar Banten Syariah) amounting to IDR299.55 billion.

Meanwhile, the outstanding balance of sustainable bonds remained relatively stable, and unamortized bond issuance costs decreased. Overall, the increase reflects bank **bjb**'s efforts to optimize funding sources through capital market instruments, including contributions from its subsidiary.

Tabel Efek Utang Yang Diterbitkan - Neto
Table of Debt Securities Issued - Net

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Obligasi Berkelanjutan I Tahap I Bank Jabar Banten	-	-	-	-	Continuing Bonds I of Bank Jabar Banten Phase I
Obligasi Berkelanjutan I Tahap II Bank Jabar Banten	**74,000**	74,000	-	-	Continuing Bonds I of Bank Jabar Banten Phase II

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Obligasi Berkelanjutan I Tahap III Bank Jabar Banten	**2,000,000**	2,000,000	-	-	Continuing Bonds I of Bank Jabar Banten Phase III
Surat Berharga Diterbitkan Bank Jabar Banten Syariah	**299,546**	-	299,546	100.00%	Securities Issued by Bank Jabar Banten Syariah
Beban emisi obligasi yang belum diamortisasi	**(28,390)**	**(29,116)**	**726**	**(2.49%)**	Unamortized bonds issuance cost
Efek hutang yang diterbitkan - neto	**2,345,156**	**2,044,884**	**300,272**	**14.68%**	**Debt Securities Issued - Net**

Pinjaman Yang Diterima - Pihak Ketiga

Pinjaman yang diterima dari pihak ketiga pada tahun 2025 tercatat sebesar Rp22,88 triliun, meningkat 6,30% dibandingkan tahun 2024 sebesar Rp21,52 triliun. Peningkatan ini terutama didorong oleh kenaikan pinjaman dari PT Sarana Multigriya Finansial (Persero) sebesar Rp2,31 triliun serta Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia sebesar Rp1,00 triliun, dan PT Bank Central Asia Tbk sebesar Rp300 miliar.

Di sisi lain, terdapat penurunan pada beberapa sumber pendanaan, antara lain pelunasan pinjaman dari PT Bank Mandiri (Persero) Tbk, Bank Indonesia, serta PT Bank Maybank Indonesia Tbk. Secara keseluruhan, peningkatan ini mencerminkan strategi bank **bjb** dalam mengoptimalkan pendanaan dari lembaga keuangan dan institusi pemerintah, dengan tetap melakukan penyesuaian komposisi sumber dana secara selektif.

Borrowings - Third Parties

Borrowings from third parties as of December 31, 2025 were recorded at IDR22.88 trillion, representing an increase of 6.30% compared to IDR21.52 trillion as of December 31, 2024. The increase was primarily driven by higher borrowings from PT Sarana Multigriya Finansial (Persero) amounting to IDR2.31 trillion, the Ministry of Public Works and Housing of the Republic of Indonesia amounting to IDR1.00 trillion, and PT Bank Central Asia Tbk amounting to IDR300 billion.

On the other hand, there were decreases in several funding sources, including the repayment of borrowings from PT Bank Mandiri (Persero) Tbk, Bank Indonesia, and PT Bank Maybank Indonesia Tbk. Overall, the increase reflects bank **bjb**'s strategy to optimize funding from financial institutions and government entities, while selectively adjusting the composition of its funding sources.

Tabel Pinjaman Yang Diterima - Pihak Ketiga
Table of Borrowings - Third Parties

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Rupiah:					Indonesian Rupiah:
PT Bank Central AsiaTbk	**6,500,000**	6,200,000	300,000	4.84%	PT Bank Central AsiaTbk
PT Sarana Multigriya Finansial (Persero)	**4,469,823**	2,157,990	2,311,833	107.13%	PT Sarana Multigriya Finansial (Persero)
Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia	**5,586,766**	4,582,641	1,004,125	21.91%	Ministry of Public Works and Public Housing of the Republic of Indonesia
PT Bank Danamon Indonesia Tbk	**4,000,000**	4,000,000	-	-	PT Bank Danamon Indonesia Tbk
PT Bank DKI	**1,500,000**	1,500,000	-	-	PT Bank DKI
PT Bank ICBC Indonesia	**800,000**	800,000	-	-	PT Bank ICBC Indonesia

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
PT Bank CIMB Niaga Tbk	**5,417**	5,417	-	-	PT Bank CIMB Niaga Tbk
PT Bank Maybank Indonesia Tbk	-	500,000	(500,000)	(100.00%)	PT Bank Maybank Indonesia Tbk
PT Bank Oke Indonesia (sebelumnya PT Bank Andara)	**4,550**	5,561	(1,011)	(18.18%)	PT Bank Oke Indonesia (sebelumnya PT Bank Andara)
PT Bank Mandiri (Persero) Tbk	-	1,500,000	(1,500,000)	(100.00%)	PT Bank Mandiri (Persero) Tbk
BPR Supra Artapersada	**8,867**	10,734	(1,867)	(17.39%)	BPR Supra Artapersada
PT BPR Daya Lumbung Asia	**5,342**	6,266	(924)	(14.75%)	PT BPR Daya Lumbung Asia
Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Kecil dan Menengah	-	5,500	(5,500)	(100.00%)	Revolving Fund Management Agency for Cooperatives and Small and Medium Enterprises
Bank Indonesia	-	**250,865**	**(250,865)**	**(100.00%)**	Bank Indonesia
Pinjaman yang diterima - pihak ketiga	**22,880,765**	**21,524,974**	**1,355,791**	**6.30%**	**Borrowings - Third Parties**

Estimasi Kerugian Komitmen dan Kontinjensi

Estimasi kerugian komitmen dan kontinjensi pada tahun 2025 tercatat sebesar Rp20,22 miliar, meningkat 46,19% dibandingkan tahun 2024 sebesar Rp13,83 miliar. Peningkatan ini terutama berasal dari kenaikan pada fasilitas kredit yang belum digunakan sebesar Rp4,60 miliar serta bank garansi sebesar Rp1,79 miliar. Peningkatan pencadangan ini mencerminkan penerapan prinsip kehati-hatian bank **bjb** dalam mengantisipasi potensi risiko atas transaksi komitmen dan kontinjensi, sejalan dengan dinamika aktivitas off-balance sheet.

Estimated Loss on Commitments and Contingencies

Estimated losses on commitments and contingencies as of December 31, 2025 were recorded at IDR20.22 billion, representing an increase of 46.19% compared to IDR13.83 billion as of December 31, 2024. The increase was primarily driven by higher unused credit facilities amounting to IDR4.60 billion and bank guarantees amounting to IDR1.79 billion. The increase in provisioning reflects bank **bjb**'s prudent approach in anticipating potential risks arising from commitments and contingencies, in line with the dynamics of off-balance sheet activities.

Tabel Estimasi Kerugian Komitmen dan Kontinjensi
Table of Estimated Loss on Commitments and Contingencies

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Rupiah:					Indonesia RupiaH:
Fasilitas kredit yang belum digunakan	**17,643**	13,043	4,600	35.27%	Unused loan facilities
Bank garansi	**2,579**	790	1,789	226.46%	Bank Guarantee
Estimasi kerugian komitmen dan kontinjensi	**20,222**	**13,833**	**6,389**	**46.19%**	**Estimated losses on commitments and contigencies**

Utang Pajak

Utang pajak pada tahun 2025 tercatat sebesar Rp92,44 miliar, menurun 46,00% dibandingkan tahun 2024 sebesar Rp171,19 miliar. Penurunan ini terutama berasal dari berkurangnya utang pajak pada Bank sebesar Rp74,08 miliar serta pada entitas anak sebesar Rp4,67 miliar. Penurunan ini mencerminkan penyelesaian kewajiban perpajakan yang lebih rendah pada periode berjalan, sejalan dengan dinamika aktivitas usaha bank **bjb** dan entitas anak.

Tax Payable

Taxes payable as of December 31, 2025 were recorded at IDR92.44 billion, representing a decrease of 46.00% compared to IDR171.19 billion as of December 31, 2024. The decrease was primarily driven by lower taxes payable at the Bank amounting to IDR74.08 billion, as well as at subsidiaries amounting to IDR4.67 billion. The decrease reflects lower tax obligations settled during the period, in line with the business activity dynamics of bank **bjb** and its subsidiaries.

Tabel Utang Pajak
Table of Tax Payable

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Bank	**63,704**	137,783	(74,079)	(53.76%)	Bank
Entitas anak	**28,737**	33,403	(4,666)	(13.97%)	Subsidiaries
Utang pajak	**92,441**	**171,186**	**(78,745)**	**(46.00%)**	**Tax Payable**

Bunga Yang Masih Harus Dibayar

Bunga yang masih harus dibayar pada tahun 2025 tercatat sebesar Rp340,98 miliar, menurun 6% dibandingkan tahun 2024 sebesar Rp363,03 miliar. Penurunan ini terutama disebabkan oleh berkurangnya kewajiban bunga dalam rupiah sebesar Rp27,75 miliar, meskipun terdapat peningkatan kewajiban bunga dalam dolar Amerika Serikat sebesar Rp5,70 miliar. Secara keseluruhan, penurunan ini mencerminkan berkurangnya beban bunga yang masih harus dibayar sejalan dengan perubahan struktur liabilitas bank **bjb**.

Interest Payable

Interest payable as of December 31, 2025 was recorded at IDR340.98 billion, representing a decrease of 6% compared to IDR363.03 billion as of December 31, 2024. The decrease was primarily driven by lower Rupiah interest payable amounting to IDR27.75 billion, despite an increase in United States Dollar interest payable of IDR5.70 billion. Overall, the decrease reflects lower accrued interest expenses in line with changes in bank **bjb**'s liability structure.

Tabel Bunga Yang Masih Harus Dibayar
Table of Interest Payable

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Rupiah	**325,599**	353,348	(27,749)	(7.85%)	Indonesian Rupiah
Dolar Amerika Serikat	**15,379**	9,679	5,700	58.89%	Unites States Dollar
Bunga yang masih harus dibayar	**340,978**	**363,027**	**(22,049)**	**(6.07%)**	**Interest Payable**

Liabilitas Imbalan Kerja Pasti

Liabilitas imbalan kerja pada tahun 2025 tercatat sebesar Rp471,84 miliar, meningkat 7,44% dibandingkan tahun 2024 sebesar Rp439,17 miliar. Peningkatan ini terutama dipengaruhi oleh kontribusi pemberi kerja sebesar Rp18,24 miliar serta kenaikan beban imbalan kerja tahun berjalan sebesar Rp17,89 miliar. Di sisi lain, terdapat penurunan pada pembayaran imbalan kerja sebesar Rp29,79 miliar serta dampak dari pengukuran kembali liabilitas imbalan kerja. Secara keseluruhan, pergerakan ini mencerminkan dinamika kewajiban imbalan pascakerja seiring dengan pengelolaan program manfaat karyawan bank **bjb**.

Defined Employee Benefits Liability

Employee benefits liability as of December 31, 2025 was recorded at IDR471.84 billion, representing an increase of 7.44% compared to IDR439.17 billion as of December 31, 2024. The increase was primarily driven by employer contributions amounting to IDR18.24 billion and higher current year employee benefits expenses amounting to IDR17.89 billion. On the other hand, there was a decrease in employee benefit payments amounting to IDR29.79 billion, as well as the impact of the remeasurement of employee benefits liability. Overall, this movement reflects the dynamics of post-employment benefit obligations in line with the management of bank **bjb**'s employee benefit programs.

Tabel Liabilitas Imbalan Kerja
Table of Employee Benefit Liabilities

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Saldo awal	**(439,169)**	(293,605)	(145,564)	49.58%	Initial Balance
Saldo awal akuisisi entitas anak	-	(147,459)	147,459	(100.00%)	Initial balance of the acquisition of the subsidiary
Beban tahun berjalan	**(118,921)**	(136,810)	17,889	(13.08%)	Current year expense
Pengukuran kembali liabilitas (aset) imbalan kerja - neto	**(17,085)**	23,820	(40,905)	(171.73%)	Reameasurement of employee benefit liability (asset) - net
Pembayaran Imbalan	**83,713**	113,507	(29,794)	(26.25%)	Actual benefits paid
Kontribusi pemberi kerja	**19,620**	1,378	18,242	1.323.80%	Employer's contribution
Liabilitas imbalan kerja	**(471,842)**	**(439,169)**	**(32,673)**	**7.44%**	**Employee Benefit Liabilities**

Liabilitas Lain-Lain

Liabilitas lain-lain pada tahun 2025 tercatat sebesar Rp1,46 triliun, meningkat 11,53% dibandingkan tahun 2024 sebesar Rp1,31 triliun. Peningkatan ini terutama disebabkan oleh kenaikan liabilitas dalam rupiah sebesar Rp152,88 miliar, yang sebagian diimbangi oleh penurunan liabilitas dalam mata uang asing sebesar Rp1,87 miliar. Secara keseluruhan, kenaikan ini mencerminkan peningkatan kewajiban operasional lainnya sejalan dengan aktivitas usaha bank **bjb**.

Other Liabilities

Other liabilities as of December 31, 2025 were recorded at IDR1.46 trillion, representing an increase of 11.53% compared to IDR1.31 trillion as of December 31, 2024. The increase was primarily driven by higher Rupiah liabilities amounting to IDR152.88 billion, which was partially offset by a decrease in foreign currency liabilities amounting to IDR1.87 billion. Overall, the increase reflects higher other operational liabilities in line with bank **bjb**'s business activities.

Tabel Liabilitas Lain-Lain
Table of Other Liabilities

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Rupiah	**1,460,049**	1,307,166	152,883	11.70%	Indonesian Rupiah
Mata Uang Asing	**951**	2,818	(1,867)	(66.25%)	Foreign Currencies
Liabilitas lain-lain	**1,461,000**	**1,309,984**	**151,016**	**11.53%**	**Other Liabiliti**

Obligasi Subordinasi

Obligasi subordinasi pada tahun 2025 tercatat sebesar Rp4,13 triliun, menurun 7% dibandingkan tahun 2024 sebesar Rp4,42 triliun. Penurunan ini terutama disebabkan oleh berkurangnya saldo obligasi subordinasi yang beredar. Di sisi lain, beban emisi obligasi yang belum diamortisasi meningkat sebesar Rp4,35 miliar. Secara keseluruhan, pergerakan ini mencerminkan pengelolaan instrumen permodalan pelengkap bank **bjb** yang tetap terjaga sesuai kebutuhan struktur permodalan.

Subordinated Bonds

Subordinated bonds as of December 31, 2025 were recorded at IDR4.13 trillion, representing a decrease of 7% compared to IDR4.42 trillion as of December 31, 2024. The decrease was primarily driven by a lower outstanding balance of subordinated bonds. On the other hand, unamortized bond issuance costs increased by IDR4.35 billion. Overall, this movement reflects the management of bank **bjb**'s supplementary capital instruments in line with its capital structure requirements.

Tabel Obligasi Subordinasi
Table of Subordinated Bonds

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Obligasi Subordinasi Berkelanjutan I Tahap I , II , III, IV Bank Jabar Banten	**4,146,730**	4,441,310	(294,580)	(6.63%)	Continuing Subordinated Bonds I Bank Jabar Banten Phase I , II , III, IV
Beban emisi obligasi yang belum diamortisasi	**(20,818)**	(16,466)	(4,352)	26.43%	Unamortized bonds issuance cost
Obligasi Subordinasi	**4,125,912**	**4,424,844**	**(298,932)**	**(6.76%)**	**Subordinated Bonds**

Total Dana *Syirkah* Temporer

Dana *syirkah* temporer pada tahun 2025 tercatat sebesar Rp11,54 triliun, meningkat 13,75% dibandingkan tahun 2024 sebesar Rp10,14 triliun. Peningkatan ini terutama berasal dari dana pihak ketiga bukan bank yang meningkat sebesar Rp1,39 triliun, serta dana dari pihak berelasi yang meningkat sebesar Rp19,52 miliar. Di sisi lain, dana yang berasal dari bank mengalami penurunan sebesar Rp9,78 miliar. Secara keseluruhan, pertumbuhan ini mencerminkan peningkatan penghimpunan dana berbasis prinsip syariah, khususnya dari nasabah non-bank, yang memperkuat struktur pendanaan.

Total Temporary Syirkah Fund

Temporary syirkah funds as of December 31, 2025 were recorded at IDR11.54 trillion, representing an increase of 13.75% compared to IDR10.14 trillion as of December 31, 2024. The increase was primarily driven by higher non-bank third-party funds amounting to IDR1.39 trillion, as well as an increase in funds from related parties amounting to IDR19.52 billion. On the other hand, funds sourced from banks decreased by IDR9.78 billion. Overall, the growth reflects increased mobilization of sharia-based funds, particularly from non-bank customers, thereby strengthening the funding structure.

Tabel Dana *Syirkah* Temporer
Table of Temporary Syirkah Fund

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Bukan bank					Non-bank
- Pihak berelasi	**44,542**	25,026	19,516	77.98%	- Related Parties
- Pihak ketiga	**11,438,089**	10,053,035	1,385,054	13.78%	- Third Parties
	11,482,631	**10,078,061**	**1,404,570**	**13.94%**	
Bank					Bank
- Pihak Ketiga	**54,062**	63,837	(9,775)	(15.31%)	- Third Parties
Total dana syirkah temporer	**11,536,693**	**10,141,898**	**1,394,795**	**13.75%**	**Total Temporary Syirkah Fund**

Total Ekuitas

Total ekuitas pada tahun 2025 tercatat sebesar Rp20,82 triliun, meningkat 6,02% dibandingkan tahun 2024 sebesar Rp19,64 triliun. Peningkatan ini terutama didorong oleh kenaikan saldo laba, khususnya laba yang belum ditentukan penggunaannya, yang mencerminkan kinerja positif bank **bjb** selama tahun berjalan. Selain itu, kenaikan juga didukung oleh peningkatan kepentingan non-pengendali, sejalan dengan kontribusi entitas anak. Di sisi lain, pertumbuhan ekuitas sebagian diimbangi oleh penurunan pada komponen penghasilan komprehensif lain, terutama dari perubahan nilai wajar aset keuangan. Secara keseluruhan, pergerakan ini menunjukkan struktur permodalan bank **bjb** yang tetap kuat dan didukung oleh kemampuan internal dalam menghasilkan laba serta kontribusi entitas anak.

Modal Ditempatkan dan Disetor Penuh

Modal ditempatkan dan disetor penuh tahun 2025 mencapai Rp2,63 triliun, tidak terdapat perubahan dibandingkan dengan tahun 2024.

Tambahan Modal Disetor

Tambahan modal disetor tahun 2025 mencapai Rp1,81 triliun, tidak terdapat perubahan dibandingkan tahun 2024.

Surplus Dari Revaluasi Aset Tetap

Surplus dari revaluasi aset tetap pada tahun 2025 tercatat sebesar Rp2,27 triliun, meningkat 1,36% dibandingkan tahun 2024 sebesar Rp2,24 triliun. Peningkatan ini mencerminkan adanya penyesuaian nilai wajar atas aset tetap bank **bjb** yang relatif stabil selama tahun berjalan. Secara keseluruhan, pergerakan ini menunjukkan bahwa kontribusi revaluasi aset tetap terhadap ekuitas tetap terjaga, meskipun tidak menjadi faktor utama dalam pertumbuhan ekuitas bank **bjb**.

Keuntungan (Kerugian) yang Belum Direalisasi Atas Aset Keuangan yang Diukur Pada Nilai Wajar Melalui Penghasilan Komprehensif Lain - Setelah Pajak Tangguhan

Keuntungan yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan tahun 2024 mencapai mencapai Rp254,45 miliar, berbanding terbalik dibandingkan dengan tahun 2024 yang mencatatkan kerugian yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan tahun mencapai Rp425,94 miliar. Peningkatan pada pos keuntungan yang belum direalisasi atas Surat Berharga FVOCI sejalan dengan *trend*

Total Equity

Total equity as of December 31, 2025 was recorded at IDR20.82 trillion, representing an increase of 6.02% compared to IDR19.64 trillion as of December 31, 2024. The increase was primarily driven by higher retained earnings, particularly unappropriated retained earnings, reflecting bank **bjb**'s positive performance during the year. In addition, the increase was supported by higher non-controlling interests, in line with contributions from subsidiaries. On the other hand, equity growth was partially offset by a decrease in other comprehensive income, particularly from changes in the fair value of financial assets. Overall, this movement indicates that bank **bjb**'s capital structure remains strong, supported by its internal profit generation capability and contributions from subsidiaries.

Issued and Fully Paid Capital

Issued and fully paid capital as of December 31, 2025 amounted to IDR2.63 trillion, unchanged compared to December 31, 2024.

Additional Paid-In Capital

Additional paid-in capital as of December 31, 2025 amounted to IDR1.81 trillion, unchanged compared to December 31, 2024.

Revaluation Surplus of Fixed Assets

Revaluation surplus of fixed assets as of December 31, 2025 was recorded at IDR2.27 trillion, representing an increase of 1.36% compared to IDR2.24 trillion as of December 31, 2024. The increase reflects adjustments in the fair value of bank **bjb**'s fixed assets, which remained relatively stable during the year. Overall, this movement indicates that the contribution of fixed asset revaluation to equity remains maintained, although it is not the primary driver of bank **bjb**'s equity growth.

Unrealized Gains (Losses) from Financial Asset Measured at Fair Value Through Other Comprehensive Income - Net of Deferred Tax

Unrealized gains on financial assets measured at fair value through other comprehensive income – net of deferred tax as of December 31, 2025 amounted to IDR254.45 billion, compared to unrealized losses on financial assets measured at fair value through other comprehensive income – net of deferred tax of IDR425.94 billion as of December 31, 2024. The increase in unrealized gains on FVOCI securities was in line with the trend of declining yields or rising prices of securities in 2025. Throughout the year, Bank Indonesia reduced interest rates

penurunan *yield* atau kenaikan harga Surat Berharga di tahun 2025. Dimana sepanjang tahun 2025 Bank Indonesia telah melakukan pemangkasan tingkat suku bunga sebesar 125bps yang berdampak pada penurunan *yield* dan kenaikan harga surat berharga yang jauh lebih signifikan dibandingkan tahun 2024.

by 125 bps, resulting in lower yields and a significantly higher increase in security prices compared to 2024.

Pengukuran Kembali Program Imbalan Pasti - Setelah Pajak Tangguhan

Pengukuran kembali program imbalan pasti – setelah pajak tangguhan pada tahun 2025 tercatat sebesar Rp186,20 miliar, meningkat 7,94% dibandingkan tahun 2024 sebesar Rp172,51 miliar. Peningkatan ini mencerminkan perubahan asumsi aktuaria dan penyesuaian pengalaman aktual atas program imbalan kerja, yang berdampak pada pengakuan kembali dalam penghasilan komprehensif lain.

Remeasurement of Defined Benefit Plans - After Tax Deferred

Remeasurement of defined benefit plan – net of deferred tax as of December 31, 2025 was recorded at IDR186.20 billion, representing an increase of 7.94% compared to IDR172.51 billion as of December 31, 2024. The increase reflects changes in actuarial assumptions and adjustments based on actual experience of the employee benefit program, which are recognized in other comprehensive income.

Saldo Laba

Saldo laba pada tahun 2025 tercatat sebesar Rp10,25 triliun, meningkat 0,47% dibandingkan tahun 2024 sebesar Rp10,20 triliun. Peningkatan ini terutama berasal dari kenaikan laba yang belum ditentukan penggunaannya sebesar Rp36,75 miliar, serta peningkatan laba yang telah ditentukan penggunaannya sebesar Rp11,60 miliar. Secara keseluruhan, saldo laba tetap menjadi kontributor utama dalam pertumbuhan ekuitas, mencerminkan kemampuan bank **bjb** dalam menghasilkan laba dan memperkuat permodalan secara organik.

Retained Earning

Retained earnings as of December 31, 2025 were recorded at IDR10.25 trillion, representing an increase of 0.47% compared to IDR10.20 trillion as of December 31, 2024. The increase was primarily driven by higher unappropriated retained earnings amounting to IDR36.75 billion, as well as an increase in appropriated retained earnings amounting to IDR11.60 billion. Overall, retained earnings remain the main contributor to equity growth, reflecting bank **bjb**'s ability to generate profits and strengthen its capital organically.

Tabel Saldo Laba
Table of Retained Earning

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Telah ditentukan penggunaannya	**4,911,981**	4,900,386	11,595	0.24%	Appropriated
Belum ditentukan penggunaannya	**5,340,835**	5,304,084	36,751	0.69%	Unappropriated
Saldo Laba	**10,252,816**	**10,204,470**	**48,346**	**0.47%**	**Retained Earning**

Total Ekuitas Yang Dapat Diatribusikan Kepada Entitas Induk

Total ekuitas yang dapat diatribusikan kepada entitas induk pada tahun 2025 tercatat sebesar Rp17,03 triliun, meningkat 5% dibandingkan tahun 2024 sebesar Rp16,29 triliun. Peningkatan ini terutama didorong oleh kenaikan saldo laba, yang mencerminkan kinerja positif bank **bjb** selama tahun berjalan, serta didukung oleh kontribusi dari komponen ekuitas lainnya yang relatif stabil. Secara keseluruhan, pergerakan ini menunjukkan penguatan permodalan yang berasal dari kemampuan internal bank **bjb** dalam menghasilkan laba.

Total Equity Attributable to the Parent Entity

Total equity attributable to equity holders of the parent entity as of December 31, 2025 was recorded at IDR17.03 trillion, representing an increase of 5% compared to IDR16.29 trillion as of December 31, 2024. The increase was primarily driven by higher retained earnings, reflecting bank **bjb**'s positive performance during the year, and was further supported by relatively stable contributions from other equity components. Overall, this movement indicates strengthening capital derived from bank **bjb**'s internal profit generation capability.

Kepentingan Non-Pengendali

Kepentingan non-pengendali pada tahun 2025 tercatat sebesar Rp3,79 triliun, meningkat 13,15% dibandingkan tahun 2024 sebesar Rp3,35 triliun. Peningkatan ini terutama berasal dari kenaikan kontribusi pada beberapa entitas anak, khususnya PT Bank Jambi sebesar Rp551,80 miliar serta PT BPR Intan Jabar sebesar Rp44,24 miliar.

Di sisi lain, terdapat penurunan pada PT Bank Bengkulu sebesar Rp67,75 miliar, sementara entitas anak lainnya menunjukkan pertumbuhan yang relatif stabil. Secara keseluruhan, peningkatan ini mencerminkan kontribusi positif entitas anak terhadap ekuitas Grup.

Non-Controlling Interests

Non-controlling interest as of December 31, 2025 was recorded at IDR3.79 trillion, representing an increase of 13.15% compared to IDR3.35 trillion as of December 31, 2024. The increase was primarily driven by higher contributions from several subsidiaries, particularly PT Bank Jambi amounting to IDR551.80 billion and PT BPR Intan Jabar amounting to IDR44.24 billion.

On the other hand, there was a decrease in PT Bank Bengkulu amounting to IDR67.75 billion, while other subsidiaries showed relatively stable growth. Overall, the increase reflects the positive contribution of subsidiaries to the Group's equity.

Tabel Kepentingan Non-Pengendali
Table of Non-Controlling Interests

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Entitas Anak:					Subsidiaries:
PT Bank Jabar Banten Syariah	**11,603**	11,130	473	4.25%	PT Bank Jabar Banten Syariah
PT BPR Intan Jabar	**(157,014)**	(112,777)	(44,237)	39.23%	PT BPR Intan Jabar
PT **bjb** Sekuritas Jawa Barat	**1,662**	1,598	64	4.01%	PT **bjb** Sekuritas Jawa Barat
PT Bank Bengkulu	**1,128,987**	1,196,735	(67,748)	(5.66%)	PT Bank Bengkulu
PT Bank Jambi	**2,802,847**	2,251,048	551,799	24.51%	PT Bank Jambi
Kepentingan non-pengendali	**3,788,085**	**3,347,734**	**440,351**	**13.15%**	**Non-controlling Interests**

Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian
Consolidated Statements of Profit and Loss and Other Comprehensive Income

Tabel Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian
Table of Consolidated Statements of Profit and Loss and Other Comprehensive Income

(dalam jutaan Rupiah / in IDR million)

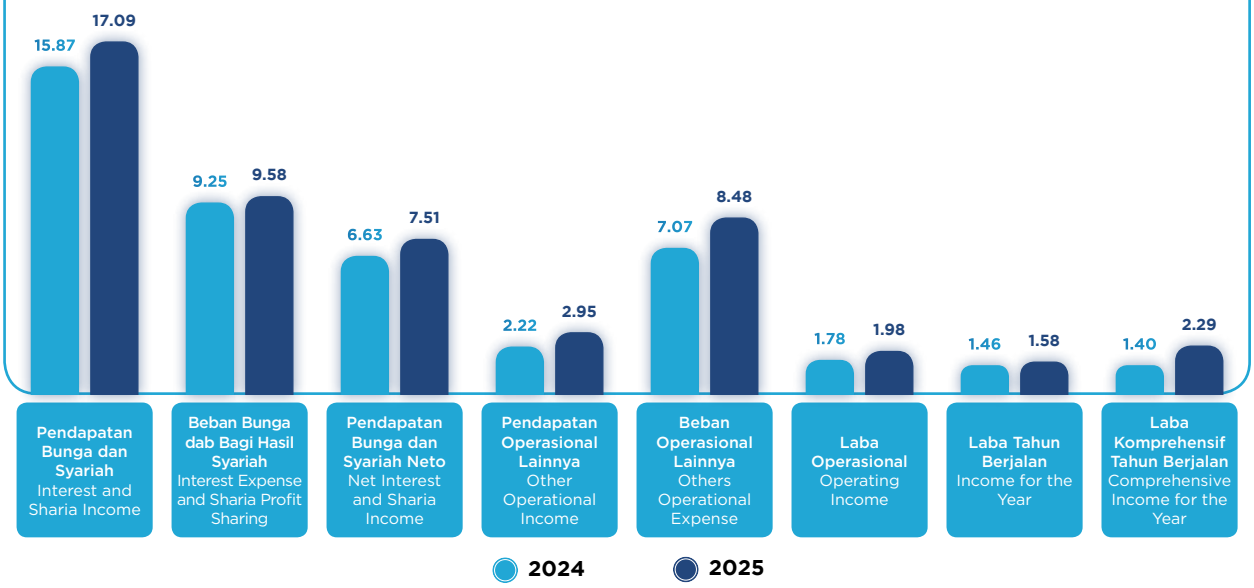
Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
PENDAPATAN BUNGA DAN SYARIAH					INTEREST AND SHARIA INCOME
Pendapatan bunga dan syariah	**17,055,730**	15,818,754	1,236,976	7.82%	Interest and Sharia Income
Pendapatan provisi dan komisi pembiayaan syariah	**36,851**	53,731	(16,880)	(31.42%)	Sharia financing provision and commission income
	17,092,581	15,872,485	1,220,096	7.69%	

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
BEBAN BUNGA DAN BAGI HASIL SYARIAH	**(9,582,346)**	**(9,245,814)**	**(336,532)**	**3.64%**	INTEREST EXPENSE AND SHARIA PROFIT SHARING
PENDAPATAN BUNGA DAN SYARIAH NETO	**7,510,235**	**6,626,671**	**883,564**	**13.33%**	NET INTEREST AND SHARIA INCOME
PENDAPATAN OPERASIONAL LAINNYA					OTHER OPERATIONAL INCOME
Provisi dan komisi selain dari kredit yang diberikan	**1,379,210**	1,348,894	30,316	2.25%	Non-loan Related Provisions and commissions
Penerimaan kembali kredit yang telah dihapus buku	**217,451**	235,852	(18,401)	(7.80%)	Recoveries from loans written-off
Keuntungan transaksi valuta asing - neto	**17,774**	19,240	(1,466)	(7.62%)	Gain from foreign exchange - net
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto	**383,131**	196,699	186,432	94.78%	Gain on sale of marketable securities - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	**407,813**	146,329	261,484	178.70%	Unrealized gain on changes in fair value of marketable securites - net
Lain-lain	**548,753**	276,315	272,438	98.60%	Others
	2,954,132	**2,223,329**	**730,803**	**32.87%**	
BEBAN OPERASIONAL LAINNYA					OTHERS OPERATIONAL EXPENSE
Beban umum dan administrasi	**(3,037,386)**	(2,685,488)	(351,898)	13.10%	General and Administration Expense
Beban tenaga kerja dan tunjangan	**(3,141,236)**	(2,781,486)	(359,750)	12.93%	Salaries and employee benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan – neto Kerugian	**(1,376,782)**	(851,517)	(525,265)	61.69%	Provision for impairment losses on finacial and non-finacial asset - net loss
Kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan – neto	**(15,855)**	(7,285)	(8,570)	117.64%	Unrealized loss on changes in fair value of trading securities – net
Pemulihan/(penyisihan) kerugian komitmen dan kontinjensi	**(6,400)**	1,767	(8,167)	(462.20%)	Recovery/(provision) for losses on commitments and contingencies
Lain-lain	**(903,066)**	(750,778)	(152,288)	20.28%	Others
	(8,480,725)	**(7,074,787)**	**(1,405,938)**	**19.87%**	
LABA OPERASIONAL	**1,983,642**	**1,775,213**	**208,429**	**11.74%**	OPERATING INCOME
BEBAN NON-OPERASIONAL - NETO	**(24,747)**	**8,570**	**(33,317)**	**(388.76%)**	NON-OPERATING EXPENSES - NET
LABA SEBELUM BEBAN PAJAK	**1,958,895**	**1,783,783**	**175,112**	**9.82%**	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK - NETO	**(374,769)**	**(328,597)**	**(46,172)**	**14.05%**	TAX EXPENSE - NET
LABA TAHUN BERJALAN	**1,584,126**	**1,455,186**	**128,940**	**8.86%**	INCOME FOR THE YEAR
Pendapatan komprehensif lain:					Other Comprehensive Income:
Akun yang tidak akan direklasifikasikan ke laba rugi					Items that will not be reclassified to profit and loss
Pengukuran kembali atas program imbalan pasti	**(17,085)**	18,265	(35,350)	(193.54%)	Remeasurement of defined benefit plan
Revaluasi aset tetap	**30,410**	60,384	(29,974)	(49.64%)	Fixed assets revaluation

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Pajak penghasilan	**3,246**	(4,018)	7,264	(180.79%)	Income tax
Keuntungan (kerugian) dari perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual	**685,823**	(132,495)	818,318	(617.62%)	Gains (losses) on changes in fair value of available-for-sale financial assets
Penghasilan Komprehensif Lain Tahun Berjalan – Setelah Pajak	**702,394**	(57,864)	760,258	(1,313.87%)	Other Comprehensive Income for the Year - After Tax
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN	**2,286,520**	**1,397,322**	**889,198**	**63.64%**	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:					INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk	**1,152,816**	1,369,463	(216,647)	(15.82%)	Equity holders of the parent entity
Kepentingan non-pengendali	**431,310**	85,723	345,587	403.14%	Non-controlling interest
TOTAL	**1,584,126**	**1,455,186**	**128,940**	**8.86%**	TOTAL
TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:					TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk	**1,846,169**	1,323,808	522,361	39.46%	Equity holders of the parent entity
Kepentingan non-pengendali	**440,351**	73,514	366,837	499.00%	Non-controlling interest
TOTAL	**2,286,520**	**1,397,322**	**889,198**	**63.64%**	TOTAL
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)	**110**	**130**	**189,628**	**10.64%**	BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (FULL AMOUNT)

Grafik Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian
Graph of Consolidated Statements of Profit and Loss and Other Comprehensive Income

(dalam triliun Rupiah / in IDR trillion)



Total Pendapatan Bunga dan Syariah

Pendapatan bunga dan syariah pada tahun 2025 tercatat sebesar Rp17,09 triliun, meningkat 7,69% dibandingkan tahun 2024 sebesar Rp15,87 triliun. Peningkatan ini terutama didorong oleh kenaikan pendapatan bunga dan syariah sebesar Rp1,24 triliun, yang mencerminkan pertumbuhan aset produktif bank **bjb**. Di sisi lain, pendapatan provisi dan komisi pembiayaan syariah mengalami penurunan sebesar Rp16,88 miliar. Secara keseluruhan, pergerakan ini menunjukkan bahwa kinerja pendapatan utama bank **bjb** tetap tumbuh, sejalan dengan aktivitas intermediasi yang meningkat.

Total Interest and Sharia Income

Interest and sharia income as of December 31, 2025 was recorded at IDR17.09 trillion, representing an increase of 7.69% compared to IDR15.87 trillion as of December 31, 2024. The increase was primarily driven by higher interest and sharia income amounting to IDR1.24 trillion, reflecting growth in bank **bjb**'s earning assets. On the other hand, sharia financing provision and commission income decreased by IDR16.88 billion. Overall, this movement indicates that bank **bjb**'s core income performance continued to grow, in line with increased intermediation activities.

Tabel Total Pendapatan Bunga dan Syariah
Table of Total Interest and Sharia Income

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Pendapatan bunga dan syariah	**17,055,730**	15,818,754	1,236,976	7.82%	Interest and Sharia Income
Pendapatan provisi dan komisi pembiayaan syariah	**36,851**	53,731	(16,880)	(31.42%)	Sharia financing provision and commission income
Pendapatan bunga dan syariah	**17,092,581**	**15,872,485**	**1,220,096**	**7.69%**	**Interest and Sharia Income**

Pendapatan Bunga dan Syariah

Pendapatan bunga dan syariah pada tahun 2025 tercatat sebesar Rp17,06 triliun, meningkat 8% dibandingkan tahun 2024 sebesar Rp15,82 triliun. Peningkatan ini terutama didorong oleh kenaikan pendapatan dari kredit yang diberikan sebesar Rp815,11 miliar, yang mencerminkan kontribusi utama dari portofolio kredit sebagai aset produktif terbesar bank **bjb**. Selain itu, peningkatan juga berasal dari surat berharga, baik yang diukur pada nilai wajar melalui laba rugi maupun yang tersedia untuk dijual, yang masing-masing meningkat signifikan. Hal ini sejalan dengan peningkatan penempatan pada instrumen surat berharga pada sisi aset, yang turut mendorong optimalisasi imbal hasil.

Dari segmen syariah, pendapatan juga meningkat, terutama dari bagi hasil dan margin, yang mencerminkan pertumbuhan pembiayaan syariah melalui entitas anak. Sementara itu, pendapatan dari penempatan pada Bank Indonesia dan bank lain juga mengalami peningkatan, meskipun relatif terbatas. Di sisi lain, terdapat penurunan pada wesel ekspor dan tagihan lainnya, baik dalam rupiah maupun valuta asing, yang sejalan dengan penurunan posisi aset tersebut pada neraca. Secara keseluruhan, peningkatan pendapatan bunga dan syariah mencerminkan optimalisasi komposisi aset produktif, dengan kontribusi utama dari kredit dan surat berharga, serta didukung oleh pertumbuhan bisnis syariah.

Interest and Sharia Income

Interest and sharia income as of December 31, 2025 was recorded at IDR17.06 trillion, representing an increase of 8% compared to IDR15.82 trillion as of December 31, 2024. The increase was primarily driven by higher income from loans amounting to IDR815.11 billion, reflecting the main contribution from the loan portfolio as bank **bjb**'s largest earning asset. In addition, the increase was supported by higher income from marketable securities, both measured at fair value through profit or loss and available-for-sale, each of which recorded significant growth. This was in line with increased placements in marketable securities on the asset side, contributing to yield optimization.

From the sharia segment, income also increased, particularly from profit sharing and margin, reflecting the growth of sharia financing through subsidiaries. Meanwhile, income from placements with Bank Indonesia and other banks also increased, although relatively limited. On the other hand, income from export bills and other receivables declined, both in Rupiah and foreign currencies, in line with the decrease in the balance of these assets. Overall, the increase in interest and sharia income reflects the optimization of the composition of earning assets, with primary contributions from loans and marketable securities, supported by the growth of the sharia business.

Tabel Pendapatan Bunga dan Syariah
Table of Interest and Sharia Income

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Rupiah					**Indonesian Rupiah**
Kredit yang diberikan dan piutang					**Loans and receivables**
Kredit yang diberikan	**13,575,275**	12,760,165	815,110	6.39%	Loans
Penempatan pada Bank Indonesia dan bank lain	**366,148**	325,748	40,400	12.40%	Placement with Bank Indonesia and other banks
Giro pada Bank Indonesia	**65,852**	74,777	(8,925)	(11.94%)	Current accounts with Bank Indonesia
Giro pada bank lain	**2,453**	2,128	325	15.27%	Current accounts with other banks
Wesel ekspor dan tagihan lainnya	**3,931**	9,371	(5,440)	(58.05%)	Bills and other receivables
Syariah					Sharia
Margin	**526,482**	462,168	64,314	13.92%	Margin
Bagi Hasil	**704,366**	561,082	143,284	25.54%	Profit sharing
Pendapatan Sewa Ijarah	**27,822**	15,899	11,923	74.99%	Ijarah lease income
Lainnya	**8,877**	483	8,394	1.737.89%	Others
Nilai wajar melalui laba rugi					**Fair value through profit or loss**
Surat berharga	**230,847**	126,450	104,397	82.56%	Marketable securities
Dimiliki hingga jatuh tempo					**Held to maturity**
Surat berharga	**246,215**	238,680	7,535	3.16%	Marketable securities
Tersedia untuk dijual					**Available for sale**
Surat Berharga	**1,179,641**	1,088,200	91,441	8.40%	Marketable securities
Mata uang asing					**Foreign currencies**
Kredit yang diberikan dan piutang					**Loans and receivables**
Kredit yang diberikan Dolar Amerika Serikat	**80,155**	61,110	19,045	31.17%	Loans in United States Dollars
Wesel ekspor dan tagihan lainnya	**288**	5,701	(5,413)	(94.95%)	Bills and other receivables
Penempatan pada Bank Indonesia dan bank lain Dolar Amerika Serikat	**37,378**	86,792	(49,414)	(56.93%)	Current accounts with Bank Indonesia and other banks in United States Dollars
Dimiliki hingga jatuh tempo					**Held to maturity**
Surat berharga Dolar Amerika Serikat	-	-	-	-	Marketable securities in United States Dollars
Lainnya Dolar Amerika Serikat	-	-	-	-	Others in United States Dollars
Total Pendapatan bunga dan syariah	**17,055,730**	**15,818,764**	**1,236,966**	**7.82%**	**Total interest and sharia income**

Pendapatan Provisi dan Komisi Pembiayaan Syariah

Pendapatan provisi dan komisi pembiayaan syariah pada tahun 2025 tercatat sebesar Rp36,85 miliar, menurun 31,42% dibandingkan tahun 2024 sebesar Rp53,73 miliar. Penurunan ini sejalan dengan dinamika penyaluran pembiayaan syariah melalui entitas anak, sebagaimana tercermin pada portofolio

Sharia Financing Provision and Commission Income

Sharia financing provision and commission income as of December 31, 2025 was recorded at IDR36.85 billion, representing a decrease of 31.42% compared to IDR53.73 billion as of December 31, 2024. The decrease was in line with the dynamics of sharia financing disbursement through

pembiayaan syariah pada sisi aset. Secara keseluruhan, penurunan ini menunjukkan adanya normalisasi pendapatan berbasis fee dari aktivitas pembiayaan syariah, meskipun kontribusi utama pendapatan dari segmen ini tetap berasal dari margin dan bagi hasil.

Beban Bunga dan Bagi Hasil Syariah

Beban bunga dan bagi hasil syariah pada tahun 2025 tercatat sebesar Rp9,58 triliun, meningkat 3,64% dibandingkan tahun 2024 sebesar Rp9,25 triliun. Peningkatan ini mencerminkan kenaikan biaya dana seiring dengan pengelolaan liabilitas bank **bjb**, khususnya pada simpanan nasabah, simpanan dari bank lain, serta pinjaman yang diterima. Namun demikian, kenaikan beban bunga yang relatif lebih rendah dibandingkan pertumbuhan pendapatan bunga menunjukkan bahwa bank **bjb** mampu menjaga efisiensi biaya dana. Hal ini turut mendukung peningkatan pendapatan bunga dan syariah neto selama tahun berjalan.

Pendapatan Bunga dan Syariah Neto

Pendapatan bunga dan syariah neto pada tahun 2025 tercatat sebesar Rp7,51 triliun, meningkat 13,33% dibandingkan tahun 2024 sebesar Rp6,63 triliun. Peningkatan ini merupakan hasil dari pertumbuhan pendapatan bunga dan syariah yang lebih tinggi dibandingkan kenaikan beban bunga dan bagi hasil syariah. Pergerakan ini mencerminkan kemampuan bank **bjb** dalam mengelola aset produktif, khususnya kredit dan surat berharga, serta menjaga biaya dana yang relatif terkendali di tengah dinamika penghimpunan dana pada sisi liabilitas. Secara keseluruhan, peningkatan ini menunjukkan penguatan kinerja intermediasi bank **bjb**, yang menjadi kontributor utama dalam pembentukan laba operasional selama tahun berjalan.

Pendapatan Operasional Lainnya

Pendapatan operasional lainnya pada tahun 2025 tercatat sebesar Rp2,95 triliun, meningkat 32,87% dibandingkan tahun 2024 sebesar Rp2,22 triliun. Peningkatan ini terutama didorong oleh kenaikan keuntungan dari penjualan surat berharga yang diperdagangkan – neto sebesar Rp186,43 miliar serta keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan – neto sebesar Rp261,48 miliar.

Selain itu, pendapatan dari provisi dan komisi selain kredit yang diberikan serta lain-lain juga menunjukkan peningkatan, yang mencerminkan aktivitas transaksi dan jasa perbankan yang lebih tinggi. Di sisi lain, terdapat penurunan pada penerimaan kembali kredit yang telah dihapus buku serta keuntungan transaksi valuta asing – neto.

Secara keseluruhan, peningkatan ini menunjukkan kontribusi yang signifikan dari aktivitas treasury dan pengelolaan surat berharga, yang sejalan dengan peningkatan portofolio surat berharga pada sisi aset, sehingga memperkuat pendapatan operasional bank **bjb** di luar pendapatan bunga.

subsidiaries, as reflected in the sharia financing portfolio on the asset side. Overall, the decline indicates a normalization of fee-based income from sharia financing activities, although the main contribution of income from this segment continues to be derived from margin and profit sharing.

Interest Expense and Sharia Profit Sharing

Interest expense and sharia profit sharing as of December 31, 2025 were recorded at IDR9.58 trillion, representing an increase of 3.64% compared to IDR9.25 trillion as of December 31, 2024. The increase reflects higher cost of funds in line with the management of bank **bjb**'s liabilities, particularly deposits from customers, deposits from other banks, and borrowings. Nevertheless, the relatively lower increase in interest expense compared to the growth in interest income indicates that bank **bjb** was able to maintain cost of funds efficiency. This supported the increase in net interest and sharia income during the year.

Net Interest and Sharia Income

Net interest and sharia income as of December 31, 2025 was recorded at IDR7.51 trillion, representing an increase of 13.33% compared to IDR6.63 trillion as of December 31, 2024. The increase was driven by higher growth in interest and sharia income relative to the increase in interest expense and sharia profit sharing. This movement reflects bank **bjb**'s ability to manage earning assets, particularly loans and marketable securities, while maintaining relatively controlled cost of funds amid the dynamics of funding on the liability side. Overall, the increase indicates strengthening intermediation performance, which remains the main contributor to operating income during the year.

Other Operational Income

Other operating income as of December 31, 2025 was recorded at IDR2.95 trillion, representing an increase of 32.87% compared to IDR2.22 trillion as of December 31, 2024. The increase was primarily driven by higher gains on sale of trading securities – net amounting to IDR186.43 billion, as well as higher unrealized gains on changes in fair value of trading securities – net amounting to IDR261.48 billion.

In addition, non-loan related provision and commission income as well as other income also increased, reflecting higher transaction activities and banking services. On the other hand, recoveries from loans written-off and gains from foreign exchange transactions – net decreased.

Overall, the increase indicates a significant contribution from treasury activities and the management of marketable securities, in line with the growth of the securities portfolio on the asset side, thereby strengthening bank **bjb**'s operating income beyond interest income.

Provisi dan Komisi Selain Dari Kredit Yang Diberikan

Provisi dan komisi selain dari kredit yang diberikan pada tahun 2025 tercatat sebesar Rp1,38 triliun, meningkat 2,25% dibandingkan tahun 2024 sebesar Rp1,35 triliun. Peningkatan ini terutama didorong oleh kenaikan provisi dan komisi dalam rupiah sebesar Rp60,18 miliar, yang mencerminkan peningkatan aktivitas jasa perbankan. Di sisi lain, terdapat penurunan pada *fee* komitmen dalam rupiah sebesar Rp25,86 miliar serta penurunan pada komponen dalam mata uang asing, baik provisi dan komisi maupun fee komitmen. Secara keseluruhan, pergerakan ini menunjukkan bahwa pendapatan berbasis fee tetap tumbuh secara moderat, sejalan dengan peningkatan aktivitas transaksi dan layanan perbankan, meskipun terdapat penyesuaian pada beberapa komponen *fee* tertentu.

Non-Loan Related Provisions and Commissions

Non-loan related provision and commission income as of December 31, 2025 was recorded at IDR1.38 trillion, representing an increase of 2.25% compared to IDR1.35 trillion as of December 31, 2024. The increase was primarily driven by higher Rupiah provision and commission income amounting to IDR60.18 billion, reflecting increased banking service activities. On the other hand, there was a decrease in Rupiah commitment fees amounting to IDR25.86 billion, as well as declines in foreign currency components, both in provision and commission income and commitment fees. Overall, this movement indicates that fee-based income continued to grow moderately, in line with increased transaction activities and banking services, despite adjustments in certain fee components

.

Tabel Provisi dan Komisi Selain dari Kredit Yang Diberikan
Table of Non-loan Related Provisions and commissions

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
RUPIAH:					INDONESIAN RUPIAH:
Provisi dan komisi	**1,367,231**	1,307,055	60,176	4.60%	Provisions and commissions
Fee komitmen	**9,771**	35,628	(25,857)	(72.57%)	Commitment fee
MATA UANG ASING:					FOREIGN CURRENCIES:
Provisi dan komisi	**2,208**	6,211	(4,003)	(64.45%)	Provisions and commissions
Fee komitmen					Commitment fee
Provisi dan komisi selain dari kredit yang diberikan	**1,379,210**	**1,348,894**	**30,316**	**2.25%**	**Non-loan Related Provisions and commissions**

Penerimaan Kembali Kredit yang Telah Dihapus Buku

Penerimaan kembali kredit yang telah dihapus buku pada tahun 2025 tercatat sebesar Rp217,45 miliar, menurun 7,80% dibandingkan tahun 2024 sebesar Rp235,85 miliar. Penurunan ini mencerminkan lebih rendahnya realisasi pemulihan atas kredit yang sebelumnya telah dihapusbukukan, sejalan dengan dinamika kualitas portofolio kredit bank **bjb**. Meskipun demikian, penerimaan ini tetap memberikan kontribusi terhadap pendapatan operasional lainnya selama tahun berjalan.

Recoveries from Loans Written-Off

Recoveries from loans written-off as of December 31, 2025 were recorded at IDR217.45 billion, representing a decrease of 7.80% compared to IDR235.85 billion as of December 31, 2024. The decrease reflects lower realization of recoveries from previously written-off loans, in line with the dynamics of bank **bjb**'s loan portfolio quality. Nevertheless, these recoveries continued to contribute to other operating income during the year.

Keuntungan Transaksi Valuta Asing – Neto

Keuntungan transaksi valuta asing – neto pada tahun 2025 tercatat sebesar Rp17,77 miliar, menurun 7,62% dibandingkan tahun 2024 sebesar Rp19,24 miliar. Penurunan

Gain from Foreign Exchange - Net

Gain from foreign exchange transactions – net as of December 31, 2025 was recorded at IDR17.77 billion, representing a decrease of 7.62% compared to IDR19.24 billion as of

ini mencerminkan berkurangnya keuntungan dari aktivitas transaksi valuta asing, sejalan dengan dinamika pergerakan nilai tukar serta aktivitas transaksi nasabah dalam valuta asing. Meskipun demikian, kontribusi dari pos ini tetap mendukung pendapatan operasional lainnya selama tahun berjalan.

Keuntungan dari Penjualan Surat Berharga – Neto

Keuntungan dari penjualan surat berharga yang diperdagangkan – neto pada tahun 2025 tercatat sebesar Rp383,13 miliar, meningkat signifikan sebesar 94,78% dibandingkan tahun 2024 sebesar Rp196,70 miliar. Peningkatan ini mencerminkan kinerja positif dari aktivitas perdagangan surat berharga, sejalan dengan peningkatan portofolio surat berharga pada sisi aset serta kondisi pasar yang mendukung realisasi keuntungan. Secara keseluruhan, pergerakan ini menunjukkan kontribusi yang semakin besar dari aktivitas *treasury*, yang turut memperkuat pendapatan operasional lainnya selama tahun berjalan.

Keuntungan yang Belum Direalisasi dari Perubahan Nilai Wajar Surat Berharga Yang Diperdagangkan - Neto

Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan – neto pada tahun 2025 tercatat sebesar Rp407,81 miliar, meningkat signifikan sebesar 178,80% dibandingkan tahun 2024 sebesar Rp146,33 miliar. Peningkatan ini mencerminkan perubahan nilai wajar yang positif atas portofolio surat berharga yang diperdagangkan, sejalan dengan kondisi pasar yang lebih kondusif serta strategi pengelolaan portofolio investasi bank **bjb**. Secara keseluruhan, pergerakan ini semakin memperkuat kontribusi aktivitas treasury, tidak hanya dari realisasi penjualan, tetapi juga dari keuntungan yang belum direalisasi, yang turut mendorong peningkatan pendapatan operasional lainnya selama tahun berjalan.

Lain-Lain

Pendapatan operasional dari lain-lain tahun 2024 mencapai Rp548,75 miliar, meningkat 98,60% dibandingkan tahun 2024 mencapai Rp276,32 miliar. Peningkatan tersebut terbesar disebabkan adanya penyesuaian terkait perhitungan aset hak guna.

Beban Operasional Lainnya

Beban operasional lainnya pada tahun 2025 tercatat sebesar Rp8,48 triliun, meningkat 19,87% dibandingkan tahun 2024 sebesar Rp7,07 triliun. Peningkatan ini terutama dipengaruhi oleh kenaikan beban tenaga kerja dan tunjangan sebesar Rp359,75 miliar serta beban umum dan administrasi sebesar Rp351,90 miliar, yang mencerminkan peningkatan aktivitas operasional bank **bjb**. Selain itu, kenaikan yang signifikan

December 31, 2024. The decrease reflects lower gains from foreign exchange transaction activities, in line with exchange rate movements and customer transaction activities in foreign currencies. Nevertheless, this item continued to support other operating income during the year.

Gain on Sale of Marketable Securities - Net

Gain on sale of trading securities – net as of December 31, 2025 was recorded at IDR383.13 billion, representing a significant increase of 94.78% compared to IDR196.70 billion as of December 31, 2024. The increase reflects positive performance from trading activities in marketable securities, in line with the growth of the securities portfolio on the asset side and favorable market conditions for gain realization. Overall, this movement indicates a greater contribution from treasury activities, further strengthening other operating income during the year.

Unrealized Gain on Changes In Fair Value of Marketable Securites - Net

Unrealized gain on changes in fair value of trading securities – net as of December 31, 2025 was recorded at IDR407.81 billion, representing a significant increase of 178.80% compared to IDR146.33 billion as of December 31, 2024. The increase reflects positive changes in the fair value of the trading securities portfolio, in line with more favorable market conditions and bank **bjb**'s investment portfolio management strategy. Overall, this movement further strengthens the contribution of treasury activities, not only from realized gains but also from unrealized gains, thereby supporting the increase in other operating income during the year.

Others

Other operating income as of December 31, 2025 was recorded at IDR548.75 billion, representing an increase of 98.60% compared to IDR276.32 billion as of December 31, 2024. The increase was primarily driven by adjustments related to the calculation of right-of-use assets.

Others Operational Expense

Other operating expenses as of December 31, 2025 were recorded at IDR8.48 trillion, representing an increase of 19.87% compared to IDR7.07 trillion as of December 31, 2024. The increase was primarily driven by higher salaries and employee benefits expenses amounting to IDR359.75 billion, as well as higher general and administrative expenses amounting to IDR351.90 billion, reflecting increased operational activities

juga berasal dari penyisihan kerugian penurunan nilai aset keuangan dan non-keuangan sebesar Rp525,27 miliar, yang sejalan dengan penguatan pencadangan pada portofolio kredit dan aset produktif lainnya.

Di sisi lain, terdapat peningkatan pada kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan serta penyisihan kerugian komitmen dan kontinjensi, yang mencerminkan dinamika kondisi pasar dan penerapan prinsip kehati-hatian dalam pengelolaan risiko. Secara keseluruhan, kenaikan beban operasional ini menunjukkan adanya tekanan biaya, baik dari sisi operasional maupun pencadangan, meskipun tetap sejalan dengan strategi bank **bjb** dalam menjaga kualitas aset dan mendukung pertumbuhan usaha.

Laba Operasional

Laba operasional pada tahun 2025 tercatat sebesar Rp16,99 triliun, meningkat 6,68% dibandingkan tahun 2024 sebesar Rp15,92 triliun. Peningkatan ini didorong oleh kenaikan pendapatan bunga dan syariah neto serta pendapatan operasional lainnya, yang masing-masing meningkat signifikan selama tahun berjalan. Namun demikian, pertumbuhan laba operasional tersebut sebagian diimbangi oleh kenaikan beban operasional lainnya, khususnya dari peningkatan biaya tenaga kerja, biaya administrasi, serta pencadangan kerugian penurunan nilai. Secara keseluruhan, pergerakan ini mencerminkan bahwa bank **bjb** masih mampu mencatatkan pertumbuhan laba operasional yang solid, didukung oleh kinerja pendapatan yang kuat, meskipun menghadapi tekanan dari sisi biaya dan pencadangan.

Pendapatan (Beban) Non – Operasional

Beban non-operasional – neto pada tahun 2025 tercatat sebesar Rp24,75 miliar, berbalik dari posisi pendapatan neto sebesar Rp8,57 miliar pada tahun 2024. Perubahan ini terutama disebabkan oleh penurunan pendapatan non-operasional sebesar Rp26,42 miliar, serta peningkatan beban non-operasional sebesar Rp6,90 miliar. Pergerakan ini mencerminkan adanya penurunan kontribusi dari aktivitas di luar kegiatan usaha utama bank **bjb**. Meskipun demikian, dampak dari pos non-operasional terhadap kinerja keseluruhan relatif terbatas dibandingkan dengan kontribusi dari kegiatan operasional. Secara keseluruhan, perubahan ini menunjukkan bahwa kinerja laba bank **bjb** pada tahun 2025 tetap didominasi oleh aktivitas operasional utama.

Laba Sebelum Beban Pajak

Laba sebelum beban pajak pada tahun 2025 tercatat sebesar Rp1,96 triliun, meningkat 9,82% dibandingkan tahun 2024 sebesar Rp1,78 triliun. Peningkatan ini terutama didorong oleh pertumbuhan laba operasional yang tetap solid selama

of bank **bjb**. In addition, a significant increase was recorded in provision for impairment losses on financial and non-financial assets amounting to IDR525.27 billion, in line with strengthened provisioning on the loan portfolio and other earning assets.

On the other hand, there was an increase in unrealized losses on changes in fair value of trading securities as well as provision for losses on commitments and contingencies, reflecting market dynamics and the implementation of prudent risk management. Overall, the increase in operating expenses indicates higher cost pressures, both from operational activities and provisioning, in line with bank **bjb**'s strategy to maintain asset quality and support business growth.

Operating Income

Operating income as of December 31, 2025 was recorded at IDR1.98 trillion, representing an increase of 6.68% compared to IDR1.86 trillion as of December 31, 2024. The increase was driven by higher net interest and sharia income as well as other operating income, both of which recorded significant growth during the year. However, the growth in operating income was partially offset by higher other operating expenses, particularly from increased personnel expenses, administrative expenses, and provision for impairment losses. Overall, this movement indicates that bank **bjb** continued to record solid operating income growth, supported by strong revenue performance despite cost and provisioning pressures.

Non-Operating Income (Expenses) - Net

Non-operating expenses – net as of December 31, 2025 were recorded at IDR24.75 billion, compared to net non-operating income of IDR8.57 billion in 2024. The change was primarily driven by a decrease in non-operating income amounting to IDR26.42 billion, as well as an increase in non-operating expenses amounting to IDR6.90 billion. This movement reflects a lower contribution from activities outside bank **bjb**'s core business. Nevertheless, the impact of non-operating items on overall performance remained relatively limited compared to the contribution from operating activities. Overall, this change indicates that bank **bjb**'s earnings performance in 2025 continued to be predominantly driven by its core operational activities.

Income Before Tax Expense

Income before tax as of December 31, 2025 was recorded at IDR1.96 trillion, representing an increase of 9.82% compared to IDR1.78 trillion as of December 31, 2024. The increase was primarily driven by solid growth in operating income during

tahun berjalan. Namun demikian, kenaikan tersebut sebagian dipengaruhi oleh perubahan pada beban non-operasional – neto yang berbalik menjadi beban, sehingga memberikan tekanan tambahan terhadap laba sebelum pajak. Secara keseluruhan, pergerakan ini menunjukkan bahwa kinerja laba bank **bjb** tetap tumbuh dengan baik, didukung oleh aktivitas operasional utama, meskipun terdapat penurunan kontribusi dari pos non-operasional.

Beban Pajak – Neto

Beban pajak – neto pada tahun 2025 tercatat sebesar Rp374,77 miliar, meningkat 14,05% dibandingkan tahun 2024 sebesar Rp328,60 miliar. Peningkatan ini sejalan dengan kenaikan laba sebelum beban pajak selama tahun berjalan. Secara keseluruhan, pergerakan ini mencerminkan kewajiban perpajakan yang meningkat seiring dengan pertumbuhan kinerja laba bank **bjb**, serta tetap menunjukkan pengelolaan beban pajak yang wajar sesuai dengan ketentuan yang berlaku.

Laba Tahun Berjalan

Laba tahun berjalan pada tahun 2025 tercatat sebesar Rp1,58 triliun, meningkat 8,86% dibandingkan tahun 2024 sebesar Rp1,46 triliun. Peningkatan ini didorong oleh pertumbuhan laba sebelum beban pajak, yang mencerminkan kinerja operasional bank **bjb** yang tetap solid selama tahun berjalan. Kenaikan tersebut terjadi meskipun terdapat peningkatan beban pajak, sehingga menunjukkan bahwa pertumbuhan laba bank **bjb** tetap didukung oleh penguatan pendapatan, baik dari pendapatan bunga dan syariah neto maupun pendapatan operasional lainnya. Secara keseluruhan, pergerakan ini mencerminkan kinerja profitabilitas bank **bjb** yang tetap terjaga, didukung oleh aktivitas usaha utama serta kontribusi dari pengelolaan aset produktif dan aktivitas *treasury*.

Dari jumlah tersebut, laba yang dapat diatribusikan kepada pemilik entitas induk tercatat sebesar Rp1,15 triliun, menurun sebesar 15,82% dibandingkan tahun 2024 sebesar Rp1,37 triliun. Sementara itu, laba yang dapat diatribusikan kepada kepentingan non-pengendali meningkat signifikan sebesar 403,14% menjadi Rp431,31 miliar dari Rp85,72 miliar pada tahun sebelumnya. Pergerakan ini mencerminkan peningkatan kontribusi kinerja entitas anak terhadap laba konsolidasian, yang sebagian besar diatribusikan kepada kepentingan non-pengendali. Secara keseluruhan, meskipun laba konsolidasian meningkat, porsi laba yang diatribusikan kepada entitas induk mengalami penurunan.

Penghasilan Komprehensif Lain Tahun Berjalan – Setelah Pajak Penghasilan

Penghasilan komprehensif lain tahun berjalan – setelah pajak pada tahun 2025 tercatat sebesar Rp702,39 miliar, meningkat signifikan 1.313,87% dibandingkan tahun 2024 yang mencatatkan nilai negatif sebesar Rp57,86 miliar. Peningkatan

the year. However, the increase was partially affected by changes in non-operating expenses – net, which turned into an expense, thereby exerting additional pressure on income before tax. Overall, this movement indicates that bank **bjb**'s earnings performance continued to grow, supported by its core operational activities, despite a lower contribution from non-operating items.

Tax Expense – Net

Tax expense – net as of December 31, 2025 was recorded at IDR374.77 billion, representing an increase of 14.05% compared to IDR328.60 billion as of December 31, 2024. The increase was in line with higher income before tax during the year. Overall, this movement reflects higher tax obligations in line with the growth in bank **bjb**'s earnings, while continuing to demonstrate prudent tax management in accordance with prevailing regulations.

Income For The Year

Income for the year as of December 31, 2025 was recorded at IDR1.58 trillion, representing an increase of 8.86% compared to IDR1.46 trillion as of December 31, 2024. The increase was driven by higher income before tax, reflecting bank **bjb**'s solid operational performance during the year. The growth was achieved despite higher tax expenses, indicating that earnings growth remained supported by stronger revenues, both from net interest and sharia income as well as other operating income. Overall, this movement reflects sustained profitability performance, supported by core business activities as well as contributions from the management of earning assets and treasury activities.

Of this amount, income attributable to equity holders of the parent entity was recorded at IDR1.15 trillion, representing a decrease of 15.82% compared to IDR1.37 trillion in 2024. Meanwhile, income attributable to non-controlling interests increased significantly by 403.14% to IDR431.31 billion from IDR85.72 billion in the previous year. This movement reflects the increased contribution of subsidiaries to consolidated income, which was largely attributable to non-controlling interests. Overall, despite an increase in consolidated income, the portion attributable to the parent entity declined.

Other Comprehensive Income for the Year - After Tax

Other comprehensive income for the year – after tax as of December 31, 2025 was recorded at IDR702.39 billion, representing a significant increase of 1,313.87% compared to negative IDR57.86 billion in 2024. The increase was primarily

ini terutama didorong oleh keuntungan dari perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual sebesar Rp685,82 miliar, yang mencerminkan perbaikan nilai wajar portofolio surat berharga sejalan dengan kondisi pasar. Selain itu, terdapat kontribusi dari pajak penghasilan sebesar Rp7,26 miliar.

Di sisi lain, terdapat penurunan pada pengukuran kembali atas program imbalan pasti serta surplus revaluasi aset tetap, yang memberikan dampak negatif terhadap penghasilan komprehensif lain. Secara keseluruhan, pergerakan ini menunjukkan bahwa peningkatan laba komprehensif bank **bjb** tidak hanya didukung oleh laba bersih, tetapi juga oleh perbaikan nilai wajar aset keuangan, yang turut memperkuat total ekuitas selama tahun berjalan.

Total Laba Komprehensif Tahun Berjalan

Total laba komprehensif tahun berjalan pada tahun 2025 tercatat sebesar Rp2,29 triliun, meningkat signifikan 63,64% dibandingkan tahun 2024 sebesar Rp1,40 triliun. Peningkatan ini berasal dari kenaikan laba tahun berjalan serta lonjakan penghasilan komprehensif lain, yang berbalik dari negatif menjadi positif. Pendorong utama penghasilan komprehensif lain adalah keuntungan dari perubahan nilai wajar aset keuangan, sejalan dengan perbaikan kondisi pasar dan kinerja portofolio surat berharga bank **bjb**. Secara keseluruhan, pergerakan ini menunjukkan bahwa kinerja bank **bjb** tidak hanya didukung oleh pertumbuhan laba operasional, tetapi juga oleh peningkatan nilai wajar aset keuangan, sehingga memberikan dampak positif yang lebih besar terhadap total ekuitas selama tahun berjalan.

Dari jumlah tersebut, laba komprehensif yang dapat diatribusikan kepada pemilik entitas induk sebesar Rp1,85 triliun, meningkat 39,46% dibandingkan tahun 2024 sebesar Rp1,32 triliun. Sementara itu, laba komprehensif yang dapat diatribusikan kepada kepentingan non-pengendali juga meningkat signifikan menjadi Rp440,35 miliar dari Rp73,51 miliar pada tahun sebelumnya. Peningkatan ini mencerminkan kontribusi positif dari penghasilan komprehensif lain, khususnya dari perubahan nilai wajar aset keuangan, serta peningkatan kinerja entitas anak. Secara keseluruhan, pergerakan ini menunjukkan penguatan kinerja komprehensif Grup yang berdampak langsung pada peningkatan ekuitas.

Laba Per Saham Dasar yang Dapat Diatribusikan Kepada Pemilik Entitas Induk

Laba per saham dasar yang dapat diatribusikan kepada pemilik entitas induk tahun 2024 mencapai Rp109,57 menurun 15,82% dari tahun 2024 yang mencapai Rp130,16. Penurunan tersebut disebabkan oleh menurunnya laba bersih yang dapat diatribusikan kepada pemilik entitas induk, sejalan dengan dinamika kinerja operasional dan peningkatan beban usaha selama periode berjalan.

driven by gains on changes in fair value of available-for-sale financial assets amounting to IDR685.82 billion, reflecting improvements in the fair value of the securities portfolio in line with market conditions. In addition, there was a contribution from income tax amounting to IDR7.26 billion.

On the other hand, there were decreases in remeasurement of defined benefit plans and revaluation surplus of fixed assets, which had a negative impact on other comprehensive income. Overall, this movement indicates that the increase in bank **bjb**'s comprehensive income was supported not only by net income but also by improvements in the fair value of financial assets, thereby strengthening total equity during the year.

Total Comprehensive Income for the Year

Total comprehensive income for the year as of December 31, 2025 was recorded at IDR2.29 trillion, representing a significant increase of 63.64% compared to IDR1.40 trillion as of December 31, 2024. The increase was driven by higher income for the year as well as a significant increase in other comprehensive income, which reversed from negative to positive. The main driver of other comprehensive income was gains on changes in the fair value of financial assets, in line with improved market conditions and the performance of bank **bjb**'s securities portfolio. Overall, this movement indicates that bank **bjb**'s performance was supported not only by operating income growth but also by improvements in the fair value of financial assets, thereby providing a greater positive impact on total equity during the year.

Of this amount, comprehensive income attributable to equity holders of the parent entity was recorded at IDR1.85 trillion, representing an increase of 39.46% compared to IDR1.32 trillion in 2024. Meanwhile, comprehensive income attributable to non-controlling interests also increased significantly to IDR440.35 billion from IDR73.51 billion in the previous year. The increase reflects the positive contribution from other comprehensive income, particularly from changes in the fair value of financial assets, as well as improved performance of subsidiaries. Overall, this movement indicates strengthened comprehensive performance of the Group, which directly contributed to the increase in equity.

Basic Earnings Per Share Attributable to Equity Holders of the Parent Entity

Basic earnings per share attributable to equity holders of the parent entity as of December 31, 2025 amounted to IDR109.57, representing a decrease of 15.82% compared to IDR130.16 in 2024. The decrease was due to a decline in net profit attributable to owners of the parent entity, in line with operational performance dynamics and increased operating expenses during the period.

Laporan Arus Kas Konsolidasian
Consolidated Statements of Cash Flows

Tabel Laporan Arus Kas Konsolidasian
Table of Consolidated Statement of Cash Flows

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
ARUS KAS DARI AKTIVITAS OPERASI					**CASH FLOWS FROM OPERATING ACTIVITIES**
Arus kas neto (digunakan untuk)/ diperoleh dari aktivitas operasi	**8,434,896**	3,814,610	4,620,286	121.12%	Net cash flows (used in)/obtained from operating activities
ARUS KAS DARI AKTIVITAS INVESTASI					**CASH FLOWS FROM INVESTMENT ACTIVITIES**
Arus kas neto (digunakan untuk)/ diperoleh dari aktivitas investasi	**(5,293,546)**	(8,255,038)	2,961,492	(35.87%)	Net cash flows (used in)/obtained from investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN					**CASH FLOWS FROM FINANCING ACTIVITIES**
Arus kas neto diperoleh dari aktivitas pendanaan	**351,710**	2,007,991	(1,656,281)	(82.48%)	Net cash provided by financing activities
KENAIKAN NETO KAS DAN SETARA KAS	**3,493,060**	**(2,432,437)**	**5,925,497**	**(243.60%)**	**NET INCREASE IN CASH AND CASH EQUIVALENTS**
KAS DAN SETARA KAS PADA AWAL TAHUN	**21,203,673**	**23,493,617**	**(2,289,944)**	**(9.75%)**	**CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR**
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS	**(11,611)**	**142,493**	**(154,104)**	**(108.15%)**	**NET EFFECT OF CHANGES IN EXCHANGE RATE ON CASH AND CASH EQUIVALENTS**
KAS DAN SETARA KAS PADA AKHIR TAHUN	**24,685,122**	**21,203,673**	**3,481,449**	**16.42%**	**CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR**
Kas dan setara kas pada akhir tahun terdiri dari:					**Cash and cash equivalents at end of the year consisted of:**
Kas	**4,929,381**	4,701,454	227,927	4.85%	Cash
Giro pada Bank Indonesia	**12,019,401**	8,778,253	3,241,148	36.92%	Current Account with Bank Indonesia
Giro pada bank lain	**690,548**	1,015,497	(324,949)	(32.00%)	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	**7,045,792**	6,708,469	337,323	5.03%	Placement with Bank Indonesia and other banks - maturity period of three months or less from the date of acquisition
Total kas dan setara kas	**24,685,122**	**21,203,673**	**3,481,449**	**16.42%**	**Total cash and cash equivalents**

Kas dan setara kas pada akhir tahun 2025 tercatat sebesar Rp24,69 triliun, meningkat 16,42% dibandingkan tahun 2024 sebesar Rp21,20 triliun. Peningkatan ini terutama didorong oleh kenaikan arus kas dari aktivitas operasi yang signifikan. Arus kas neto dari aktivitas operasi tercatat sebesar Rp8,43 triliun, meningkat 121,12% dibandingkan tahun sebelumnya sebesar Rp3,81 triliun, mencerminkan penguatan arus kas dari kegiatan usaha utama bank **bjb**. Sementara itu, arus kas dari aktivitas investasi masih mencatatkan arus keluar sebesar

Cash and cash equivalents as of December 31, 2025 were recorded at IDR24.69 trillion, representing an increase of 16.42% compared to IDR21.20 trillion as of December 31, 2024. The increase was primarily driven by a significant rise in cash flows from operating activities. Net cash flows from operating activities were recorded at IDR8.43 trillion, representing an increase of 121.12% compared to IDR3.81 trillion in the previous year, reflecting stronger cash flows from bank **bjb**'s core business activities. Meanwhile, cash flows from investing activities

Rp5,29 triliun, meskipun lebih rendah 35,87% dibandingkan tahun sebelumnya, yang menunjukkan pengelolaan investasi yang lebih selektif. Di sisi lain, arus kas dari aktivitas pendanaan menurun menjadi Rp351,71 miliar, sejalan dengan penurunan penerimaan pendanaan eksternal.

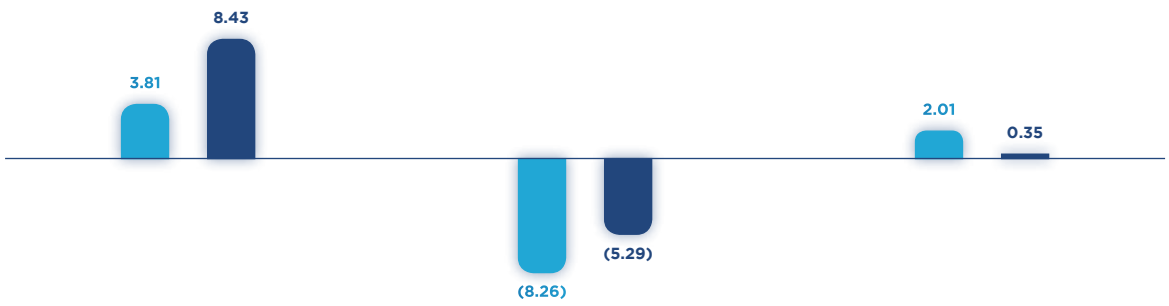
Secara keseluruhan, bank **bjb** mencatatkan kenaikan neto kas dan setara kas sebesar Rp3,49 triliun, berbalik dari penurunan pada tahun sebelumnya, yang mencerminkan perbaikan posisi likuiditas selama tahun berjalan. Komposisi kas dan setara kas didominasi oleh giro pada Bank Indonesia sebesar Rp12,02 triliun, diikuti oleh penempatan pada Bank Indonesia dan bank lain sebesar Rp7,05 triliun, serta kas sebesar Rp4,93 triliun. Pergerakan ini sejalan dengan strategi bank **bjb** dalam memperkuat likuiditas melalui peningkatan penempatan pada instrumen yang likuid dan berisiko rendah.

continued to record net cash outflows of IDR5.29 trillion, although lower by 35.87% compared to the previous year, indicating more selective investment management. On the other hand, cash flows from financing activities decreased to IDR351.71 billion, in line with lower proceeds from external funding.

Overall, bank **bjb** recorded a net increase in cash and cash equivalents of IDR3.49 trillion, reversing the decline in the previous year and reflecting an improved liquidity position during the year. The composition of cash and cash equivalents was dominated by current accounts with Bank Indonesia amounting to IDR12.02 trillion, followed by placements with Bank Indonesia and other banks amounting to IDR7.05 trillion, and cash amounting to IDR4.93 trillion. This movement is in line with bank **bjb**'s strategy to strengthen liquidity through increased placements in liquid and low-risk instruments.

Grafik Laporan Arus Kas Konsolidasian
Graph of Consolidated Statement of Cash Flows

(dalam triliun Rupiah / in IDR trillion)



Arus Kas Neto (digunakan untuk)/ Diperoleh Dari Aktivitas Operasi Net Cash Flows (used in)/Obtained fvrom Operating Activities	Arus Kas Neto (digunakan untuk)/ Diperoleh Dari Aktivitas Investasi Net Cash Flows (used in)/Obtained from Investing Activities	Arus Kas Neto Diperoleh Dari Aktivitas Pendanaan Net Cash Provided by Financing Activities

2024 2025

Arus Kas Dari Aktivitas Operasi

Arus kas neto dari aktivitas operasi pada tahun 2025 tercatat sebesar Rp8,43 triliun, meningkat signifikan 121,12% dibandingkan tahun 2024 sebesar Rp3,81 triliun. Peningkatan ini mencerminkan penguatan fundamental bisnis inti bank **bjb** serta perbaikan pengelolaan aset dan liabilitas operasional. Dari sisi penerimaan, arus kas terutama didorong oleh penerimaan bunga dan syariah, provisi dan komisi sebesar Rp15,88 triliun, meningkat sejalan dengan kenaikan kredit yang diberikan dan pendapatan bunga bersih pada laporan laba rugi. Selain itu, terdapat peningkatan penerimaan dari aset operasional sebelum perubahan yang mencapai Rp4,22 triliun, mencerminkan kinerja operasional yang solid. Di sisi lain, arus kas keluar masih didominasi oleh pembayaran bunga sebesar Rp9,03 triliun dan beban tenaga kerja sebesar Rp3,18 triliun, yang sejalan dengan peningkatan biaya dana dan ekspansi bisnis bank **bjb**.

Cash Flows from Operating Activities

Net cash flows from operating activities as of December 31, 2025 were recorded at IDR8.43 trillion, representing a significant increase of 121.12% compared to IDR3.81 trillion as of December 31, 2024. The increase reflects strengthening fundamentals of bank **bjb**'s core business as well as improved management of operating assets and liabilities. From the inflow side, cash flows were primarily driven by receipts from interest and sharia income, as well as provisions and commissions amounting to IDR15.88 trillion, increasing in line with higher loans and net interest income as reported in the statement of profit or loss. In addition, there was an increase in receipts from operating assets before changes amounting to IDR4.22 trillion, reflecting solid operational performance. On the other hand, cash outflows were mainly attributable to interest payments amounting to IDR9.03 trillion and personnel expenses amounting to IDR3.18 trillion, in line with higher cost of funds and business expansion.

Perubahan pada aset operasional menunjukkan penurunan penempatan pada surat berharga dan repo, serta optimalisasi pada instrumen likuid, yang berkontribusi positif terhadap arus kas. Sementara itu, penurunan penyaluran kredit dan pembiayaan secara neto dalam arus kas (Rp5,19 triliun *inflow*) menjadi faktor utama peningkatan kas, yang mengindikasikan adanya strategi penyeimbangan antara pertumbuhan kredit dan likuiditas. Dari sisi liabilitas, terjadi peningkatan liabilitas segera dan pergeseran komposisi simpanan, meskipun terdapat penurunan pada deposito berjangka, yang menunjukkan perubahan strategi pendanaan menuju sumber dana yang lebih efisien.

Changes in operating assets reflected a decline in placements in marketable securities and repo transactions, as well as optimization in liquid instruments, which contributed positively to cash flows. Meanwhile, a decrease in loan and financing disbursement on a net basis in the cash flow (IDR5.19 trillion inflow) became a key factor supporting cash increases, indicating a strategy to balance credit growth and liquidity. From the liability side, there was an increase in obligations due immediately and a shift in the composition of deposits, despite a decline in time deposits, indicating a shift in funding strategy toward more efficient funding sources.

Secara keseluruhan, arus kas operasi yang kuat ini sejalan dengan peningkatan laba operasional serta mendukung penguatan posisi likuiditas bank **bjb**, sebagaimana tercermin pada kenaikan kas dan penempatan pada Bank Indonesia di neraca.

Overall, the strong operating cash flows were in line with higher operating income and supported the strengthening of bank **bjb**'s liquidity position, as reflected in the increase in cash and placements with Bank Indonesia in the statement of financial position.

Tabel Arus Kas dari Aktivitas Operasi
Table of Cash Flows from Operating Activities

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Penerimaan bunga dan syariah, provisi dan komisi	**15,882,961**	14,639,056	1,243,905	8.50%	Interest and sharia income, provisions and commissions received
Penerimaan pendapatan syariah	**1,274,980**	1,071,258	203,722	19.02%	Sharia income fees received
Pembayaran bunga	**(9,034,428)**	(8,731,867)	(302,561)	3.47%	Interest expenses paid
Pembayaran bagi hasil syariah	**(569,968)**	(436,111)	(133,857)	30.69%	Sharia profit sharing paid
Pembayaran beban karyawan	**(3,187,368)**	(2,690,027)	(497,341)	18.49%	Employee expenses paid
Pembayaran beban umum dan administrasi	**(1,786,153)**	(2,457,741)	671,588	(27.33%)	General and Administration Expense paid
Penerimaan dari pendapatan operasional lainnya	**2,732,755**	1,965,719	767,036	39.02%	Receipts from other operating income
Penerimaan kredit yang telah dihapus buku	**217,451**	235,852	(18,401)	(7.80%)	Recoveries from loan written - off
Pembayaran beban lainnya	**(881,990)**	(747,783)	(134,207)	17.95%	Other expenses paid
Pembayaran pajak penghasilan	**(429,421)**	(328,086)	(101,335)	30.89%	Income tax paid
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi	**4,218,819**	2,520,270	1,698,549	67.40%	Receipts from cash before changes in operating assets and liabilities
Penurunan (kenaikan) dalam aset operasi:					Decrease (increase) in operating assets:
Surat berharga	**(943,887)**	(939,888)	(3,999)	0.43%	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	**441,456**	(954,598)	1,396,054	(146.25%)	Marketable securities purchased under agreement to resell
Wesel ekspor dan tagihan lainnya	**281,010**	335,796	(54,786)	(16.32%)	Bills and other receivables

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Penempatan pada Bank Indonesia dan bank lain					Placements with Bank Indonesia and other banks
Kredit yang diberikan dan pembiayaan dan piutang syariah	**5,189,692**	(21,327,562)	26,517,254	(124.33%)	Loans and sharia financing and receivables
Tagihan Derivatif	**2,591**	(1,302)	3,893	(299.00%)	Derivatives receivable
Tagihan Akseptasi	**56,261**	174,713	(118,452)	(67.80%)	Acceptances receivable
Aset lain-lain	**275,099**	54,470	220,629	405.05%	Other assets
Kenaikan (penurunan) dalam liabilitas operasi:					Increase (decrease) in operating liabilities:
Liabilitas segera	**511,525**	(919,683)	1,431,208	(155.62%)	Obligations due immediately
Simpanan:					Deposits:
Giro	**(328,354)**	(456,305)	127,951	(28.04%)	Current accounts
Tabungan	**272,403**	7,306,767	(7,034,364)	(96.27%)	Savings account
Deposito berjangka	**(916,972)**	10,349,137	(11,266,109)	(108.86%)	Time deposits
Simpanan dari bank lain	**1,180,823**	1,633,303	(452,480)	(27.70%)	Deposits from Other Banks
Efek-efek yang dijual dengan janji dibeli kembali	**(1,905,419)**	6,301,862	(8,207,281)	0.00%	Marketable securities sold under agreements to repurchase
Liabilitas lain-lain	**169,916**	(93,066)	262,982	(282.58%)	Other Liabilities
Liabilitas akseptasi	**(56,261)**	(174,713)	118,452	(67.80%)	Acceptances payable
Liabilitas Derivatif	**(7,494)**	7,511	(15,005)	(199.77%)	Derivatives payable
Hutang pajak	**(6,312)**	(2,102)	(4,210)	200.29%	Taxes payable
Arus kas neto (digunakan untuk)/ diperoleh dari aktivitas operasi	**8,434,896**	**3,814,610**	**4,620,286**	**121.12%**	**Net cash flows (used in)/provided by operating activities**

Arus Kas Dari Aktivitas Investasi

Arus kas dari aktivitas investasi pada tahun 2025 mencatat arus keluar bersih sebesar Rp5,29 triliun, membaik dibandingkan tahun 2024 yang sebesar Rp8,26 triliun. Perbaikan ini menunjukkan pengelolaan investasi yang lebih terkendali, meskipun bank **bjb** tetap melakukan ekspansi pada instrumen strategis. Arus kas keluar terutama berasal dari penyertaan saham sebesar Rp18,31 triliun, meningkat signifikan dibandingkan tahun sebelumnya. Hal ini mencerminkan langkah ekspansi dan penguatan investasi jangka panjang, termasuk pada entitas anak dan instrumen strategis lainnya yang juga terlihat pada peningkatan pos penyertaan saham di neraca.

Di sisi lain, bank **bjb** mencatat arus kas masuk yang signifikan dari penjualan aset tetap sebesar Rp13,51 triliun, meningkat tajam dibandingkan tahun sebelumnya. Hal ini mengindikasikan adanya optimalisasi aset tetap sebagai bagian dari strategi efisiensi dan pengelolaan portofolio aset.

Cash Flows from Investment Activities

Cash flows from investing activities in 2025 recorded net cash outflows of IDR5.29 trillion, improving compared to IDR8.26 trillion in 2024. The improvement indicates more controlled investment management, although bank **bjb** continued to expand in strategic instruments. Cash outflows were primarily attributable to investments in shares amounting to IDR18.31 trillion, which increased significantly compared to the previous year. This reflects expansion initiatives and strengthening of long-term investments, including in subsidiaries and other strategic instruments, as also reflected in the increase in investment in shares in the statement of financial position.

On the other hand, bank **bjb** recorded significant cash inflows from the sale of fixed assets amounting to IDR13.51 trillion, a substantial increase compared to the previous year. This indicates optimization of fixed assets as part of efficiency and asset portfolio management strategies. Meanwhile, purchases

Sementara itu, pembelian aset tetap relatif stabil pada Rp491 miliar, menunjukkan bahwa investasi pada aset operasional tetap dilakukan secara selektif untuk mendukung kegiatan usaha.

Secara keseluruhan, aktivitas investasi mencerminkan strategi bank **bjb** dalam menyeimbangkan ekspansi jangka panjang melalui penyertaan saham dengan optimalisasi aset eksisting, sehingga tekanan terhadap likuiditas dapat diminimalkan dan tetap sejalan dengan penguatan posisi kas.

of fixed assets remained relatively stable at IDR491 billion, indicating that investments in operational assets were carried out selectively to support business activities.

Overall, investing activities reflect bank **bjb**'s strategy to balance long-term expansion through investments in shares with the optimization of existing assets, thereby minimizing liquidity pressure while remaining aligned with strengthening cash position.

Tabel Arus Kas dari Aktivitas Investasi
Table of Cash Flows from Investing Activities

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Penerimaan dividen kas	**438**	543	(105)	(19.34%)	Cash dividends received
Pembelian aset tetap	**(491,323)**	(420,459)	(70,864)	16.85%	Acquisitions of fixed assets
Penyertaan Saham	**(18,309,205)**	(10,658,694)	(7,650,511)	71.78%	Investment in shares
Penjualan Aset Tetap	**13,506,544**	2,823,572	10,682,972	378.35%	Sale of fixed assets
Arus kas neto (digunakan untuk)/ diperoleh dari aktivitas investasi	**(5,293,546)**	**(8,255,038)**	**2,961,492**	**(35.87%)**	**Net cash flows (used in)/provided by investing activities**

Arus Kas Dari Aktivitas Pendanaan

Arus kas dari aktivitas pendanaan pada tahun 2025 mencatat arus masuk bersih sebesar Rp646 miliar, menurun dibandingkan tahun 2024 sebesar Rp2,70 triliun. Penurunan ini mencerminkan strategi bank **bjb** dalam mengurangi ketergantungan pada pendanaan eksternal serta optimalisasi struktur liabilitas.

Dari sisi penerimaan, arus kas masuk terutama berasal dari penerimaan pinjaman sebesar Rp8,28 triliun, meskipun menurun dibandingkan tahun sebelumnya. Hal ini diimbangi dengan pembayaran pinjaman yang juga menurun menjadi Rp6,93 triliun, menunjukkan adanya pengelolaan kewajiban yang lebih terukur. Selain itu, penerbitan instrumen pendanaan melalui efek hutang yang diterbitkan hanya sebesar Rp300 miliar, turun signifikan dibandingkan tahun sebelumnya, yang mengindikasikan penurunan aktivitas penghimpunan dana melalui pasar modal. bank **bjb** juga mencatat pembayaran dividen sebesar Rp897 miliar, yang mencerminkan komitmen dalam memberikan imbal hasil kepada pemegang saham, sejalan dengan kinerja laba tahun berjalan.

Cash Flows from Financing Activities

Cash flows from financing activities in 2025 recorded net cash inflows of IDR646 billion, decreasing compared to IDR2.70 trillion in 2024. The decrease reflects bank **bjb**'s strategy to reduce reliance on external funding and optimize its liability structure.

From the inflow side, cash receipts were primarily derived from borrowings amounting to IDR8.28 trillion, although lower than the previous year. This was accompanied by lower repayment of borrowings amounting to IDR6.93 trillion, indicating more measured liability management. In addition, proceeds from the issuance of debt securities amounted to only IDR300 billion, declining significantly compared to the previous year, indicating reduced activity in raising funds through the capital market. bank **bjb** also recorded dividend payments amounting to IDR897 billion, reflecting its commitment to providing returns to shareholders in line with income for the year.

Secara keseluruhan, aktivitas pendanaan menunjukkan adanya pergeseran strategi ke arah pendanaan yang lebih efisien dan berkelanjutan, dengan fokus pada penguatan dana pihak ketiga dan pengurangan sumber dana berbiaya tinggi. Hal ini konsisten dengan pergerakan pada neraca, khususnya pada penurunan pinjaman yang diterima dan stabilisasi instrumen pendanaan lainnya.

Overall, financing activities reflect a shift toward more efficient and sustainable funding strategies, with a focus on strengthening third-party funds and reducing reliance on higher-cost funding sources. This is consistent with movements in the statement of financial position, particularly the decrease in borrowings and the stabilization of other funding instruments.

Tabel Arus Kas dari Aktivitas Pendanaan
Table of Cash Flow from Financing Activities

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			Rp / IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(1)
Penerimaan dari pinjaman yang diterima	**8,283,125**	17,490,708	(9,207,583)	(52.64%)	Proceeds from borrowings
Pembayaran Pinjaman yang diterima	**(6,927,334)**	(16,289,557)	9,362,223	(57.47%)	Payment of borrowings
Pembayaran dividen kas	**(896,953)**	(1,000,063)	103,110	(10.31%)	Cash dividend paid
Pembayaran liabilitas sewa	**(108,197)**	(20,519)	(87,678)	427.30%	Payment of lease liability
Efek-efek yang dijual dengan janji dibeli kembali	-	1,441,310	(1,441,310)	(100.00%)	Marketable securities purchased under agreement to resell
Hasil efek hutang yang diterbitkan	**300,000**	2,000,000	(1,700,000)	(85.00%)	Proceeds from debt securities issued
Penerimaan Penambahan Modal	-	(888,000)	888,000	(100.00%)	Proceeds from capital increase
Biaya Emisi Obligasi	**(4,351)**	(32,888)	28,537	(86.77%)	Bond issuance costs
Arus kas neto diperoleh dari aktivitas pendanaan	**646,288**	**2,700,991**	**(2,054,703)**	**(76.07%)**	**Net cash provided by financing activities**

Kemampuan Membayar Utang dan Kolektibilitas Piutang

Kemampuan Membayar Utang

Kemampuan membayar utang tercermin dari likuiditas dan solvabilitas bank **bjb**. Berkenaan dengan obligasi yang diterbitkan, kemampuan membayar utang tercermin dari lancarnya pembayaran bunga dan pemeringkatan obligasi.

Perlindungan Hak Kreditur

bank **bjb** memiliki kebijakan tentang pemenuhan hak-hak kreditur yang tertuang dalam Standar Operasional Prosedur (SOP) Asset & Liability Management Nomor 0358/SK/DIR-TRE/2023 tanggal 29 September 2023 dan Surat Keputusan Nomor 0013/SK/ITB-BSU/2023 tanggal 27 Juni 2023 Tentang Petunjuk Teknis *Term Loan* (*Borrowing*) yang digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya

Ability to Pay Debt and Collectibility of Receivables

Ability to Pay Debt

The ability to pay debts is reflected in the Bank's liquidity and solvency. With regard to bonds issued, the ability to repay debt is reflected in the smooth payment of interest expenses and the bond rating.

Protection of Creditors' Rights

bjb has a policy on fulfilling creditor rights, as outlined in the Asset & Liability Management Standard Operating Procedure (SOP) Number 0358/SK/DIRTRE/2023 dated September 29, 2023, and Decree Number 0013/SK/ITB-BSU/2023 dated June 27, 2023, regarding Technical Guidelines for Term Loans (Borrowing), which serve as a reference for lending to creditors. The purpose of this policy is to ensure the fulfillment of creditor rights and maintain creditor trust in **bjb**. The policy includes

hak-hak dan menjaga kepercayaan kreditur terhadap bank **bjb**. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban bank **bjb** kepada kreditur. Kebijakan hak-hak dasar kreditur, antara lain adalah menerima pelunasan pokok dan pembayaran bunga pada waktu yang disepakati, memperoleh hak atas denda keterlambatan pelunasan pokok dan pembayaran bunga serta meminta keterangan, informasi, dan dokumen.

considerations for entering agreements and follow-up actions in meeting **bjb**'s obligations to creditors. Basic creditor rights include receiving principal and interest repayments on the agreed schedule, entitlement to penalties for late repayment of principal and interest, and the right to request information, explanations, and relevant documents.

Kemampuan Membayar Utang Jangka Pendek (Likuiditas Bank)

Pada tahun 2025, rasio kredit terhadap dana pihak ketiga atau *Loan to Deposit Ratio* (LDR) sebesar 88,13% (*bank only*), mengalami penurunan dibandingkan tahun 2024 yang sebesar 89,49% (*bank only*). Hal ini menunjukkan bahwa likuiditas bank **bjb** relatif lebih longgar dibandingkan tahun sebelumnya, seiring dengan pertumbuhan dana pihak ketiga yang lebih tinggi dibandingkan penyaluran kredit.

Ability to Pay Short Term Debt (Bank Liquidity)

In 2025, the Loan to Deposit Ratio (LDR) stood at 88.13% (bank only), decreasing compared to 89.49% (bank only) in 2024. This indicates that bank **bjb**'s liquidity position was relatively more accommodative compared to the previous year, in line with higher growth in third-party funds relative to loan disbursement.

Kemampuan Membayar Utang Jangka Panjang (Solvabilitas Bank)

bank **bjb** mengukur solvabilitas melalui rasio permodalan bank. bank **bjb** memastikan kecukupan modal bank untuk dapat memenuhi risiko kredit, risiko pasar dan risiko operasional yang tercermin dari Rasio Kecukupan Modal (*Capital Adequacy Ratio*/CAR). CAR adalah rasio modal terhadap aset tertimbang menurut risiko (*Risk Weighted Assets*/RWA).

Pada tahun 2025, *Capital Adequacy Ratio* (CAR) bank **bjb** mencapai 21,20% (*bank only*), meningkat dibandingkan tahun 2024 sebesar 19,70% (*bank only*). Rasio ini berada jauh di atas ketentuan minimum yang ditetapkan regulator sebesar 14%. Dengan posisi CAR yang meningkat tersebut, struktur permodalan bank **bjb** menunjukkan kondisi yang semakin kuat, serta memiliki kapasitas yang memadai untuk mengantisipasi risiko kredit, risiko pasar, dan risiko operasional. Hal ini mencerminkan bahwa bank **bjb** telah mengelola permodalan secara prudent dan memiliki ketahanan yang baik dalam mendukung ekspansi bisnis serta menjaga stabilitas solvabilitas.

Ability to Pay Long Term Debt (Bank Solvency)

bank **bjb** measures solvency through its capital adequacy ratio. The Bank ensures sufficient capital to cover credit risk, market risk, and operational risk, as reflected in the Capital Adequacy Ratio (CAR). CAR represents the ratio of capital to Risk Weighted Assets (RWA).

In 2025, bank **bjb**'s Capital Adequacy Ratio (CAR) reached 21.20% (bank only), increasing compared to 19.70% (bank only) in 2024. This ratio is well above the minimum regulatory requirement of 14%. With the improved CAR position, bank **bjb**'s capital structure demonstrates increasing strength and adequate capacity to absorb credit risk, market risk, and operational risk. This reflects bank **bjb**'s prudent capital management and its resilience in supporting business expansion while maintaining solvency stability.

Kemampuan Membayar Utang Dari Efek-Efek yang Diterbitkan

Kemampuan membayar utang juga dapat tercermin berdasarkan peringkat dari efek-efek yang diterbitkan bank **bjb** yaitu obligasi. Efek-efek yang diterbitkan secara rutin dinilai oleh lembaga pemeringkatan guna mendukung kelayakan efek. Kualitas efek sangat ditentukan oleh kemampuan perusahaan penerbit efek dalam membayar efek nya pada saat jatuh tempo dan kemampuannya membayar bunga atau kupon selama jangka waktu penerbitan efek tersebut.

Ability to Pay Debt From Securities Issued

The ability to meet debt obligations can also be reflected through the ratings of securities issued by bank **bjb**, namely bonds. These securities are regularly assessed by rating agencies to support their creditworthiness. The quality of such securities is largely determined by the issuer's ability to repay principal at maturity and to meet interest or coupon payments throughout the term of issuance.

Tabel Kemampuan Membayar Hutang dari Efek-Efek yang diterbitkan
Table of Debt Repayment Capacity from Issued Securities

(dalam jutaan Rupiah / in IDR million)

Keterangan	Peringkat Rating		Information
	2025	2024	
Obligasi Subordinasi Berkelanjutan IV bank **bjb** Tahap I Tahun 2024 Seri A	idA+	idA+	Continuing Subordinated Bonds IV bank **bjb** Phase I Year 2024 Series A
Obligasi Subordinasi Berkelanjutan IV bank **bjb** Tahap I Tahun 2024 Seri B	idA+	idA+	Continuing Subordinated Bonds IV bank **bjb** Phase I Year 2024 Series B
Obligasi Keberlanjutan Berkelanjutan I bank **bjb** Tahap I Tahun 2024 Seri A	idAA	idAA	Sustainable Sustainability Bond I bank **bjb** Phase I -2024 Series A
Obligasi Keberlanjutan Berkelanjutan I bank **bjb** Tahap I Tahun 2024 Seri B	idAA	idAA	Sustainable Sustainability Bond I bank **bjb** Phase I -2024 Series B
Surat Berharga Perpetual Berkelanjutan I bank **bjb** Tahap I Tahun 2024	idA	idA	Sustainable Perpetual Securities I bank **bjb** Phase I -2024

Tabel Arti Peringkat
Table of Meaning of Ratings

Lembaga Pemeringkat Rating Agency	Peringkat Rating	Arti Peringkat Rank Meaning
Pefindo *Rating*	idAA	Obligor dengan peringkat idAA memiliki kapasitas yang sangat kuat untuk memenuhi komitmen keuangan jangka panjangnya. Obligor rated idAA have a very strong capacity to meet its long-term financial commitments.
	idA	Obligor dengan peringkat idA memiliki kapasitas yang kuat untuk membayar kewajiban/utang jangka panjang dibandingkan dengan obligor Indonesia yang lain. Obligor dalam *rating* ini lebih rentan terhadap perubahan kondisi ekonomi dibanding obligor dengan *rating* idAAA dan idAA. Obligors with idA rating have a strong capacity to pay long-term obligations/debts compared to other Indonesian obligors. Obligors in this rating are more vulnerable to changes in economic conditions than obligors with a rating idAAA and idAA
Tanda tambah (+) Plus sign (+)		Pada peringkat tertentu menunjukkan bahwa peringkat tersebut relatif kuat dalam masing-masing kategori peringkat. A certain ranking indicates that the ranking is relatively strong in each ranking category.
Tanda minus (-) Minus sign (-)		Pada peringkat tertentu menunjukkan bahwa peringkat tersebut relatif lemah dalam masing-masing kategori peringkat. A certain ranking indicates that the ranking is relatively weak in each ranking category.

Kolektibilitas Piutang

Secara umum, kolektibilitas piutang bank **bjb** tetap terjaga dengan baik. Rasio *Non-Performing Loan* (NPL) tercatat mengalami peningkatan, dengan NPL *Gross* menjadi 2,91% dari 2,22% dan NPL *Nett* menjadi 1,29% dari 1,00%. Kenaikan tersebut antara lain dipengaruhi oleh penyesuaian kualitas kredit secara lebih *prudent* serta dinamika kondisi usaha debitur pada beberapa segmen. Peningkatan rasio NPL tersebut berdampak pada kenaikan pembentukan cadangan kerugian penurunan nilai, yang merupakan langkah antisipatif dan mencerminkan komitmen bank **bjb** dalam menerapkan prinsip kehati-hatian *(prudential banking)*.

Collectibility of Receivables

In general, the collectability of receivables of bank **bjb** remained well maintained. The Non-Performing Loan (NPL) ratio recorded an increase, with Gross NPL rising to 2.91% from 2.22% and Net NPL increasing to 1.29% from 1.00%. The increase was attributable, among others, to more prudent credit quality adjustments as well as the evolving business conditions of debtors across several segments. The rise in the NPL ratio also led to an increase in the allowance for impairment losses, representing a precautionary measure and reflecting bank **bjb**'s commitment to implementing prudential banking principles.

Tabel Rincian Kredit Segmen Konvensional Yang Diberikan Berdasarkan Kolektibilitas
Table of Conventional Credit Segment Details by Collectibility

(dalam jutaan Rupiah / in IDR million)

Uraian Description	2025	2024
NPL *Gross*	**2.91%**	2.22%
NPL *Nett*	**1.29%**	1.00%

Rasio kredit bermasalah dihitung sesuai dengan pedoman perhitungan rasio keuangan sebagaimana tercantum dalam Surat Edaran Bank Indonesia (SE-BI) No. 3/30/DPNP tanggal 14 Desember 2001 sebagaimana telah diubah dengan SE-BI No. 7/10/DPNP tanggal 31 Maret 2005 yang kemudian diubah melalui SE-BI No.12/11/DPNP tanggal 31 Maret 2010 dan SE-BI No. 13/30/DPNP tanggal 16 Desember 2011.

The non-performing loan ratio is calculated in accordance with the guidelines for calculating financial ratios as stated in Bank Indonesia Circular Letter (SE-BI) No. 3/30/DPNP dated December 14, 2001 as amended by SE-BI No. 7/10/DPNP dated 31 March 2005 which was later amended through SE-BI No.12/11/DPNP dated March 31, 2010 and SE-BI No. 13/30/DPNP dated 16 December 2011.

Rincian kredit segmen konvensional yang diberikan berdasarkan kolektibilitas adalah sebagai berikut.

Details of conventional segment credit provided based on collectibility are as follows.

Tabel Rincian Kredit Segmen Konvensional Yang Diberikan Berdasarkan Kolektibilitas
Table of Conventional Credit Segment Details by Collectibility

(dalam jutaan Rupiah / in IDR million)

Keterangan Information	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024		Kenaikan/Penurunan Growth/Decline	
	Pokok Main	Cadangan Reserve	Pokok Main	Cadangan Reserve	Pokok Main	Cadangan Reserve
INDIVIDUAL INDIVIDUAL						
Lancar Current	**2,134,681**	**425,009**	1,216,604	218,827	918,077	206,182
Dalam perhatian khusus Special Mention	**403,190**	**160,567**	1,029,534	154,433	(626,344)	6,134
Kurang lancar Substandard	**132,227**	**68,808**	110,623	50,413	21,604	18,395
Diragukan Doubtful	**141,662**	**92,946**	45,972	22,961	95,690	69,985
Macet Loss	**1,213,727**	**904,313**	1,163,343	893,549	50,384	10,764
KOLEKTIF COLLECTIVE						
Lancar Current	**119,125,807**	**434,726**	127,835,714	311,530	(8,709,907)	123,196
Dalam perhatian khusus Special Mention	**3,541,936**	**372,921**	2,645,645	218,772	896,291	154,149
Kurang lancar Substandard	**146,177**	**42,312**	177,584	67,817	(31,407)	(25,505)
Diragukan Doubtful	**241,124**	**75,612**	283,480	107,199	(42,356)	(31,587)
Macet Loss	**1,710,611**	**836,895**	1,147,553	487,643	563,058	349,252
Total	**128,791,142**	**3,414,109**	**135,656,052**	**2,533,144**	**(6,864,910)**	**880,965**

Kredit segmen konvensional pada tahun 2025 tercatat sebesar Rp128,79 triliun, menurun dibandingkan tahun 2024 sebesar Rp135,66 triliun. Penurunan ini terutama berasal dari kredit kolektif lancar yang turun sebesar Rp8,71 triliun, meskipun sebagian diimbangi oleh peningkatan pada kredit dalam perhatian khusus baik pada segmen individual maupun kolektif. Dari sisi kualitas aset, peningkatan terlihat pada kategori macet, baik pada segmen individual maupun kolektif, yang masing-masing naik sebesar Rp50,38 miliar dan Rp563,06 miliar.

Selain itu, kredit diragukan pada segmen individual juga meningkat signifikan. Pergerakan ini menunjukkan adanya tekanan pada kualitas portofolio kredit konvensional selama tahun berjalan. Sejalan dengan perkembangan tersebut, cadangan kerugian penurunan nilai meningkat menjadi Rp3,41 triliun dari Rp2,53 triliun, atau naik Rp880,97 miliar. Peningkatan cadangan ini mencerminkan langkah kehati-hatian bank **bjb** dalam memperkuat pencadangan atas risiko penurunan kualitas kredit.

Conventional loan segment as of December 31, 2025 was recorded at IDR128.79 trillion, decreasing compared to IDR135.66 trillion as of December 31, 2024. The decrease was primarily driven by a decline in current collective loans amounting to IDR8.71 trillion, although partly offset by an increase in special mention loans in both individual and collective segments. From an asset quality perspective, increases were observed in the loss category, both in individual and collective segments, amounting to IDR50.38 billion and IDR563.06 billion, respectively.

In addition, doubtful loans in the individual segment also increased significantly. This movement indicates pressure on the quality of the conventional loan portfolio during the year. In line with these developments, allowance for impairment losses increased to IDR3.41 trillion from IDR2.53 trillion, or by IDR880.97 billion. The increase in provisioning reflects bank **bjb**'s prudent approach in strengthening reserves against potential deterioration in loan quality.

Tabel Kredit Yang Diberikan Berdasarkan Jangka Waktu Perjanjian Kredit
Table of Loans given Based on Credit Agreement Term

(dalam jutaan Rupiah / in IDR million)

Keterangan Information	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
	Jumlah Nosional Mata Uang Asing (angka penuh) Notional Amount of Foreign Currencies (full figure)	Ekuivalen Rupiah IDR equivalent	Jumlah Nosional Mata Uang Asing (angka penuh) Notional Amount of Foreign Currencies (full figure)	Ekuivalen Rupiah IDR equivalent
RUPIAH **INDONESIAN RUPIAH**				
≤ 1 tahun ≤ 1 year		**4,865,606**		9,650,835
> 1 - 5 tahun > 1 - 5 years		**57,213,396**		30,222,563
> 5 - 10 tahun > 5 - 10 years		**28,805,922**		36,221,836
> 10 tahun > 10 years		**37,628,509**		57,690,493
		128,513,433		133,785,727
DOLAR AMERIKA SERIKAT **UNITED STATES DOLLARS**				
≤ 1 tahun ≤ 1 year	**2,779,446**	**46,348**	52,415,336	843,625.00
> 1 - 5 tahun > 1 - 5 years	**415,737**	**6,932**	50,000,000	804,750
> 5 - 10 tahun > 5 - 10 years	**13,459,040**	**224,429**	13,790,000	221,950
		277,709		1,870,325
Total		**128,791,142**		135,656,052
Cadangan kerugian penurunan nilai Allowance for Impairment Losses		**(3,414,109)**		(2,533,144)
Neto **Net**		**125,377,033**		**133,122,908**

Di sisi lain, uraian terkait kredit *non-performing* berdasarkan sektor ekonomi diuraikan sebagai berikut.

On the other hand, the description regarding nonperforming loans based on economic sector is described as follows.

Tabel Kredit *Non Performing* Berdasarkan Sektor Ekonomi
Table of Non-Performing Loan Based on Economic Sector

(dalam jutaan Rupiah / in IDR million)

Keterangan Information	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024		Kenaikan/Penurunan Growth/Decline	
	Kredit *Non performing* Non Performing Loan	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	Kredit *Non performing* Non Performing Loan	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	Kredit *Non performing* Non Performing Loan	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses
RUPIAH INDONESIAN RUPIAH						
Konstruksi Construction	**455,676**	**272,382**	487,442	326,502	(31,766)	(54,120)
Perdagangan Trading	**1,078,115**	**690,973**	892,495	397,075	185,620	293,898
Industri Industry	**632,763**	**579,527**	605,617	566,041	27,146	13,486
Pertanian Agriculture	**204,225**	**103,689**	75,990	41,246	128,235	62,443
Jasa dunia usaha Business world services	**37,315**	**22,570**	34,151	19,547	3,164	3,023
Pertambangan Mining	**1,927**	**1,796**	6,087	3,318	(4,160)	(1,522)
Jasa-jasa sosial Social services	**1,902**	**1,026**	4329	3624	(2,427)	(2,598)
Pengangkutan dan pergudangan Transportation and warehousing	**6,019**	**2,908**	2,621	1,120	3,398	1,788
Listrik, Gas, dan Air Electricity, Gas and Water	**1,525**	**814**	494	207.00	1,031	607
Lain-lain Others	**1,166,061**	**346,597**	819,329	270,902	346,732	75,695
Total	**3,585,528**	**2,022,282**	**2,928,555**	**1,629,582**	**656,973**	**392,700**

Kredit non performing pada tahun 2025 tercatat sebesar Rp3,59 triliun, meningkat dibandingkan tahun 2024 sebesar Rp2,93 triliun. Peningkatan ini terutama berasal dari sektor lain-lain sebesar Rp346,73 miliar, perdagangan sebesar Rp185,62 miliar, dan pertanian sebesar Rp128,24 miliar. Di sisi lain, penurunan kredit non performing terjadi pada beberapa sektor, antara lain konstruksi, pertambangan, dan jasa-jasa sosial. Meskipun demikian, secara keseluruhan tekanan kualitas kredit masih terlihat pada beberapa sektor utama, khususnya perdagangan, industri, dan lain-lain, yang juga menjadi kontributor terbesar terhadap total kredit *non performing*.

Non-performing loans as of December 31, 2025 were recorded at IDR3.59 trillion, increasing compared to IDR2.93 trillion as of December 31, 2024. The increase was primarily driven by the “others” sector amounting to IDR346.73 billion, trade amounting to IDR185.62 billion, and agriculture amounting to IDR128.24 billion. On the other hand, decreases in non-performing loans were recorded in several sectors, including construction, mining, and social services. Nevertheless, overall credit quality pressure remained evident in several key sectors, particularly trade, industry, and others, which also represent the largest contributors to total non-performing loans..

Sejalan dengan peningkatan tersebut, cadangan kerugian penurunan nilai juga meningkat menjadi Rp2,02 triliun dari Rp1,63 triliun, atau naik Rp392,70 miliar. Peningkatan cadangan ini terutama terjadi pada sektor perdagangan, lain-lain, dan pertanian, yang mencerminkan langkah kehati-hatian bank **bjb** dalam menjaga kecukupan pencadangan atas risiko penurunan kualitas kredit. Secara keseluruhan, perkembangan ini menunjukkan bahwa bank **bjb** terus memperkuat pencadangan sejalan dengan dinamika kualitas aset pada sejumlah sektor ekonomi.

Tabel Pembiayaan Syariah Berdasarkan Jenis Kolektibilitas
Table of Sharia Financing Based on Collectibility Type

Uraian	2025					
	Lancar Current	**Dalam Perhatian Khusus** Special mention	**Kurang lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Total**
PIHAK BERELASI						
Konsumsi	**36,523**	-	-	-	-	**36,523**
PIHAK KETIGA						
Konsumsi	**7,332,571**	**307,919**	**28,919**	**22,657**	**149,989**	**7,842,055**
Modal kerja	**1,635,158**	**123,670**	**34,364**	-	**157,187**	**1,950,379**
Investasi	**2,033,536**	**39,334**	**1,971**	**3,888**	**12,821**	**2,091,550**
Sindikasi	-	-	-	-	-	-
Karyawan	-	-	-	-	-	-
Total	**11,001,265**	**470,923**	**65,254**	**26,545**	**319,997**	**11,883,984**
Cadangan kerugian penurunan nilai	**(48,887)**	**(4,103)**	**(5,371)**	**(3,892)**	**(186,628)**	**(248,881)**
Neto	**10,988,901**	**466,820**	**59,883**	**22,653**	**133,369**	**11,671,626**

Pembiayaan syariah pada tahun 2025 tercatat sebesar Rp11,88 triliun secara bruto, meningkat dibandingkan tahun 2024 sebesar Rp10,73 triliun. Setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp248,88 miliar, pembiayaan syariah – neto tercatat sebesar Rp11,67 triliun, meningkat dari Rp10,51 triliun pada tahun sebelumnya. Komposisi pembiayaan syariah masih didominasi oleh kategori lancar, yaitu sebesar Rp11,00 triliun atau sekitar 93% dari total pembiayaan bruto, meningkat dari Rp10,07 triliun pada tahun 2024. Hal ini menunjukkan bahwa secara umum kualitas portofolio pembiayaan syariah melalui entitas anak masih tetap terjaga.

Dari sisi jenis pembiayaan, peningkatan terutama berasal dari pembiayaan konsumsi, yang mencapai Rp7,84 triliun, diikuti oleh pembiayaan investasi sebesar Rp2,09 triliun dan modal kerja sebesar Rp1,95 triliun. Di sisi lain, terdapat peningkatan pada kategori dalam perhatian khusus, kurang lancar, dan diragukan, sementara pembiayaan macet relatif stabil.

Sejalan dengan perkembangan tersebut, cadangan kerugian penurunan nilai juga meningkat menjadi Rp248,88 miliar dari Rp237,89 miliar, yang mencerminkan penerapan prinsip kehati-hatian dalam pengelolaan risiko pembiayaan syariah. Secara keseluruhan, pergerakan ini menunjukkan bahwa pertumbuhan pembiayaan syariah tetap terjaga, dengan kualitas portofolio yang masih didominasi pembiayaan lancar dan didukung oleh pencadangan yang memadai.

In line with this increase, allowance for impairment losses also rose to IDR2.02 trillion from IDR1.63 trillion, or by IDR392.70 billion. The increase in provisioning was mainly observed in the trade, others, and agriculture sectors, reflecting bank **bjb**'s prudent approach in maintaining adequate reserves against potential deterioration in credit quality. Overall, this development indicates that bank **bjb** continues to strengthen provisioning in line with asset quality dynamics across several economic sectors.

(dalam jutaan Rupiah / in IDR million)

2024						Description
Lancar Current	**Dalam Perhatian Khusus** Special mention	**Kurang lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Total**	
						RELATED PARTIES
17,935	-	-	-	-	17,935	Consume
						THIRD PARTIES
6,555,918	280,214	21,366	13,416	105,202	6,976,116	Consume
1,589,830	25,860	1,672	74	197,544	1,814,980	Working capital
1,920,499	3,059	-	94	17,010	1,940,662	Investment
-	-	-	-	-	-	Syndicated
-	-	-	-	-	-	Employees
10,066,247	309,133	23,038	13,584	319,756	10,731,758	Total
(49,128)	(14,186)	(788)	(1,905)	(171,880)	(237,887)	Allowance for impairment losses
10,035,054	**294,947**	**22,250**	**11,679**	**147,876**	**10,511,806**	**Net**

Sharia financing as of December 31, 2025 was recorded at IDR11.88 trillion on a gross basis, increasing compared to IDR10.73 trillion as of December 31, 2024. After deducting allowance for impairment losses amounting to IDR248.88 billion, sharia financing – net was recorded at IDR11.67 trillion, increasing from IDR10.51 trillion in the previous year. The composition of sharia financing remained dominated by the current category, amounting to IDR11.00 trillion or approximately 93% of total gross financing, increasing from IDR10.07 trillion in 2024. This indicates that, overall, the quality of the sharia financing portfolio through subsidiaries remained well maintained.

In terms of financing type, the increase was primarily driven by consumer financing, which reached IDR7.84 trillion, followed by investment financing amounting to IDR2.09 trillion and working capital financing amounting to IDR1.95 trillion. On the other hand, there were increases in the special mention, substandard, and doubtful categories, while non-performing financing remained relatively stable.

In line with these developments, allowance for impairment losses also increased to IDR248.88 billion from IDR237.89 billion, reflecting the application of prudent principles in managing sharia financing risk. Overall, this movement indicates that sharia financing growth remained sustained, with portfolio quality still dominated by current financing and supported by adequate provisioning.

Tabel Pembiayaan Syariah Berdasarkan Jangka Waktu Perjanjian Kredit
Table of Sharia Financing Based on Loan Agreement Term

(dalam jutaan Rupiah / in IDR million)

Uraian	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024	Kenaikan/Penurunan Growth/Decline	Description
RUPIAH				INDONESIAN RUPIAH
≤ 1 tahun	**972,442**	790,246	182,196	≤ 1 year
> 1 - 5 tahun	**3,012,508**	2,421,848	590,660	> 1 - 5 years
> 5 - 10 tahun	**3,046,832**	2,913,254	133,578	> 5 - 10 years
> 10 tahun	**4,888,725**	4,624,345	264,380	> 10 years
Total	**11,920,507**	**10,749,693**	**1,170,814**	Total
Cadangan kerugian penurunan nilai	**(248,881)**	**(237,887)**	**(10,994)**	Allowance for Impairment Losses
Neto	**11,671,626**	**10,511,806**	**1,159,820**	Net

Tabel Pembiayaan dan Piutang Syariah Bermasalah dan Cadangan Kerugian Penurunan Nilai Berdasarkan Sektor Ekonomi
Table of Non-Performing Sharia Financing and Receivables and Allowance for Impairment Losses by Economic Sector

(dalam jutaan Rupiah / in IDR million)

Keterangan Information	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024		Kenaikan/Penurunan Growth/Decline	
	Kredit *Non performing* Non Performing Loan	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses	**Kredit *Non performing*** Non Performing Loan	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses	**Kredit *Non performing*** Non Performing Loan	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses
Pengangkutan dan pergudangan Transportation and warehousing	**16,496**	**(7,750)**	-	-	16,496	(7,750)
Pertambangan Mining	**124**	**(58)**	233	(114)	(109)	56
Industri Industry	**2,006**	**(943)**	2,096	(1,027)	(90)	84
Perdagangan Trading	**28,568**	**(13,421)**	8,487	(4,157)	20,081	(9,264)
Konstruksi Construction	**112,875**	**(53,030)**	86,180	(42,216)	26,695	(10,814)
Jasa dunia usaha Business world services	**22,466**	**(10,555)**	91,956	(74,781)	(69,490)	64,226
Jasa-jasa sosial Social services	**7,430**	**(3,491)**	6,941	(3,400)	489	(91)
Pertanian Agriculture	**20,266**	**(9,521)**	20,501	(10,043)	(235)	522
Lain-lain Others	**201,564**	**(97,122)**	139,984	(53,704)	61,580	(43,418)
Total	**411,795**	**(195,891)**	**356,378**	**(189,442)**	**55,417**	**(6,449)**

Pembiayaan syariah *non performing* pada tahun 2025 tercatat sebesar Rp411,80 miliar, meningkat dibandingkan tahun 2024 sebesar Rp356,38 miliar. Peningkatan ini terutama berasal dari sektor lain-lain sebesar Rp61,58 miliar, konstruksi sebesar Rp26,70 miliar, dan perdagangan sebesar Rp20,08 miliar. Selain itu, pembiayaan non performing pada sektor pengangkutan dan pergudangan juga mulai tercatat pada tahun 2025. Di sisi lain, penurunan terjadi pada beberapa sektor, terutama jasa dunia usaha, serta dalam skala yang lebih terbatas pada sektor pertanian, pertambangan, dan industri. Meskipun demikian, secara keseluruhan kualitas pembiayaan syariah masih menunjukkan tekanan pada beberapa sektor utama, khususnya lain-lain dan konstruksi, yang menjadi kontributor terbesar terhadap total pembiayaan non performing.

Sejalan dengan perkembangan tersebut, cadangan kerugian penurunan nilai atas pembiayaan syariah non performing meningkat menjadi Rp195,89 miliar dari Rp189,44 miliar. Peningkatan cadangan ini terutama terjadi pada sektor lain-lain, konstruksi, dan perdagangan, yang mencerminkan langkah kehati-hatian dalam menjaga kecukupan pencadangan atas risiko penurunan kualitas pembiayaan. Secara keseluruhan, pergerakan ini menunjukkan bahwa pertumbuhan pembiayaan syariah tetap disertai dengan penguatan pencadangan pada sektor-sektor yang mengalami peningkatan risiko.

Non-performing sharia financing as of December 31, 2025 was recorded at IDR411.80 billion, increasing compared to IDR356.38 billion as of December 31, 2024. The increase was primarily driven by the “others” sector amounting to IDR61.58 billion, construction amounting to IDR26.70 billion, and trade amounting to IDR20.08 billion. In addition, non-performing financing in the transportation and warehousing sector was newly recorded in 2025. On the other hand, decreases were observed in several sectors, particularly business services, as well as to a lesser extent in agriculture, mining, and industry. Nevertheless, overall sharia financing quality continued to show pressure in several key sectors, particularly others and construction, which represent the largest contributors to total non-performing financing

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In line with these developments, allowance for impairment losses on non-performing sharia financing increased to IDR195.89 billion from IDR189.44 billion. The increase in provisioning was mainly observed in the others, construction, and trade sectors, reflecting a prudent approach in maintaining adequate reserves against potential deterioration in financing quality. Overall, this movement indicates that growth in sharia financing was accompanied by strengthened provisioning in sectors experiencing increased risk.

Rasio Keuangan Penting

Rasio keuangan penting bank **bjb** pada tahun 2025 menunjukkan beberapa dinamika, khususnya pada aspek profitabilitas dan kualitas aset. ROA menurun menjadi 0,70% dari 0,86% dan ROE menjadi 7,32% dari 9,57%, sejalan dengan peningkatan beban operasional serta beban pencadangan (CKPN) yang tercermin dari kenaikan rasio CKPN menjadi 1,98% dari 1,42%.

Di sisi lain, kualitas aset mengalami tekanan yang tercermin dari peningkatan NPL *Gross* menjadi 2,91% dari 2,22% dan NPL *Nett* menjadi 1,29% dari 1,00%, yang berdampak pada peningkatan pembentukan cadangan dan turut menekan profitabilitas bank **bjb**.

Namun demikian, bank **bjb** masih mampu menjaga *Net Interest Margin* (NIM) tetap stabil di 3,84%, menunjukkan kemampuan dalam mengelola margin bunga di tengah tekanan biaya dana. Selain itu, rasio efisiensi BOPO meningkat menjadi 92,18% dari 90,20%, yang mencerminkan peningkatan beban operasional terhadap pendapatan.

Important Financial Ratio

Key financial ratios of bank **bjb** in 2025 reflected several dynamics, particularly in profitability and asset quality. Return on Assets (ROA) decreased to 0.70% from 0.86%, and Return on Equity (ROE) declined to 7.32% from 9.57%, in line with higher operating expenses and provisioning costs, as reflected in the increase in the allowance for impairment losses (CKPN) ratio to 1.98% from 1.42%.

On the other hand, asset quality showed signs of pressure, as indicated by the increase in Gross Non-Performing Loans (NPL) to 2.91% from 2.22% and Net NPL to 1.29% from 1.00%, which led to higher provisioning and exerted pressure on bank **bjb**’s profitability.

Nevertheless, bank **bjb** was able to maintain a stable Net Interest Margin (NIM) at 3.84%, reflecting its ability to manage interest margins amid cost of funds pressures. In addition, the efficiency ratio (BOPO) increased to 92.18% from 90.20%, indicating higher operating expenses relative to operating income.

Dari sisi likuiditas, LDR menurun menjadi 88,13% dari 89,49%, yang menunjukkan kondisi likuiditas yang relatif lebih longgar. Sementara itu, dari sisi permodalan, KPMM (CAR) meningkat menjadi 21,20% dari 19,70%, mencerminkan penguatan struktur permodalan bank **bjb**.

From a liquidity perspective, the Loan to Deposit Ratio (LDR) decreased to 88.13% from 89.49%, indicating relatively more accommodative liquidity conditions. Meanwhile, from a capital perspective, the Capital Adequacy Ratio (CAR) increased to 21.20% from 19.70%, reflecting a strengthening capital structure of bank **bjb**.

Tabel Rasio Keuangan Penting
Table of Important Financial Ratios

(Bank Only)

Uraian	2025	2024	Description
RASIO KINERJA			**PERFORMANCE RATIO**
Kewajiban Penyediaan Modal Minimum (KPMM)	**21.20%**	19.70%	Minimum Capital Requirement
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	**2.13%**	1.72%	Problematic Productive Assets and Problematic Non-Productive Assets to Total Productive Assets and Non-Productive Assets
Aset Produktif Bermasalah Terhadap Total Aset Produktif	**2.11%**	1.70%	Non Performing Productive Assets to Total Productive Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	**1.98%**	1.42%	Allowance for Impairment Losses (CKPN) of Financial Assets against Productive Assets
NPL (*BANK ONLY*)			**NPL (BANK ONLY)**
NPL *Gross*	**2.91%**	2.22%	NPL Gross
NPL *Nett*	**1.29%**	1.00%	NPL Nett
Return on Asset (ROA)	**0.70%**	0.86%	Return on Asset (ROA)
Return on Equity (ROE)	**7.32%**	9.57%	Return on Equity (ROE)
Net Interest Margin (NIM)	**3.84%**	3.83%	Net Interest Margin (NIM)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	**92.18%**	90.20%	Operational Costs to Operating Income (BOPO)
Loan to Deposit Ratio (LDR)	**88.13%**	89.49%	Loan to Deposit Ratio (LDR)
RASIO KEPATUHAN (*COMPLIANCE*)			**COMPLIANCE RATIO**
Persentase Pelanggaran BMPK			Percentage of LLL Violations
Pihak Terkait	**0.00%**	0.00%	Related parties
Pihak Tidak Terkait	**0.00%**	0.00%	Unrelated Parties
Persentase Pelampauan BMPK			Percentage of Exceeding LLL
Pihak Terkait	**0.00%**	0.00%	Related parties
Pihak Tidak Terkait	**0.00%**	0.00%	Unrelated Parties
Giro Wajib Minimum			Statutory Reserve Requirement
GWM Utama Rupiah			IDR main GWM
Harian	**0.00%**	0.00%	Daily
Rata-Rata	**7.14%**	7.09%	Average
GWM Valuta Asing	**4.29%**	4.35%	Foreign Currency GWM
Posisi Devisa Neto (PDN) secara keseluruhan	**2.50%**	3.20%	Overall Net Foreign Exchange Position

Suku Bunga Dasar Kredit

Suku Bunga Dasar Kredit (SBDK) digunakan sebagai dasar penetapan suku bunga kredit yang akan dikenakan oleh Bank Umum Konvensional (BUK) kepada nasabah. SBDK ditentukan BUK berdasarkan berbagai faktor, diantaranya suku bunga acuan yang ditetapkan oleh otoritas yang berwenang, harga pokok dana untuk kredit (*cost of fund*), biaya *overhead*, margin keuntungan, dan perkembangan kondisi ekonomi.

SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian BUK terhadap risiko untuk masing-masing debitur atau kelompok debitur. Besarnya suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK. Informasi SBDK yang berlaku setiap saat dapat dilihat pada publikasi di setiap kantor bank **bjb** dan/atau *website* bank **bjb** (www.bank**bjb**.co.id). Tingkat suku bunga yang disajikan adalah efektif p.a.

Prime Lending Rate

The Prime Lending Rate (PLR) serves as the basis for determining lending interest rates applied by Conventional Commercial Banks (BUK) to customers. The PLR is determined by BUK based on various factors, including the benchmark interest rate set by the relevant authority, cost of funds for lending, overhead costs, profit margin, and prevailing economic conditions.

The PLR does not include the estimated risk premium component, the amount of which depends on the bank's assessment of the risk associated with each debtor or group of debtors. The lending interest rate applied to a debtor may differ from the PLR. Information on the prevailing PLR can be obtained from publications at all bank **bjb** offices and/or through the bank **bjb** website (www.bank**bjb**.co.id). The interest rates presented are on an effective per annum (p.a.) basis.

Tabel Suku Bunga Dasar Kredit (*Prime Lending Rate*) bank bjb
Table of bank **bjb** Prime Lending Rate

(efektif % per tahun / effective % per year)

Periode Data 31 Desember 2025 Data Period December 31, 2025	Kredit Non-UMKM Non-MSME Loan		Kredit UMKM MSME Loan			KPR/KPA Mortgage	Non-KPR/ Non-KPA Non Mortgage
	Korporasi Corporate	Ritel Retail	Menengah Medium	Kecil Small	Mikro Micro		
Harga Pokok Dasar Kredit (HPDK) (%) Basic of Prime Lending Rate (%)	5.56%	5.56%	5.56%	5.56%	5.56%	5.56%	5.56%
Biaya *Overhead* (%) Overhead Cost (%)	0.13%	2.12%	2.00%	2.91%	4.10%	2.94%	3.39%
Marjin Keuntungan (%) Profit Margin (%)	1.42%	1.64%	2.23%	1.93%	2.76%	1.42%	1.20%
Suku Bunga Dasar Kredit (SBDK) (%) (HPDK+*Overhead*+Margin) Basic of Prime Lending Rate (%)+Overhead +Margin)	7.11%	9.32%	9.79%	10.40%	12.42%	9.92%	10.15%

Tabel Indikator/Kriteria dari Kategori Kredit
Table of Indicators/Criteria of Loan Category

Kategori Category	Definisi Kategori Category Definition	Indikator/Kriteria dari Kategori Kredit Indicators/Criteria of Loan Category
Korporasi Corporate	Kredit untuk tujuan pembiayaan yang bersifat produktif. Loan for productive financing purposes.	1. Kredit dengan tujuan produktif kepada calon debitur/debitur beserta grup usaha dengan plafon kredit dan/atau total eksposur di atas Rp100 miliar. 2. Pembiayaan dalam bentuk kredit jangka pendek, skema sindikasi dan *club deal* serta kredit kepada BUMN, BUMN *Holding* dan Grup BUMN tanpa batasan *plafond* sampai dengan BMPK. 1. Loan for productive purposes to prospective debtors/debtors and business groups with a maximum credit limit and/or total exposure above IDR100 billion. 2. Financing in the form of short-term credit, syndication schemes and club deals as well as credit to SOE, SOE Holding and SOE Groups without a maximum limit up to LLL.

Kategori Category	Definisi Kategori Category Definition	Indikator/Kriteria dari Kategori Kredit Indicators/Criteria of Loan Category
Ritel Retail	Kredit untuk tujuan pembiayaan yang bersifat produktif. Loan for productive financing purpose.	1. Kredit komersial mengelola kredit produktif dengan kriteria calon debitur sebagai berikut Pemerintah Daerah,BUMD *Holding*/BUMD/anak perusahaan BUMD, BLU, BLUD, Perguruan Tinggi Negeri (PTN) Kedinasan/berbadan hukum/non badan hukum, Perusahaan Swasta dan/atau multinasional (MNC) berikut afiliasinya atau grup perusahaannya, Badan usaha lainya seperti Perseroan terbatas (PT), Yayasan, Koperasi, BUMDes, CV, Firma, Perusahaan Dagang (PD), Perorangan, BPR Konvensional dan LKM. 2. Plafon Pengajuan Kredit dan/atau total eksposur: a. Khusus untuk produk Kredit Modal Kerja (KMK) dan Kredit Investasi (KI) dengan kriteria calon debitur/debitur yang masuk ke dalam segmentasi Divisi Komersial dan sesuai dengan ketentuan pada Manual Produk di Divisi komersial: • Calon debitur/debitur perorangan di atas Rp2 miliar sampai dengan Rp10 miliar • Calon debitur/debitur non perorangan di atas Rp2 miliar sampai dengan Rp100 miliar. b. Untuk seluruh produk komersial selain Kredit Modal Kerja (KMK) dan Investasi (KI): • Calon debitur/debitur perorangan dengan eksposur sampai dengan maksimal Rp10 miliar. • Calon debitur/debitur non perorangan dengan eksposur sampai dengan maksimal Rp100 miliar. 1. Commercial loans manage productive loans with the following criteria for prospective debtors: Regional Government, BUMD Holding/BUMD/subsidiary of BUMD, BLU, BLUD, State Universities (PTN) Civil Service/legal entity/non-legal entity, Private and/or multinational companies (MNC) and their affiliates or company groups, Other business entities such as Limited Liability Companies (PT), Foundations, Cooperatives, BUMDes, CV, Firms, Trading Companies (PD), Individuals, Conventional BPRs and LKM. 2. Loan Submission Limit and/or total exposure: a. Specifically for Working Capital Credit (KMK) and Investment Loan (KI) products with the criteria for prospective debtors/debtors include the Commercial Division segmentation and in accordance with the provisions of the Product Manual in the Commercial Division: • Prospective individual debtors/debtors above IDR2 billion to IDR10 billion • Prospective non-individual debtors/debtors above IDR2 billion to IDR100 billion. b. For all commercial products other than Working Capital Loans (KMK) and Investment (KI): • Prospective individual debtors/debtors with exposure up to a maximum of IDR10 billion. • Prospective non-individual debtors/debtors with exposure up to a maximum of IDR100 billion.

Suku Bunga Dana

Informasi suku bunga tabungan, deposito dan giro bank **bjb** per Desember 2025 disajikan sebagai berikut:

Fund Interest Rates

Information on interest rates for bank **bjb** savings, deposits and current accounts as of December 2025 is presented as follow:

Tabel Suku Bunga Tabungan
Table of Savings Interest Rates

Jenis Tabungan dan *Tiering*	Suku Bunga Interest Rate	Types of Savings and Tiering
bjb Tandamata	**0.00%-1.60%**	**bjb Tandamata**
Saldo < Rp10 juta	**0.00%**	Balance < IDR10 million
Rp10 juta ≤ Saldo < Rp50 juta	**0.10%**	IDR10 million ≤ Balance < IDR50 million
Rp50 juta ≤ Saldo < Rp500 juta	**0.25%**	IDR50 million ≤ Balance < IDR500 million
Rp500 juta ≤ Saldo < Rp1 miliar	**0.60%**	IDR500 million ≤ Balance < IDR1 billion
Saldo ≥ Rp50 juta	**1.60%**	Balance ≥ IDR50 m
bjb Tandamata Purnabakti	**0.00%-2.00%**	**bjb Tandamata Purnabakti**
Saldo < Rp500 ribu	**0.00%**	Balance < IDR500 thousand
Rp500 ribu ≤ Saldo < Rp5 juta	**1.00%**	IDR500 thousand ≤ Balance < IDR5 million
Rp5 juta ≤ Saldo < Rp50 juta	**1.50%**	IDR5 million ≤ Balance < IDR50 million
Saldo ≥ Rp50 juta	**2.00%**	Balance ≥ IDR50 million

Jenis Tabungan dan *Tiering*	Suku Bunga Interest Rate	Types of Savings and Tiering
Simpeda	**0.00%-1.50%**	Simpeda
Saldo < Rp500 ribu	**0.00%**	Balance < IDR500 thousand
Rp500 ribu ≤ Saldo < Rp5 juta	**0.50%**	IDR500 thousand ≤ Balance < IDR5 million
Rp5 juta ≤ saldo < Rp50 juta	**1.00%**	IDR5 million ≤ Balance < IDR50 million
saldo ≥ Rp50 juta	**1.50%**	Balance ≥ IDR50 million
bjb Tandamata Gold	**0.00%-3.00%**	bjb Tandamata Gold
Saldo < Rp50 juta	**0.00%**	Balance < IDR50 million
Rp50 juta ≤ Saldo < Rp500 juta	**1.00%**	IDR50 million ≤ Balance < IDR500 million
Rp500 juta ≤ Saldo < Rp2 miliar	**2.00%**	IDR500 million ≤ Balance < IDR2 billion
Saldo ≥ Rp2 miliar	**3.00%**	Balance ≥ IDR2 billion
bjb Tandamata Bisnis	**0.00%-3.50%**	bjb Tandamata Bisnis
Saldo < Rp10 juta	**0.00%**	Balance < IDR10 million
Rp10 juta ≤ Saldo < Rp100 juta	**1.00%**	IDR10 million ≤ Balance < IDR100 million
Rp100 juta ≤ Saldo < Rp1 miliar	**1.50%**	IDR100 million ≤ Balance < IDR1 billion
Rp1 miliar ≤ Saldo < Rp5 miliar	**2.50%**	IDR1 billion ≤ Balance < IDR5 billion
saldo ≥ Rp5 miliar	**3.50%**	Balance ≥ IDR5 billion
bjb Tandamata Berjangka	**3,5%**	bjb Tandamata Berjangka
bjb Tandamata My First	**0.00%-1.00%**	bjb Tandamata My First
Saldo < Rp500 ribu	**0.00%**	Balance < IDR500 thousand
Rp500 ribu ≤ Saldo < Rp1 juta	**0.25%**	IDR500 ribu ≤ Balance < IDR1 million
saldo ≥ Rp1 juta	**1.00%**	Balance ≥ IDR1 million

Keterangan:
Suku bunga tabungan dihitung berdasarkan saldo harian, untuk **bjb** Tandamata Bisnis dihitung berdasarkan saldo harian (*tiering progresif*).

Note:
Savings interest rates were calculated based on the daily balance, for **bjb** Tandamata Bisnis it was calculated based on the daily balance (progressive tiering).

Tabel Suku Bunga **bjb** Deposito
Table of **bjb** Deposit Interest Rates

bjb Deposito Berjangka **bjb** Deposito Berjangka					
Tiering	**Jangka Waktu 01 Bulan** 1-Month Period	**Jangka Waktu 03 Bulan** 3-Month Period	**Jangka Waktu 06 Bulan** 6-Month Period	**Jangka Waktu 12 Bulan** 12-Month Period	**Jangka Waktu 24 Bulan** 24-Month Period
< Rp100 juta < IDR100 million	**2.50%**	**2.60%**	**2.70%**	**2.75%**	**2.90%**
≥ Rp100 juta - < Rp500 juta ≥ IDR100 million - < IDR500 million	**2.50%**	**2.60%**	**2.70%**	**2.75%**	**2.90%**
Rp500 juta - < Rp2 miliar IDR500 million - < IDR2 billion	**2.50%**	**2.60%**	**2.70%**	**2.90%**	**2.90%**
≥ Rp2 miliar ≥ IDR2 billion	**2.50%**	**2.60%**	**2.70%**	**2.90%**	**2.90%**

Tabel Suku Bunga Deposito Suka-suka
Table of Interest Rate Deposito Suka-suka

Deposito Suka-suka Deposito Suka-suka				
Tiering	**Jangka Waktu 01 Bulan** 1-Month Period	**Jangka Waktu 03 Bulan** 3-Month Period	**Jangka Waktu 06 Bulan** 6-Month Period	**Jangka Waktu 12 Bulan** 12-Month Period
Minimal Rp10 juta Minimum IDR10 million	**3.25%**	**3.50%**	**3.50%**	**3.50%**

Tabel Suku Bunga Deposito Valas
Table of Foreign Currency Deposit Interest Rates

Deposito Suka-suka Deposito Suka-suka				
Tiering	**Jangka Waktu 01 Bulan** 1-Month Period	**Jangka Waktu 03 Bulan** 3-Month Period	**Jangka Waktu 06 Bulan** 6-Month Period	**Jangka Waktu 12 Bulan** 12-Month Period
USD				
1,000	**0.25 %**	**0.25 %**	**0.25 %**	**0.25 %**
SGD, EUR, JPY				
Setara USD 100,000 Equivalent USD 100,000				
EUR	**0.0%**	**0.0%**	**0.0%**	**0.0%**
JPY	**0.0%**	**0.0%**	**0.0%**	**0.0%**
SGD	**0.1%**	**0.1%**	**0.1%**	**0.1%**

Tabel Suku Bunga Giro
Table of Current Account Interest Rates

Jenis Giro dan *Tiering*	Suku Bunga Interest Rate	Types of Current Account and Tiering
bjb Giro Perorangan		**bjb** Giro Perorangan
bjb Giro Umum		**bjb** Giro Umum
Saldo < Rp5 juta	**0.00%**	Balance < IDR5 million
Rp5 juta ≤ Saldo < Rp50 juta	**0.50%**	IDR5 million ≤ Balance < IDR50 million
Rp50 juta ≤ Saldo < Rp500 juta	**1.00%**	IDR50 million ≤ Balance < IDR500 million
Rp500 juta ≤ Saldo < Rp1 miliar	**1.25%**	IDR500 million ≤ Balance < IDR1 billion
Saldo ≥ Rp1 miliar	**1.50%**	Balance ≥ IDR1 billion
bjb Giro Kasda		**bjb** Giro Kasda
Saldo < Rp5 juta	**0.00%**	Balance < IDR5 million
Saldo ≥ Rp50 juta	**3.00%**	Balance ≥ IDR50 million
bjb Giro Bank Lain		**bjb** Giro Bank Lain

Jenis Giro dan *Tiering*	Suku Bunga Interest Rate	Types of Current Account and Tiering
Saldo < Rp10 juta	**0.00%**	Balance < IDR10 million
Rp10 juta ≤ Saldo < Rp50 juta	**0.25%**	IDR10 million ≤ Balance < IDR50 million
Saldo ≥ Rp50 juta	**0.50%**	Balance ≥ IDR50 million
bjb Giro Valas		**bjb** Giro Valas
bjb Giro Valas USD		**bjb** Giro Valas USD
Saldo < USD1 ribu	**0.00%**	Balance < USD1 thousand
USD1 ribu ≤ Saldo < USD100 ribu	**0.10%**	USD1 ribu ≤ Balance < USD100 thousand
Saldo ≥ USD 100 ribu	**0.25%**	Balance ≥ USD 100 thousand
bjb Giro Valas Valas		**bjb** Giro Valas Valas
SGD	**0.15%**	SGD
CNY	**0.10%**	CNY
EUR	**0.10%**	EUR
JPY	**0.00%**	JPY
AUD	**0.00%**	AUD



Analisis Kualitas Aset Produktif

Total aset produktif tahun 2025 mencapai Rp169,50 triliun, menurun dibandingkan dengan tahun 2024 mencapai Rp174,94 triliun. Komposisi aset produktif tahun 2025 yang termasuk dalam kategori lancar sebesar Rp157,46 triliun atau 92,10%, dalam perhatian khusus sebesar Rp7,09 triliun atau 4,18%, kurang lancar sebesar Rp409,14 miliar atau 0,24%, diragukan sebesar Rp525,93 miliar atau 0,31%, dan macet sebesar Rp3,97 triliun atau 2,34%.

Tabel Kualitas Aset Produktif
Table of Earning Assets Quality

No	POS-POS POSTS	INDIVIDUAL 31 Desember 2025 December 31, 2025				
		Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	
I	**PIHAK TERKAIT** RELATED PARTIES					
1	Penempatan pada bank lain Placement with another bank					
a.	Rupiah Rupiah	**235,169**	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	
2	Tagihan *spot* dan derivatif/*forward* Spot and derivative/ forward bills					
a.	Rupiah Rupiah	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	
3	Surat berharga yang dimiliki Securities owned					
a.	Rupiah Rupiah	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	
4	Surat Berharga yang dijual dengan janji dibeli kembali (*Repo*) Securities sold with an agreement to repurchase (Repo)					
a.	Rupiah Rupiah	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	

Productive asset quality analysis

Total earning assets in 2025 amounted to IDR169.50 trillion, representing a decrease compared to 2024 of IDR174.94 trillion. The composition of earning assets in 2025 classified as current amounted to IDR157.46 trillion or 92.10%, special mention amounted to IDR7.09 trillion or 4.18%, substandard amounted to IDR409.14 billion or 0.24%, doubtful amounted to IDR525.93 billion or 0.31%, and loss amounted to IDR3.97 trillion or 2.34%.

(dalam jutaan Rupiah / in IDR million)

	INDIVIDUAL							
	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024					
	Macet Loss	Jumlah Total	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Total
	-	**235,169**	55,168	-	-	-	-	55,168
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

No	POS-POS POSTS	INDIVIDUAL				
		31 Desember 2025 December 31, 2025				
		Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	
5	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali *(Reverse Repo)* Receivables on securities purchased with an agreement to resell (Reverse Repo)					
	a. Rupiah Rupiah	-	-	-	-	
	b. Valuta asing Foreign exchange	-	-	-	-	
6	Tagihan akseptasi Acceptance claims	-	-	-	-	
7	Kredit yang diberikan dan pembiayaan yang diberikan Loans given and financing provided					
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM) **Micro, Small and Medium Enterprises (MSME) Debtors**					
	i. Rupiah i. Rupiah	**397,065**	-	-	-	
	ii. Valuta asing ii. Foreign exchange	-	-	-	-	
	b. Bukan debitur UMKM **Not MSME debtors**					
	i. Rupiah i. Rupiah	**621,402**		-	-	
	ii. Valuta asing ii. Foreign exchange	-	-	-	-	
	c. Kredit yang direstrukturisasi **) **Restructured credit **)**					
	i. Rupiah i. Rupiah	**596,591**		-	-	
	ii. Valuta asing ii. Foreign exchange	-	-	-	-	
8	Penyertaan modal Equity capital	**2,349,042**	-	**1,480**	**7,381**	
9	Tagihan Lainnya Other Bills	-	-	-	-	

	INDIVIDUAL							
	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024					
	Macet Loss	Jumlah Total	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Total
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		397,065	686,106	-	-	-	-	686,106
	-	-	-	-	-	-	-	-
	-	**621,402**	339,521	-	-	-	-	339,521
	-	-	-	-	-	-	-	-
		596,591	527,080	-	-	-	-	527,080
	-	-	-	-	-	-	-	-
	51,103	**2,409,006**	2,349,109	-	8,186	548	67,018	2,424,861
	-	-	-	-	-	-	-	-

No	POS-POS POSTS		INDIVIDUAL				
			31 Desember 2025 December 31, 2025				
			Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	
10	Komitmen dan kontinjensi Commitments and contingencies						
	a.	Rupiah Rupiah	2,825	-	-	-	
	b.	Valuta asing Foreign exchange	-	-	-	-	
	TOTAL PIHAK TERKAIT TOTAL RELATED PARTIES		4,202,094	-	1,480	7,381	
II	PIHAK TIDAK TERKAIT UNRELATED PARTIES						
1	Penempatan pada bank lain Placement with another bank						
	a.	Rupiah Rupiah	1,071,660	-	-	-	
	b.	Valuta asing Foreign exchange	487,097	-	-	-	
2	Tagihan spot dan derivatif/*forward* Spot and derivative/forward bills						
	a.	Rupiah Rupiah	-	-	-	-	
	b.	Valuta asing Foreign exchange	-	-	-	-	
3	Surat berharga yang dimiliki Securities owned						
	a.	Rupiah Rupiah	28,307,499	-	-	-	
	b.	Valuta asing Foreign exchange	3,679,135	-	-	-	
4	Surat Berharga yang dijual dengan janji dibeli kembali (*Repo*) Securities sold with an agreement to repurchase (Repo)						
	a.	Rupiah Rupiah	8,790,000	-	-	-	
	b.	Valuta asing Foreign exchange	-	-	-	-	

	INDIVIDUAL							
	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024					
	Macet Loss	Jumlah Total	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Total
	-	**2,825**	45,242	-	-	-	-	45,242
	-	-	-	-	-	-	-	-
	51,103	**4,262,058**	**4,002,226**	**-**	**8,186**	**548**	**67,018**	**4,077,978**
	-	**1,071,660**	1,697,682	-	-	-	-	1,697,682
	66	**487,163**	531,770	-	-	-	56	531,826
	-	-	-	-	-	-	-	-
	-	-	2,591	-	-	-	-	2,591
	-	**28,307,499**	32,934,731	-	-	-	-	32,934,731
	-	**3,679,135**	2,936,472	-	-	-	-	2,936,472
	-	**8,790,000**	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

No	POS-POS POSTS		INDIVIDUAL				
			31 Desember 2025 December 31, 2025				
			Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	
5	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*Reverse Repo*) Receivables on securities purchased with an agreement to resell (Reverse Repo)						
	a.	Rupiah Rupiah	**78,120**	-	-	-	
	b.	Valuta asing Foreign exchange	-	-	-	-	
6	Tagihan akseptasi Acceptance claims						
	a.	Rupiah Rupiah	**57,971**	-	-	-	
	b.	Valuta asing Foreign exchange	-	-	-	-	
7	Kredit yang diberikan dan pembiayaan yang diberikan Loans given and financing provided						
	a.	**Debitur Usaha Mikro, Kecil dan Menengah (UMKM)** **Micro, Small and Medium Enterprises (MSME) Debtors**					
		i. Rupiah i. Rupiah	**7,365,367**	**462,181**	**66,904**	**104,072**	
		ii. Valuta asing ii. Foreign exchange	**18,772**	-	-	-	
	b.	**Bukan debitur UMKM** **Not MSME debtors**					
		i. Rupiah i. Rupiah	**96,393,580**	**3,174,813**	**190,684**	**246,275**	
		ii. Valuta asing ii. Foreign exchange	**258,937**	-	-	-	
	c.	**Kredit yang direstrukturisasi** **Restructured credit**					
		i. Rupiah i. Rupiah	**2,351,897**	**3,162,554**	**133,345**	**164,590**	
		ii. Valuta asing ii. Foreign exchange	-	-	-	-	
8	Penyertaan modal Equity capital		-	-	-	-	
9	Tagihan Lainnya Other Bills		-	-	-	-	

	INDIVIDUAL							
	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024					
	Macet Loss	Jumlah Total	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Total
	-	**78,120**	57,970	-	-	-	-	57,970
	-	-	-	-	-	-	-	-
	-	**57,971**	114,231	-	-	-	-	114,231
	-	-	-	-	-	-	-	-
	1,234,677	**9,233,201**	9,724,788	554,225	129,251	207,784	869,543	11,485,591
	-	**18,772**	-	-	-	-	-	-
	1,408,308	**101,413,660**	100,797,526	2,858,459	143,726	100,292	1,202,336	105,102,339
	-	**258,937**	1,870,325	-	-	-	-	1,870,325
	1,272,255	**7,084,641**	3,717,775	2,074,446	103,041	48,361	496,164	6,439,787
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

No	POS-POS POSTS		INDIVIDUAL				
			31 Desember 2025 December 31, 2025				
			Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	
10	Komitmen dan kontinjensi Commitments and contingencies						
	a.	Rupiah Rupiah	4,398,541	288,560	16,729	3,609	
	b.	Valuta asing Foreign exchange	1,918	-	-	-	
	TOTAL PIHAK TIDAK TERKAIT TOTAL UNRELATED PARTIES		153,260,494	7,088,108	407,662	518,546	
III	INFORMASI LAIN OTHER INFORMATION						
1	Total aset bank yang dijaminkan: Total bank assets pledged as collateral:						
	a.	Pada Bank Indonesia At Bank Indonesia	-	-	-	-	
	b.	Pada pihak lain At the other party	-	-	-	-	
2	Agunan yang diambil alih Foreclosed collateral		-	-	-	-	
	TOTAL INFORMASI LAIN TOTAL OTHER INFORMATION		-	-	-	-	
	TOTAL		157,462,588	7,088,108	409,142	525,927	

Struktur Permodalan

Kebijakan Manajemen dan Dasar Pemilihan Kebijakan Manajemen atas Struktur Modal

Kebijakan terhadap struktur modal yaitu cadangan dari laba yaitu sebesar 55% dan direncanakan melalui *right issue*, penerbitan obligasi subordinasi dan penyisihan laba tahun lalu. Beberapa perkembangan peraturan yang signifikan mempengaruhi kondisi operasional dan bisnis bank **bjb** ke depan antara lain tercermin dari terbitnya Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum. Berdasarkan POJK tersebut bank **bjb** yang sebelumnya dalam kategori Bank Umum berdasarkan Kegiatan Usaha (BUKU) III menjadi Kelompok Bank Berdasarkan Modal Inti (KBMI) 2 (Bank dengan Modal Inti lebih dari Rp6 triliun sampai dengan Rp14 triliun). Masuknya modal inti bank **bjb** dalam kategori KBMI 2 membuat kegiatan usaha yang dapat dilakukan oleh bank **bjb** menjadi lebih luas, serta dapat meningkatkan kepercayaan nasabah dalam melakukan aktivitas kegiatan perbankannya melalui bank **bjb**.

	INDIVIDUAL							
	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024					
	Macet Loss	**Jumlah** Total	**Lancar** Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Total
	1,742	**4,709,181**	7,565,862	15,081	176	810	1,370	7,583,299
	-	**1,918**	60,946	-	-	-	-	60,946
	3,917,048	**165,191,858**	**162,012,669**	**5,502,211**	**376,194**	**357,247**	**2,569,469**	**170,817,790**
	-	**-**	-	-	-	-	-	-
	-	**-**	-	-	-	-	-	-
	-	**42,980**	-	-	-	-	-	43,990
	-	**42,980**	**-**	**-**	**-**	**-**	**-**	**43,990**
	3,968,151	**169,496,896**	**166,014,895**	**5,502,211**	**384,380**	**357,795**	**2,636,487**	**174,939,758**

Capital Structure

Management Policy and Basis for Selecting Management Policy on Capital Structure

The policy on capital structure is a profit reserve of 55% and is planned through a rights issue , the issuance of Subordinated Bonds and an allowance for last year's profits. Several significant regulatory developments affect future operational and business conditions of bank **bjb**, among others reflected in the issuance of Financial Services Authority Regulation Number 12/POJK.03/2021 concerning Commercial Banks. Based on OJK regulation This is bank **bjb** which was previously in the Commercial Bank category based on Business Activities (BUKU) III, it becomes a Bank Group Based on Core Capital (KBMI) 2 (Banks with more Core Capital from IDR6 trillion to IDR14 trillion). Entry of core capital bank **bjb** in the KBMI 2 category makes the business activities that can be carried out by bank **bjb** wider, and can increase customer confidence in carrying out activities banking activities through bank **bjb**.

Per akhir Desember 2025, modal inti bank **bjb** (*audited*) mencapai Rp14,89 triliun dan berada pada kategori KBMI 2 membuat kegiatan usaha yang dapat dilakukan oleh bank **bjb** menjadi lebih luas, serta dapat meningkatkan kepercayaan nasabah dalam melakukan aktivitas kegiatan perbankannya melalui bank **bjb**. Strategi permodalan yang efektif, kuat dan efisien telah menjadi fokus manajemen seiring dengan terus bertumbuhnya bank **bjb** menjadi bank yang semakin besar dan semakin kuat.

Komponen permodalan bank **bjb** didominasi oleh komponen permodalan yang bersifat permanen, dimana komponen modal inti merupakan komponen terbesar dalam struktur permodalan bank **bjb**. Pada posisi bulan Desember 2025, rasio modal inti bank **bjb** baik secara individual dan konsolidasi terhadap total ATMR bank **bjb** mencapai 17,45% dan 16,16%. Rasio tersebut berada diatas ketentuan yang ditetapkan oleh bank Indonesia dengan batasan minimum yaitu 6% baik secara individual maupun konsolidasi. Perhitungan rasio modal inti utama (*Common Equity Tier 1 Ratio*) terhadap total ATMR bank **bjb** baik secara individual dan konsolidasi di bulan Desember 2025 mencapai 16,28% dan 15,21% berada di atas ketentuan yang telah ditetapkan Bank Indonesia dengan batasan minimum yaitu 4,50%.

Kecukupan Permodalan

Sebagai salah satu pengungkapan Basel II Pilar III, Otoritas Jasa Keuangan telah menerbitkan Surat Edaran Otoritas Jasa Keuangan Nomor 26/SEOJK.03/2016 tanggal 14 Juli 2016 perihal Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets* (CEMA). Sehubungan hal tersebut, bank telah mengembangkan dan menerapkan metodologi untuk penerapan Internal *Capital Adequacy Assessment Process* (ICAAP) dimana metodologi tersebut telah dibahas dan disetujui dalam Komite Manajemen Risiko bank **bjb**. Dewan Komisaris dan Direksi senantiasa melakukan telaah atas kebijakan struktur modal Perseroan agar sejalan dengan strategi yang telah ditetapkan dan *risk appetite* bank **bjb**. Laporan rasio kecukupan penyediaan modal minimum sesuai Profil Risiko dilaporkan secara berkala kepada Dewan Komisaris dan Direksi sebagai salah satu bentuk kepatuhan terhadap ketentuan Surat Edaran Otoritas Jasa Keuangan tersebut.

Pengukuran internal yang dilakukan bank telah memperhitungkan Pilar I dan Pilar II yaitu rasio kecukupan modal bank minimum sesuai profil risiko baik secara individual maupun konsolidasi di bulan Desember 2025 mencapai 9,21% dimana hasil pengukuran profil risiko bank pada periode tersebut berada pada level peringkat komposit *Low to Moderate*. Pada posisi bulan Desember 2025, rasio kecukupan modal minimum bank baik secara individual sebesar 9,21% serta konsolidasi sebesar 9,21%

As of December 31, 2025, bank **bjb**'s core capital (audited) amounted to IDR14.89 trillion and was classified under KBMI 2, enabling bank **bjb** to expand the scope of its business activities and enhance customer confidence in conducting banking transactions through bank **bjb**. An effective, strong, and efficient capital strategy has remained a key focus of management in line with bank **bjb**'s continued growth into a larger and more resilient bank.

The capital structure of bank **bjb** is predominantly composed of permanent capital components, with core capital representing the largest portion. As of December 31, 2025, the core capital ratio of bank **bjb**, both on an individual and consolidated basis, to total risk-weighted assets (RWA) stood at 17.45% and 16.16%, respectively. These ratios were above the minimum requirement set by Bank Indonesia of 6% for both individual and consolidated levels. Furthermore, the Common Equity Tier 1 (CET1) ratio to total RWA of bank **bjb**, both individually and on a consolidated basis as of December 2025, reached 16.28% and 15.21%, respectively, exceeding the minimum regulatory requirement of 4.50% as stipulated by Bank Indonesia.

Adequacy of Capital

As part of Basel II Pillar III disclosures, the Financial Services Authority has issued Circular Letter of the Financial Services Authority Number 26/SEOJK.03/2016 dated July 14, 2016 concerning the Minimum Capital Adequacy Requirement based on Risk Profile and the Fulfillment of Capital Equivalency Maintained Assets (CEMA). In relation thereto, the Bank has developed and implemented a methodology for the Internal Capital Adequacy Assessment Process (ICAAP), which has been reviewed and approved by the Risk Management Committee of bank **bjb**. The Board of Commissioners and the Board of Directors continuously review the Company's capital structure policy to ensure alignment with the established strategy and the risk appetite of bank **bjb**. The report on the minimum capital adequacy ratio based on the Bank's risk profile is submitted periodically to the Board of Commissioners and the Board of Directors as part of compliance with the aforementioned Circular Letter of the Financial Services Authority.

The Bank's internal assessment has incorporated both Pillar I and Pillar II, whereby the minimum capital adequacy ratio based on the risk profile, both on an individual and consolidated basis as of December 2025, reached 9.21%. The Bank's risk profile assessment during the period was rated at a composite level of Low to Moderate. As of December 2025, the Bank's minimum capital adequacy ratio stood at 9.21% on both an individual and consolidated basis.

Sejalan telah diterbitkannya POJK Nomor 11/POJK.03/2016 tanggal 29 Januari 2016 perihal Kewajiban Penyediaan Modal Minimum bank Umum, saat ini bank telah mempersiapkan infrastruktur yang baik dan efektif dalam rangka memastikan implementasi POJK tersebut tidak mengganggu ekspansi bisnis dan aktivitas operasional bank **bjb**. Sesuai POJK tersebut, bank harus menyediakan rasio kecukupan modal minimum sesuai profil risiko bank ditambah dengan *Capital Conservation Buffer*, *Countercylical Buffer* dan *Capital Surcharge* untuk D-SIB *(Domestic Systemically Important Bank)*. *Capital Conservation Buffer* tersebut diperlukan oleh bank sebagai upaya penyangga *(buffer)* dalam menghadapi kerugian akibat kondisi krisis, sedangkan *Countercylical Buffer* dibutuhkan bank sebagai tambahan modal penyangga untuk mengantisipasi kerugian apabila terjadi pertumbuhan kredit perbankan yang berlebihan sehingga berpotensi mengganggu stabilitas sistem keuangan.

Following the issuance of Financial Services Authority Regulation Number 11/POJK.03/2016 dated January 29, 2016 concerning the Minimum Capital Adequacy Requirement for Commercial Banks, the Bank has established adequate and effective infrastructure to ensure that the implementation of such regulation does not hinder the expansion of business activities and operational performance of bank **bjb**. In accordance with the regulation, the Bank is required to maintain a minimum capital adequacy ratio based on its risk profile, supplemented by a Capital Conservation Buffer, Countercyclical Buffer, and Capital Surcharge for Domestic Systemically Important Banks (D-SIB). The Capital Conservation Buffer serves as a buffer to absorb potential losses during periods of financial stress, while the Countercyclical Buffer provides additional capital to mitigate potential losses arising from excessive credit growth that may disrupt financial system stability.

bank **bjb** selalu melakukan perbaikan dan pengembangan baik dari segi produk dan jasa serta peningkatan infrastruktur manajemen risiko bank melalui analisis yang komprehensif disertai dengan riset yang memadai sehingga dapat menjaga agar aktivitas bisnis dan operasional bank tetap *prudent* dan berada dalam batas toleransi risiko bank. Selain itu pula, bank telah menetapkan *risk appetite* dan *risk tolerance* agar kecukupan permodalan yang dimiliki bank masih memadai dan mampu meng-*cover* kerugian ataupun potensi risiko kerugian yang timbul dari aktivitas operasional bank **bjb**.

bank **bjb** continuously enhances and develops its products and services, as well as strengthens its risk management infrastructure through comprehensive analysis supported by adequate research, to ensure that its business and operational activities remain prudent and within the Bank's defined risk tolerance. In addition, the Bank has established risk appetite and risk tolerance frameworks to ensure that its capital adequacy remains sufficient to absorb losses or potential losses arising from its operational activities.

Pengelolaan modal risiko kredit bank **bjb** berpedoman pada Surat Edaran Otoritas Jasa Keuangan nomor 42/SEOJK.03/2016 tanggal 28 September 2016 perihal Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar. Penetapan bobot risiko pada perhitungan ATMR mengacu kepada bobot risiko sesuai ketentuan Otoritas Jasa Keuangan dimaksud.

The management of credit risk capital at bank **bjb** refers to Circular Letter of the Financial Services Authority Number 42/SEOJK.03/2016 dated September 28, 2016 concerning Guidelines for the Calculation of Risk-Weighted Assets for Credit Risk using the Standardized Approach. The determination of risk weights in the calculation of Risk-Weighted Assets (RWA) is conducted in accordance with the applicable regulations of the Financial Services Authority.

Dalam mengukur ATMR Risiko Pasar, bank mempergunakan format *standardized approach* dengan berpedoman pada Surat Edaran Otoritas Jasa Keuangan nomor 23/SEOJK.03/2022 tanggal 7 Desember 2022 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum.

In measuring RWA for market risk, the Bank applies the standardized approach in accordance with Circular Letter of the Financial Services Authority Number 23/SEOJK.03/2022 dated December 7, 2022 concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks.

Perhitungan kecukupan modal risiko operasional masih menggunakan metode pendekatan standar yang dilakukan sesuai dengan Surat Edaran Otoritas Jasa Keuangan nomor 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Operasional dengan Menggunakan Pendekatan Standar Bagi Bank Umum. Berdasarkan metode tersebut, Perusahaan mengalokasikan modal minimum untuk risiko operasional berdasarkan hasil perkalian antara Komponen Indikator Bisnis (KIB) dan Faktor Pengali Kerugian Intern (FPKI). Perhitungan kecukupan modal risiko operasional tersebut menjadi dasar dalam perhitungan ATMR Risiko Operasional.

The calculation of capital adequacy for operational risk continues to apply the standardized approach in accordance with Circular Letter of the Financial Services Authority Number 6/SEOJK.03/2020 dated April 29, 2020 concerning the Calculation of Risk-Weighted Assets for Operational Risk using the Standardized Approach for Commercial Banks. Based on this approach, the Bank allocates minimum capital for operational risk by multiplying the Business Indicator Component (BIC) with the Internal Loss Multiplier (ILM). The calculation of capital adequacy for operational risk serves as the basis for determining RWA for operational risk.

Rincian Struktur Modal

Sesuai dengan Peraturan OJK, Struktur permodalan Bank terdiri dari Modal Inti (*Tier* 1) dan Modal Pelengkap (*Tier* 2).

Capital Structure Details

In accordance with OJK Regulations, the Bank's capital structure consists of Core Capital (Tier 1) and Supplementary Capital (Tier 2).

Tabel 1.a Pengungkapan Kuantitatif Struktur Permodalan Bank Umum
Tabel 1.a Quantitative Disclosure of Commercial Bank Capital Structure

(dalam jutaan Rupiah / in IDR million)

Komponen Modal	2025		2024		Capital Components
	Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation	
KOMPONEN MODAL					CAPITAL COMPONENTS
Modal Inti (*Tier* 1)	**14,885,013**	**16,937,396**	**13,698,368**	**15,950,452**	**Core Capital (Tier 1)**
Modal Inti Utama (CET1)	**13,886,956**	**15,939,339**	**12,700,311**	**14,952,395**	**Main Core Capital (CET1)**
Modal Disetor	**2,630,361**	**2,630,361**	2,630,361	2,630,361	Paid-up capital
Cadangan Tambahan Modal	**13,693,558**	**13,431,608**	12,478,752	12,366,276	Additional Capital Reserves
Kepentingan Non Pengendali yang dapat diperhitungkan	-	**11,603**	-	11,130	Non-Controlling Interests that can be taken into account
Faktor Pengurang Modal Inti	**2,436,963**	**134,233**	2,408,802	55,372	Core Capital Reduction Factor
Modal Inti Tambahan (AT1)	**998,057**	**998,057**	**998,057**	**998,057**	**Additional Core Capital (AT1)**
Modal Pelengkap (*Tier* 2)	**3,198,631**	**3,711,821**	**4,003,237**	**4,225,222**	**Complementary Capital (Tier 2)**
Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan *Tier* 2	**2,288,444**	**2,564,444**	3,024,630	3,024,630	Capital instruments in the form of shares or other that meet Tier 2 requirements
Agio/Disagio	-	-	-	-	Agio/Disagio
Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit)	**910,187**	**1,147,377**	978,607	1,200,592	PPKA general reserves for productive assets that must be calculated (maximum 1.25% Credit Risk RWA)
Faktor Pengurang Modal Pelengkap	-	-	-	-	Complementary Capital Reduction Factors
Total Modal Inti dan Modal Pelengkap	**18,083,644**	**20,649,217**	**17,701,605**	**20,175,674**	**Total Core Capital and Supplementary Capital**
ASET TERTIMBANG MENURUT RISIKO (ATMR)					RISK WEIGHTED ASSETS (RWA)
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Kredit	**71,904,841**	**90,642,806**	77,250,799	94,846,797	Risk Weighted Assets (RWA) for Credit Risk
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Operasional	**7,914,517**	**8,696,188**	7,334,264	7,738,823	Risk Weighted Assets (RWA) for Operational Risk
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar	**5,481,032**	**5,481,032**	5,253,596	5,253,596	Risk Weighted Assets (RWA) For Market Risk
Total ATMR	**85,300,390**	**104,820,026**	**89,838,659**	**107,839,216**	**Total RWA**
Rasio KPMM Sesuai Profil Risiko (%)	**9.21%**	**9.21%**	**9.18%**	**9.18%**	**KPMM Ratio According to Risk Profile (%)**
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO					ALLOCATION OF KPMM FULFILLMENT ACCORDING TO RISK PROFILE
Dari CET 1	**4.29%**	**4.72%**	3.61%	4.33%	From CET 1
Dari AT 1	**1.17%**	**0.95%**	1.11%	0.93%	From AT 1
Dari *Tier* 2	**3.75%**	**3.54%**	4.46%	3.92%	From Tier 2

Komponen Modal	2025		2024		Capital Components
	Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation	
RASIO KPMM					**KPMM RATIO**
Rasio CET1 (%)	**16.28%**	**15.21%**	**14.14%**	**13.87%**	**CET1 Ratio (%)**
Rasio *Tier* 1 (%)	**17.45%**	**16.16%**	15.25%	14.79%	Tier 1 Ratio (%)
Rasio *Tier* 2 (%)	**3.75%**	**3.54%**	4.46%	3.92%	Tier 2 Ratio (%)
Rasio KPMM (%)	**21.20%**	**19.70%**	**19.70%**	**18.71%**	**KPMM Ratio (%)**
CET 1 untuk *Buffer* (%)	**11.99%**	**10.49%**	10.53%	9.71%	CET 1 for BUFFER (%)
PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK					**BUFFER PERCENTAGE THAT MUST BE FULFILLED BY THE BANK**
Capital Conservation Buffer (%)	**2.50%**	**2.50%**	2.50%	2.50%	Capital Conservation Buffer (%)
Countercyclical Buffer (%)	**0.00%**	**0.00%**	0.00%	0.00%	Countercyclical Buffer (%)
Capital Surcharge Untuk Bank Sistemik (%)	**1.00%**	**1.00%**	1.00%	1.00%	Capital Surcharge for Systemic Banks (%)

Struktur permodalan bank **bjb** pada tahun 2025 menunjukkan penguatan yang tercermin dari peningkatan total modal inti dan modal pelengkap menjadi Rp18,08 triliun dari Rp17,70 triliun pada tahun 2024. Secara konsolidasian, total modal juga meningkat menjadi Rp20,65 triliun dari Rp20,18 triliun. Penguatan tersebut terutama didorong oleh peningkatan modal inti (*Tier* 1), khususnya Modal Inti Utama (CET1), yang naik menjadi Rp13,89 triliun pada level Bank dan Rp15,94 triliun secara konsolidasian. Sementara itu, modal inti tambahan (AT1) relatif stabil, sedangkan modal pelengkap (Tier 2) menurun dibandingkan tahun sebelumnya.

Di sisi lain, Aset Tertimbang Menurut Risiko (ATMR) menurun menjadi Rp85,30 triliun pada level Bank dari Rp89,84 triliun, dan secara konsolidasian turun menjadi Rp104,82 triliun dari Rp107,84 triliun. Penurunan ini terutama berasal dari penurunan ATMR risiko kredit, meskipun ATMR untuk risiko operasional dan risiko pasar mengalami peningkatan. Sejalan dengan perkembangan tersebut, rasio permodalan bank **bjb** menunjukkan perbaikan, dengan rasio CET1 meningkat menjadi 16,28% dari 14,14%, rasio Tier 1 menjadi 17,45% dari 15,25%, dan rasio KPMM menjadi 21,20% dari 19,70%. Secara konsolidasian, rasio KPMM juga meningkat menjadi 19,70% dari 18,71%.

Secara keseluruhan, posisi permodalan bank **bjb** tetap berada jauh di atas rasio KPMM sesuai profil risiko sebesar 9,21%, serta di atas *buffer* permodalan yang diwajibkan, sehingga mencerminkan kapasitas permodalan yang kuat untuk mendukung ekspansi usaha dan menyerap risiko yang melekat pada kegiatan usaha bank **bjb**.

The capital structure of bank **bjb** in 2025 demonstrated strengthening, as reflected in the increase in total core capital and supplementary capital to IDR18.08 trillion from IDR17.70 trillion in 2024. On a consolidated basis, total capital also increased to IDR20.65 trillion from IDR20.18 trillion. This improvement was primarily driven by the increase in core capital (Tier 1), particularly Common Equity Tier 1 (CET1), which rose to IDR13.89 trillion at the Bank level and IDR15.94 trillion on a consolidated basis. Meanwhile, additional Tier 1 (AT1) remained relatively stable, while supplementary capital (Tier 2) declined compared to the previous year.

On the other hand, Risk-Weighted Assets (RWA) decreased to IDR85.30 trillion at the Bank level from IDR89.84 trillion, and on a consolidated basis declined to IDR104.82 trillion from IDR107.84 trillion. This decrease was mainly attributable to a reduction in credit risk RWA, despite increases in RWA for operational risk and market risk. In line with these developments, bank **bjb**'s capital ratios improved, with the CET1 ratio increasing to 16.28% from 14.14%, the Tier 1 ratio to 17.45% from 15.25%, and the Capital Adequacy Ratio (CAR) to 21.20% from 19.70%. On a consolidated basis, the CAR also increased to 19.70% from 18.71%.

Overall, bank **bjb**'s capital position remained well above the minimum capital adequacy ratio based on its risk profile of 9.21%, as well as above the required capital buffers, reflecting a strong capital capacity to support business expansion and absorb risks inherent in bank **bjb**'s business activities.

Ikatan Material Terkait Investasi Barang Modal

Selama tahun 2025 dan 2024, bank **bjb** tidak memiliki ikatan material terkait investasi barang modal. Sehingga tidak terdapat informasi tujuan dari ikatan tersebut, sumber dana yang diharapkan untuk memenuhi ikatan tersebut, mata uang yang menjadi denominasi dan langkah yang direncanakan untuk melindungi risiko dari posisi mata uang asing yang terkait.

Material Commitments Related to Investment in Capital Goods

During 2025 and 2024, bank **bjb** did not have any material commitments related to capital expenditures. Accordingly, there is no information to be disclosed regarding the objectives of such commitments, the expected sources of funding to fulfill such commitments, the currency denomination, or the measures planned to mitigate foreign exchange risk associated with such positions.

Investasi Barang Modal

Investasi berupa barang modal (*capital expenditure*) merupakan aktivitas pengeluaran dana yang digunakan untuk membeli sejumlah aset tetap atau menambah nilai aset tetap yang diharapkan dapat memberikan nilai manfaat di masa depan.

Investment In Capital Goods

Investment in the form of capital goods (capital expenditure) is the activity of spending funds used to purchase a number of Fixed Assets or increase the value of Fixed Assets which are expected to provide beneficial value in the future.

Jenis dan Nilai Investasi Barang Modal

Jenis dan investasi barang modal disajikan dalam tabel berikut.

Type and Value of Investment In Capital Goods

The types and investments in capital goods are presented in the following table.

Tabel Penambahan Aset Tetap Kepemilikan Langsung Yang Dimiliki Bank
Table of Addition of Fixed Assets Directly Owned by Banks

(dalam jutaan Rupiah / in IDR million)

Jenis Type	Penambahan Investasi Tahun 2025 Investment Additions in 2025	Penambahan Investasi Tahun 2024 Investment Additions in 2024	Kenaikan/Penurunan Growth/Decline
Tanah Land	**25,835**	5,780	20,055
Bangunan Building	**11,160**	2,081	9,079
Perlengkapan Equipment	**162,121**	231,565	(69,444)
Kendaraan Vehicle	**3,676**	821	2,855
Aset dalam penyelesaian Assets in progress	**182,674**	180,212	2,462
Total	**385,466**	**420,459**	**(34,993)**

Penambahan aset tetap pada tahun 2025 tercatat sebesar Rp385,47 miliar, meningkat dibandingkan tahun 2024 sebesar Rp420,46 miliar (secara komposisi tetap tinggi meskipun terdapat penurunan pada beberapa pos). Penambahan terbesar berasal dari aset dalam penyelesaian sebesar Rp182,67 miliar dan perlengkapan sebesar Rp162,12 miliar, yang mencerminkan *ongoing* investasi Bank dalam pengembangan infrastruktur dan operasional. Sementara itu, penambahan pada tanah dan bangunan juga meningkat, masing-masing sebesar Rp25,84 miliar dan Rp11,16 miliar, menunjukkan adanya ekspansi fisik secara selektif. Secara keseluruhan, penambahan aset tetap ini sejalan dengan arus kas investasi,

Additions to fixed assets in 2025 amounted to IDR385.47 billion, reflecting a decrease compared to 2024 of IDR420.46 billion (while the overall composition remained relatively significant despite declines in certain components). The largest additions were derived from construction in progress amounting to IDR182.67 billion and equipment amounting to IDR162.12 billion, reflecting the Bank's ongoing investments in infrastructure and operational development. Meanwhile, additions to land and buildings also increased, amounting to IDR25.84 billion and IDR11.16 billion, respectively, indicating selective physical expansion. Overall, these additions to fixed assets were in line with investing cash flows, whereby bank

di mana bank **bjb** tetap melakukan investasi secara terukur untuk mendukung pertumbuhan bisnis, dengan tetap menjaga efisiensi dan optimalisasi aset.

Tujuan Investasi Barang Modal

bank **bjb** melakukan investasi barang modal dalam bentuk aset tetap berupa tanah, bangunan, perlengkapan/inventaris kantor dan kendaraan, dengan tujuan untuk mendukung kelancaran kegiatan operasional.

Investasi barang modal tahun 2025 terbesar yaitu terkonsentrasi pada inventaris kantor dalam rangka pemenuhan permintaan - permintaan seluruh unit kerja, *support* perluasan jaringan kantor dari Divisi Jaringan dan Layanan, Divisi Operasional, serta *support* peningkatan teknologi dari Divisi Information Technology dan Divisi IT Security.

Komitmen dan Kontijensi

Ikhtisar komitmen dan kontijensi bank **bjb** adalah sebagai berikut.

bjb continued to undertake measured investments to support business growth while maintaining efficiency and optimizing asset utilization.

Purpose of Investment in Capital Goods

bank **bjb** invests in capital goods in the form of Fixed Assets in the form of land, buildings, office equipment/inventory and vehicles, with the aim of supporting the smooth running of operational activities.

The largest investments in capital goods in 2025 were concentrated on office inventory in order to fulfill the demands of all business units, support for office network expansion from the Network and Services Division, Operations Division, and support for technology improvements from the Information Technology Division and IT Security Division.

Commitments and Contingencies

An overview of bank **bjb** commitments and contingencies is as follows.

Tabel Komitmen dan Kontijensi
Table of Commitments and Contingencies

(dalam jutaan Rupiah / in IDR million)

Keterangan	2025	2024	Information
TAGIHAN KOMITMEN			COMMITMENTS RECEIVABLES
Fasilitas pinjaman/pembiayaan yang belum ditarik	**108,000**	108,000	Unused loan facilities
Posisi valas yang akan diserahkan untuk transaksi *spot* dan derivatif/*forward*	**0**	1,395,323	Forex positions to be received from spot and derivative/forward transactions
Lainnya	**11,544,373**	10,185,177	Others
Total Tagihan Komitmen	**11,652,373**	**11,688,500**	**Total Commitments receivables**
LIABILITAS KOMITMEN			COMMITMENTS LIABILITIES
Fasilitas kredit kepada debitur yang belum digunakan	**3,948,333**	6,564,845	Unused loan facilities
Posisi valas yang akan diserahkan untuk transaksi *spot* dan derivatif/*forward*	**0**	1,400,265	Forex positions to be received from spot and derivative/forward transactions
Irrevocable letters of credit yang masih berjalan	**45,891**	158,472	Outstanding irrevocable letters of credit
Lainnya	**11,215,560**	10,816,688	Others
Total Liabilitas Komitmen	**15,209,784**	**18,940,270**	**Total Commitments liabilities**
TAGIHAN KONTINJENSI			CONTINGENT RECEIVABLES
Lainnya	**7,888**	7,888	Others
Total Tagihan Kontinjensi	**7,888**	**7,888**	**Total Contingent receivables**
LIABILITAS KONTINJENSI			CONTINGENT LIABILITIES
Garansi yang diterbitkan	**719,700**	966,170	Guarantees issued
Lainnya	**0**	0	Others
Total Liabilitas Kontinjensi	**719,700**	**966,170**	**Total Contingent liabilities**

Posisi komitmen dan kontinjensi bank **bjb** pada tahun 2025 menunjukkan penurunan dibandingkan tahun sebelumnya, terutama pada sisi liabilitas komitmen dan liabilitas kontinjensi. cDari sisi tagihan komitmen, total tercatat sebesar Rp11,65 triliun, relatif stabil dibandingkan tahun 2024 sebesar Rp11,69 triliun. Posisi ini terutama ditopang oleh komponen lainnya sebesar Rp11,54 triliun, sementara fasilitas pinjaman/ pembiayaan yang belum ditarik tetap sebesar Rp108,00 miliar.

Di sisi liabilitas komitmen, total tercatat sebesar Rp15,21 triliun, menurun dibandingkan tahun 2024 sebesar Rp18,94 triliun. Penurunan ini terutama berasal dari berkurangnya fasilitas kredit kepada debitur yang belum digunakan menjadi Rp3,95 triliun dari Rp6,56 triliun, serta penurunan *irrevocable* letters of credit yang masih berjalan menjadi Rp45,89 miliar dari Rp158,47 miliar.

Sementara itu, tagihan kontinjensi tercatat stabil sebesar Rp7,89 miliar. Adapun liabilitas kontinjensi menurun menjadi Rp719,70 miliar dari Rp966,17 miliar, terutama berasal dari penurunan garansi yang diterbitkan.

Secara keseluruhan, perkembangan ini menunjukkan bahwa eksposur *off-balance sheet* bank **bjb** pada tahun 2025 cenderung lebih rendah dibandingkan tahun sebelumnya, yang mencerminkan pengelolaan komitmen dan kontinjensi yang tetap prudent.

The position of commitments and contingencies of bank **bjb** in 2025 showed a decrease compared to the previous year, particularly on the commitment liabilities and contingent liabilities sides. On the receivables from commitments side, the total amounted to IDR11.65 trillion, relatively stable compared to IDR11.69 trillion in 2024. This position was primarily supported by other components amounting to IDR11.54 trillion, while undrawn loan/financing facilities remained at IDR108.00 billion.

On the commitment liabilities side, the total amounted to IDR15.21 trillion, decreasing from IDR18.94 trillion in 2024. This decline was mainly attributable to the reduction in unused credit facilities to debtors to IDR3.95 trillion from IDR6.56 trillion, as well as a decrease in outstanding irrevocable letters of credit to IDR45.89 billion from IDR158.47 billion.

Meanwhile, contingent receivables remained stable at IDR7.89 billion. Contingent liabilities decreased to IDR719.70 billion from IDR966.17 billion, primarily due to a decline in issued guarantees.

Overall, these developments indicate that bank **bjb**'s off-balance sheet exposure in 2025 was lower compared to the previous year, reflecting prudent management of commitments and contingencies.

Informasi dan Fakta Material Setelah Tanggal Laporan Akuntan

Sampai dengan akhir Laporan Tahunan disusun tidak terdapat uraian kejadian penting setelah tanggal laporan akuntan termasuk dampaknya terhadap kinerja dan risiko usaha di masa mendatang.

Information and Material Facts After the Date of the Accountant's Report

Up to the end of the Annual Report preparation, there were no descriptions of significant events after the accountant's report date, including their impact on future operational performance and business risks.

Prospek Usaha dan Strategi Ke Depan Tahun 2026

Menurut International Monetary Fund (IMF) dalam *World Economic Outlook* (WEO) Oktober 2025, pertumbuhan ekonomi global diperkirakan melambat dan mencapai sekitar 3,1% pada tahun 2026. Perlambatan tersebut dipengaruhi oleh meningkatnya ketidakpastian kebijakan perdagangan global yang berdampak pada melemahnya kepercayaan pelaku usaha dan investor, serta mendorong fragmentasi ekonomi global. Kondisi ini tercermin dari meningkatnya kecenderungan proteksionisme dan penyesuaian rantai pasok global yang mengurangi efisiensi produksi dan menekan kinerja perdagangan internasional. Selain itu, dampak lanjutan kebijakan tarif Amerika Serikat terhadap mitra dagangnya masih berlanjut dan turut meningkatkan biaya produksi, menekan volume perdagangan global, serta menahan arus investasi lintas negara.

Business Prospects and Future Strategies In 2026

According to the International Monetary Fund (IMF) in the World Economic Outlook (WEO) October 2025, global economic growth is projected to moderate and reach approximately 3.1% in 2026. The slowdown is driven by rising uncertainty in global trade policies, which has weakened business and investor confidence and contributed to increasing global economic fragmentation. This condition is reflected in the growing trend of protectionism and adjustments in global supply chains, which reduce production efficiency and put pressure on international trade performance. In addition, the ongoing impact of United States tariff policies on its trading partners continues to increase production costs, suppress global trade volumes, and restrain cross-border investment flows.

Di tengah dinamika tersebut, meningkatnya risiko geopolitik global menambah ketidakpastian prospek ekonomi dunia. Pada saat yang sama, keterbatasan ruang fiskal di sejumlah negara maju, seiring tingginya tingkat utang publik dan kebutuhan konsolidasi fiskal pasca pandemi, membatasi kapasitas kebijakan fiskal untuk memberikan stimulus tambahan bagi perekonomian. Kombinasi berbagai faktor tersebut menyebabkan pemulihan ekonomi global berlangsung secara moderat dan tidak merata antar negara, serta secara keseluruhan menahan prospek pertumbuhan ekonomi global dalam jangka menengah.

Amid these dynamics, heightened global geopolitical risks have further increased uncertainty surrounding the global economic outlook. At the same time, limited fiscal space in several advanced economies, in line with elevated public debt levels and the need for post-pandemic fiscal consolidation, has constrained the capacity of fiscal policy to provide additional economic stimulus. The combination of these factors has resulted in a moderate and uneven global economic recovery across countries, thereby weighing on global economic growth prospects over the medium term.

Meskipun lanskap global menunjukkan perlambatan, perekonomian Indonesia pada tahun 2026 diproyeksikan tetap solid, meskipun dibayangi ketidakpastian eksternal yang tinggi. Kementerian Keuangan memperkirakan pertumbuhan ekonomi Indonesia mencapai sebesar 5,4%, didukung oleh terjaganya permintaan domestik, keberlanjutan agenda reformasi struktural, serta efektivitas bauran kebijakan fiskal dalam menjaga momentum pemulihan ekonomi. Sejalan dengan itu, Bank Indonesia memproyeksikan pertumbuhan ekonomi berada pada kisaran 4,9%-5,7%, mencerminkan ketahanan konsumsi rumah tangga, meningkatnya kontribusi investasi, serta dukungan kebijakan moneter dan makroprudensial yang akomodatif dan terkoordinasi dengan kebijakan fiskal. Bloomberg memperkirakan pertumbuhan ekonomi Indonesia sebesar 5,0%, dengan mempertimbangkan moderasi kinerja ekspor seiring pelemahan permintaan global, namun tetap ditopang oleh kuatnya pasar domestik dan stabilitas makroekonomi yang terjaga.

Despite the moderating global landscape, Indonesia's economy in 2026 is projected to remain resilient, albeit amid elevated external uncertainties. The Ministry of Finance estimates Indonesia's economic growth at 5.4%, supported by sustained domestic demand, the continuation of structural reform agendas, and the effectiveness of fiscal policy mix in maintaining the momentum of economic recovery. In line with this, Bank Indonesia projects economic growth in the range of 4.9%–5.7%, reflecting resilient household consumption, increasing investment contributions, and accommodative monetary and macroprudential policies coordinated with fiscal policy. Bloomberg estimates Indonesia's economic growth at 5.0%, taking into account the moderation in export performance in line with weakening global demand, while remaining supported by a strong domestic market and maintained macroeconomic stability.

Industri perbankan Indonesia pada 2026 diproyeksikan tetap tumbuh positif, meski harus menghadapi dinamika global dan nasional yang penuh ketidakpastian. Sejumlah faktor pendukung prospek pertumbuhan, antara lain inflasi yang terjaga di kisaran target 2,5% ±1% pada tahun 2026, ruang pelonggaran kebijakan moneter Bank Indonesia (BI), serta stimulus fiskal pemerintah yang difokuskan pada UMKM, energi terbarukan, perumahan, dan infrastruktur. Program populis seperti Makan Bergizi Gratis (MBG) dan pembangunan 770 ribu unit rumah melalui FLPP dan Tapera dipastikan akan meningkatkan permintaan kredit ritel maupun konstruksi.

The Indonesian banking industry in 2026 is projected to continue growing positively, despite facing global and domestic dynamics marked by heightened uncertainty. Several supporting factors underpin this growth outlook, including inflation maintained within the target range of 2.5% ±1% in 2026, room for monetary policy easing by Bank Indonesia (BI), and government fiscal stimulus focused on MSMEs, renewable energy, housing, and infrastructure. Populist programs such as the Free Nutritious Meals (MBG) program and the construction of 770 thousand housing units through FLPP and Tapera are expected to increase demand for both retail and construction loans.

Mencermati berbagai tantangan dan peluang yang dihadapi industri perbankan, serta arah kebijakan yang akan ditempuh ke depan, Bank Indonesia memproyeksikan pertumbuhan kredit pada kisaran 8%–12%. Proyeksi ini sejalan dengan perkiraan Otoritas Jasa Keuangan yang memproyeksikan Dana Pihak Ketiga (DPK) berpotensi tumbuh sekitar 7%–9%, didukung oleh stabilitas makroekonomi yang terjaga, inflasi yang terkendali, serta tetap kuatnya kepercayaan masyarakat terhadap sistem keuangan nasional. Dengan demikian, secara fundamental, ruang ekspansi intermediasi perbankan pada tahun mendatang masih relatif terbuka.

In view of the challenges and opportunities faced by the banking industry, as well as the policy direction going forward, Bank Indonesia projects credit growth in the range of 8%–12%. This projection is in line with that of the Financial Services Authority, which estimates Third Party Funds (DPK) to grow by approximately 7%–9%, supported by maintained macroeconomic stability, controlled inflation, and sustained public confidence in the national financial system. Accordingly, from a fundamental perspective, the room for banking intermediation expansion in the coming year remains relatively open.

Meskipun demikian, prospek pertumbuhan tersebut tidak terlepas dari berbagai tantangan struktural yang masih membayangi industri. Tingginya biaya dana (Cost of Fund/CoF) akibat dominasi dana mahal, khususnya deposito berjangka, terus menekan ruang ekspansi dan margin intermediasi. Selain itu, risiko kredit pada sektor-sektor yang bersifat siklikal seperti komoditas, konstruksi, dan perdagangan menuntut penerapan manajemen risiko yang lebih pruden dan selektif. Kondisi ini menunjukkan bahwa pertumbuhan yang diharapkan tetap harus diimbangi dengan pengelolaan risiko dan efisiensi yang kuat.

Di saat yang sama, dinamika persaingan juga semakin kompleks. Meningkatnya intensitas kompetisi dengan perusahaan *financial technology (fintech)* dan lembaga keuangan non-bank, baik dalam penghimpunan dana maupun penyaluran pembiayaan, mendorong perbankan untuk mempercepat transformasi digital, meningkatkan efisiensi operasional, serta memperkuat proposisi nilai. Artinya, keberlanjutan pertumbuhan tidak hanya ditentukan oleh faktor makroekonomi, tetapi juga oleh kemampuan adaptasi model bisnis terhadap perubahan lanskap industri keuangan.

Namun demikian, di tengah berbagai tantangan tersebut, peluang pertumbuhan tetap terbuka lebar. Akselerasi digitalisasi sistem pembayaran, penguatan ekosistem *Open Banking* dan integrasi QRIS lintas negara, serta pengembangan pembiayaan berkelanjutan *(green financing)* sejalan dengan implementasi *Green Taxonomy* 2.0 dan kebijakan pajak karbon menjadi katalis positif bagi ekspansi yang lebih inklusif dan berkelanjutan. Oleh karena itu, melalui penerapan strategi yang tepat—meliputi optimalisasi CASA untuk menekan CoF, peningkatan efisiensi operasional, penguatan manajemen risiko, serta ekspansi pembiayaan ke sektor hijau dan UMKM—industri perbankan nasional memiliki ruang untuk mencatatkan pertumbuhan yang moderat hingga agresif secara berkelanjutan pada tahun 2026.

Sumber:
- Asumsi dasar ekonomi makro pertumbuhan ekonomi 2026 dalam kerangka ekonomi makro dan pokok-pokok kebijakan fiskal RAPBN 2026, Kementerian Keuangan Republik Indonesia, 20 Mei 2025.
- *World Economic Outlook*, International Monetary Fund (IMF), Oktober 2025.
- *Annual Meeting* 2025: Proyeksi Pertumbuhan Kredit Perbankan 2026, Bank Indonesia, 28 November 2025.
- Siaran Pers No.27/304/Dkom, Bank Indonesia, 17 Desember 2025.
- Bloomberg proyeksikan ekonomi RI tumbuh stabil di 2026, Bloomberg Intelligence, 5 Januari 2026.
- Sektor Jasa Keuangan yang Stabil dan Kontributif Mendukung Perdalaman Pasar dan Perekonomian Nasional, Pertemuan Tahunan Industri Jasa Keuangan (PTIJK) 2026, Otoritas Jasa Keuangan, 5 Februari 2026

Dengan mempertimbangkan berbagai proyeksi pertumbuhan ekonomi dan sektor keuangan tersebut, bank **bjb** optimistis memiliki prospek usaha yang baik serta ruang ekspansi yang berkelanjutan pada tahun mendatang. Ketahanan ekonomi domestik, dukungan kebijakan fiskal dan moneter yang akomodatif, serta meningkatnya kebutuhan pembiayaan pada sektor-sektor prioritas menjadi landasan kuat bagi bank **bjb** untuk memperkuat fungsi intermediasi dan meningkatkan daya saing. Sejalan dengan hal tersebut, peluang yang dapat dimanfaatkan oleh bank **bjb** antara lain sebagai berikut:

Nevertheless, these growth prospects are not without structural challenges that continue to weigh on the industry. The high cost of funds (CoF), driven by the dominance of high-cost funding, particularly time deposits, continues to exert pressure on expansion capacity and intermediation margins. In addition, credit risks in cyclical sectors such as commodities, construction, and trade necessitate more prudent and selective risk management practices. This condition indicates that the expected growth must be accompanied by strong risk management and efficiency measures.

At the same time, competitive dynamics are becoming increasingly complex. Intensifying competition with financial technology (fintech) companies and non-bank financial institutions, both in fund raising and financing distribution, is encouraging banks to accelerate digital transformation, improve operational efficiency, and strengthen their value proposition. This implies that the sustainability of growth is determined not only by macroeconomic factors but also by the ability of business models to adapt to changes in the financial industry landscape.

However, amid these challenges, growth opportunities remain substantial. The acceleration of payment system digitalization, strengthening of the Open Banking ecosystem and cross-border QRIS integration, as well as the development of sustainable financing (green financing) in line with the implementation of Green Taxonomy 2.0 and carbon tax policies, serve as positive catalysts for more inclusive and sustainable expansion. Therefore, through the implementation of appropriate strategies—comprising CASA optimization to reduce CoF, enhancement of operational efficiency, strengthening of risk management, and expansion of financing to green sectors and MSMEs—the national banking industry has the potential to achieve moderate to aggressive growth on a sustainable basis in 2026.

Sources:
- Macroeconomic assumptions for 2026 economic growth within the macroeconomic framework and key fiscal policy directions of the 2026 State Budget Draft (RAPBN 2026), Ministry of Finance of the Republic of Indonesia, May 20, 2025.
- World Economic Outlook, International Monetary Fund (IMF), October 2025.
- Annual Meeting 2025: Banking Credit Growth Projection for 2026, Bank Indonesia, November 28, 2025.
- Press Release No.27/304/Dkom, Bank Indonesia, December 17, 2025.
- Bloomberg Intelligence projects Indonesia's economy to grow steadily in 2026, Bloomberg Intelligence, January 5, 2026.
- A Stable and Contributive Financial Services Sector Supporting Financial Market Deepening and the National Economy, Annual Meeting of the Financial Services Industry (PTIJK) 2026, Financial Services Authority, February 5, 2026.

Taking into account the various projections for economic growth and the financial sector, bank **bjb** remains optimistic about its business prospects and the availability of sustainable expansion opportunities in the coming year. The resilience of the domestic economy, supported by accommodative fiscal and monetary policies, as well as increasing financing needs in priority sectors, provides a strong foundation for bank **bjb** to strengthen its intermediation function and enhance competitiveness. In line with this, the opportunities that can be leveraged by bank **bjb** include the following:

1. Sinergi dengan pemerintah daerah menjadi peluang untuk *cross selling* kredit produktif, *treasury*, dan layanan digital publik berbasis integrasi ekosistem, serta memperluas *income* melalui *bundling* produk investasi dan asuransi bagi ASN dan Pemda.

2. Fitur dan layanan digital bank **bjb** dapat ditingkatkan, karena wadahnya sudah tersedia dan terdapat peluang besar untuk memperkuat posisi di *digital banking*.

3. Penyesuaian biaya akuisisi (*cost per acquisition)* memungkinkan fleksibilitas dalam strategi *pricing*, baik untuk efisiensi maupun daya saing.
4. Ambisi Pemerintah Provinsi Jawa Barat RPJMD, RKPD Jabar 2026 untuk mempercepat pembangunan ekonomi regional melalui pelaksanaan berbagai proyek (misalnya infrastruktur, pendidikan) menciptakan peluang signifikan bagi bank **bjb** untuk menjadi penyedia layanan keuangan utama, sekaligus mendorong sinergi strategis.

5. Preferensi terhadap pembiayaan berkelanjutan (ESG) meningkat, membuka potensi bank **bjb** sebagai katalis pembiayaan hijau dan syariah daerah.
6. Tren digitalisasi pelayanan publik (SP2D, QRIS Daerah, *payroll* ASN) memberi peluang bagi bank **bjb** dalam menjadi *anchor* bank bagi Pemda melalui integrasi sistem pembayaran publik.
7. Peningkatan (Rp200 triliun) likuiditas nasional membuka peluang bagi bank **bjb** dalam memperluas ekspansi kredit produktif, memperkuat posisi likuiditas, dan melakukan *reposisi pricing* berbasis layanan serta efisiensi pendanaan.
8. Pergeseran minat masyarakat ke aset aman seperti emas dan saham, membuka peluang bagi bank **bjb** dalam menawarkan produk investasi ritel, sehingga dana tetap berada di ekosistem bank **bjb**.

Berdasarkan hal yang telah dijabarkan di atas, bank **bjb** optimis untuk dapat senantiasa meningkatkan kinerja dalam jangka pendek maupun jangka panjang secara berkelanjutan. Hal ini didasarkan pada kekuatan yang dimiliki oleh bank **bjb** yaitu:

1. *Captive market* di Jawa Barat (ASN dan Pemda), serta dukungan aktif dari pemerintah daerah memperkuat posisi bank **bjb** sebagai bank mitra pembangunan daerah.

2. *Brand equity* yang kuat, sejalan dengan visi menjadi "Bank Pilihan Utama Anda", memperkuat *positioning* dan citra layanan yang handal.
3. Jaringan operasional telah meluas ke luar Jawa Barat, dengan BPD dengan jumlah kantor cabang terbanyak di Indonesia memperkuat kehadiran fisik dan aksesibilitas.

4. Demografi pegawai didominasi usia 30-40 tahun, dengan daya adaptasi digital yang kuat dan inovatif.

1. Synergy with regional governments presents opportunities for cross-selling of productive loans, treasury services, and digital public services based on integrated ecosystems, as well as expanding income through bundled investment and insurance products for civil servants and regional governments.
2. bank **bjb**'s digital features and services can be further enhanced, as the platform is already in place and there is significant potential to strengthen its position in digital banking.
3. Adjustments to acquisition costs (cost per acquisition) provide flexibility in pricing strategies, both to improve efficiency and enhance competitiveness.
4. The development ambitions of the West Java Provincial Government as outlined in the Regional Medium-Term Development Plan (RPJMD) and the 2026 Regional Government Work Plan (RKPD) to accelerate regional economic growth through various projects (such as infrastructure and education) create significant opportunities for bank **bjb** to serve as a primary financial services provider, while also fostering strategic synergies.
5. Increasing preference for sustainable financing (ESG) opens opportunities for bank **bjb** to act as a catalyst for regional green and sharia financing.
6. The trend of public service digitalization (SP2D, Regional QRIS, civil servant payroll) provides opportunities for bank **bjb** to become an anchor bank for regional governments through the integration of public payment systems.
7. The increase in national liquidity (IDR200 trillion) presents opportunities for bank **bjb** to expand productive lending, strengthen its liquidity position, and reposition pricing strategies based on service value and funding efficiency.
8. The shift in public interest toward safe-haven assets such as gold and equities provides opportunities for bank **bjb** to offer retail investment products, thereby retaining funds within the bank **bjb** ecosystem.

Based on the foregoing, bank **bjb** remains optimistic about its ability to continuously improve performance in both the short and long term on a sustainable basis. This optimism is supported by the strengths possessed by bank **bjb**, as follows:

1. A captive market in West Java (civil servants and regional governments), along with active support from regional governments, strengthens bank **bjb**'s position as a regional development partner bank.
2. Strong brand equity, in line with its vision to become "Your Main Bank of Choice", reinforces its positioning and reliable service image.
3. An expanded operational network beyond West Java, with the highest number of branch offices among Regional Development Banks (BPDs) in Indonesia, enhances physical presence and accessibility.
4. A workforce demographic dominated by individuals aged 30–40 years, with strong digital adaptability and innovation capabilities.

5. Produk lengkap sebagai *one stop solution*, memberikan kemudahan bagi nasabah, serta variasi produk simpanan dan pinjaman yang beragam sebagai *one-stop solution*, memperkuat positioning bank di berbagai segmen nasabah.
6. Digitalisasi lebih maju dibandingkan BPD lain, dengan modernisasi layanan digital (**bjb** DIGI, DIGI *Cash*, Kredit Digital) menjadi keunggulan kompetitif dalam layanan.

Menghadapi berbagai tantangan di tengah kondisi bisnis yang semakin kompleks, Direksi terus berperan aktif dalam menavigasi, mitigasi, dan beradaptasi secara cepat dan tepat dalam merumuskan strategi serta menentukan kebijakan strategis untuk mengoptimalkan kinerja bank **bjb**. Dalam menghadapi dinamika bisnis yang terus berubah, bank **bjb** menetapkan kebijakan strategis yang tertuang dalam Rencana Bisnis Bank (RBB) sebagai panduan untuk lebih selektif dan berhati-hati dalam penyaluran kredit guna mengurangi risiko penurunan kualitas kredit. Sejalan dengan itu, bank **bjb** terus berusaha mengembangkan produk-produk inovatif untuk memenuhi kebutuhan nasabah serta menangkap peluang dari tren bisnis yang berkembang. Berikut arahan strategis Direksi Tahunan 2026 untuk mencapai pertumbuhan kinerja optimal:

1. Menjaga keseimbangan pendanaan yang sehat dan berkelanjutan melalui strategi pengelolaan likuiditas yang efisien dan mendorong inklusi keuangan untuk memastikan ketersediaan dana dalam mendukung ekspansi bisnis secara optimal.
2. Akselerasi pertumbuhan kredit yang berkualitas dan berkelanjutan dengan fokus pada *target market* potensial melalui penyempurnaan proses bisnis serta memastikan profitabilitas yang optimal dengan risiko terukur.
3. Meningkatkan kontribusi *fee based income* melalui percepatan transformasi digital dengan penguatan produk-produk transaksional dengan pengembangan *platform* bisnis yang *agile* dan inklusif berbasis ekosistem digital, dengan tetap menjaga efisiensi operasional.
4. Memperkuat pengelolaan manajemen risiko, tata kelola dan kepatuhan sebagai pilar utama dalam membangun kinerja bank yang tangguh, terpercaya dan berkelanjutan.
5. Mengembangkan *human capital* yang adaptif, berorientasi bisnis dan risiko melalui penguatan kepemimpinan, peningkatan kompetensi, serta penerapan sistem insentif dan *engagement* yang mendukung produktivitas dan integritas organisasi.

Pencapaian Target dan Target Ke Depan

Pencapaian Target 2025

Realisasi rencana bisnis periode 2025 disajikan dalam bentuk perbandingan target dan pencapaian kinerja bank **bjb** Desember 2025.

5. Comprehensive product offerings as a one-stop solution, providing convenience for customers, along with a diverse range of deposit and loan products, thereby strengthening the Bank's positioning across various customer segments.
6. More advanced digitalization compared to other Regional Development Banks (BPDs), with modernized digital services (**bjb** DIGI, DIGI Cash, Digital Loans) serving as a competitive advantage in service delivery.

In addressing various challenges amid an increasingly complex business environment, the Board of Directors continues to play an active role in navigating, mitigating, and adapting swiftly and appropriately in formulating strategies and determining strategic policies to optimize the performance of bank **bjb**. In response to evolving business dynamics, bank **bjb** has established strategic policies as set out in the Bank Business Plan (RBB) to serve as guidance in adopting a more selective and prudent approach to lending in order to mitigate the risk of deterioration in credit quality. In line with this, bank **bjb** continues to develop innovative products to meet customer needs and capture opportunities arising from emerging business trends. The following are the Board of Directors' strategic directions for 2026 to achieve optimal performance growth:

1. Maintaining a sound and sustainable funding structure through efficient liquidity management strategies and promoting financial inclusion to ensure the availability of funds in supporting optimal business expansion.
2. Accelerating high-quality and sustainable loan growth by focusing on potential target markets through the refinement of business processes, while ensuring optimal profitability with measured risks.
3. Increasing the contribution of fee-based income through the acceleration of digital transformation by strengthening transactional products and developing agile and inclusive business platforms based on digital ecosystems, while maintaining operational efficiency.
4. Strengthening risk management, governance, and compliance as key pillars in building a resilient, reliable, and sustainable banking performance.
5. Developing adaptive human capital with strong business and risk orientation through leadership enhancement, competency development, and the implementation of incentive systems and engagement initiatives that support productivity and organizational integrity.

Achievement of Targets and Future Targets

Achievement of 2025 Targets

The realization of the 2025 business plan is presented in the form of a comparison between bank **bjb**'s targets and actual performance as of December 2025.

Perbandingan Target dan Realisasi Keuangan

Informasi perbandingan target dan realisasi keuangan tahun 2025 disajikan sebagai berikut.

Comparison of Targets and Financial Performance

The following presents a comparison of the financial targets and actual performance for 2025.

Tabel Perbandingan Target dan Realisasi Keuangan
Table of Comparison of Financial Targets and Realizations

(dalam jutaan Rupiah / in IDR million)

Uraian	Target 2025	Realisasi 2025 Realization 2025	Pencapaian Achievement	Description
1	2	3	4=3/2*100%	1
KEUANGAN				**FINANCE**
Aset	**178,581,904**	181,190,812	101.46%	Asset
Dana Pihak Ketiga	**125,318,899**	122,088,401	97.42%	Third Party Funds
Giro	**23,880,586**	17,130,629	71.73%	Current Account
Tabungan	**41,258,206**	34,250,746	83.02%	Savings
Simpanan Berjangka	**60,180,107**	70,707,026	117.49%	Time Deposits
Kredit yang diberikan	**115,919,982**	111,943,038	96.57%	Loans
Pendapatan Bunga dan Syariah	**14,018,024**	13,738,526	98.01%	Interest and Sharia Income
Laba Tahun Berjalan	**1,010,559**	1,032,314	102.15%	Income for the ye
Ekuitas	**16,580,661**	17,027,794	102.70%	Equity
RASIO KEUANGAN (*BANK ONLY*, %)				**FINANCIAL RATIOS (BANK ONLY, %)**
CAR	**19.90%**	21.20%	106.52%	CAR
ROE	**6.54%**	7.32%	111.98%	ROE
ROA	**0.56%**	0.70%	124.21%	ROA
NIM	**4.02%**	3.84%	95.59%	NIM
NPL (*Gross*)	**2.64%**	2.91%	110.43%	NPL (Gross)
NPL (*Nett*)	**1.25%**	1.29%	103.42%	NPL (Nett)

Secara umum, realisasi kinerja keuangan bank **bjb** pada tahun 2025 menunjukkan hasil yang tetap solid, meskipun tidak seluruh indikator mencapai target yang ditetapkan. Dari sisi posisi keuangan, realisasi aset dan ekuitas berhasil melampaui target masing-masing sebesar 101,46% dan 102,70%, mencerminkan fundamental bank **bjb** yang tetap kuat. Sementara itu, dana pihak ketiga dan kredit yang diberikan belum sepenuhnya mencapai target dengan capaian 97,42% dan 96,57%, namun capaian tersebut tetap menunjukkan pertumbuhan yang sehat dan terkendali. Khusus untuk kredit, realisasi yang sedikit di bawah target juga mencerminkan penerapan prinsip kehati-hatian dalam penyaluran kredit di tengah dinamika risiko.

In general, the financial performance of bank **bjb** in 2025 remained solid, although not all indicators achieved the established targets. From a financial position perspective, the realization of assets and equity exceeded the targets at 101.46% and 102.70%, respectively, reflecting the Bank's strong fundamentals. Meanwhile, third party funds and loans did not fully meet the targets, achieving 97.42% and 96.57%, respectively; however, these achievements still indicate healthy and controlled growth. In particular, the slightly below-target loan realization also reflects the prudent application of lending principles amid evolving risk dynamics.

Pada sisi pendapatan, realisasi pendapatan bunga dan syariah yang mendekati target mencapai 98,01% menunjukkan bahwa kemampuan bank **bjb** dalam menjaga pendapatan inti tetap terpelihara. Di saat yang sama, laba tahun berjalan justru melampaui target dengan capaian 102,15%, yang menegaskan efektivitas bank **bjb** dalam menjaga profitabilitas melalui pengelolaan pendapatan dan biaya yang baik.

On the income side, the realization of interest and sharia income, which reached 98.01% of the target, indicates that bank **bjb**'s ability to maintain its core income remained well preserved. At the same time, income for the year exceeded the target, achieving 102.15%, underscoring the effectiveness of bank **bjb** in maintaining profitability through sound income and cost management.

Dari sisi rasio keuangan, realisasi CAR, ROE, dan ROA berada di atas target masing-masing sebesar 106,52%, 111,98% dan 124,21%, mencerminkan permodalan yang kuat serta profitabilitas yang tetap terjaga. Sementara itu, NIM yang sedikit di bawah target dengan capaian 95,59% tetap menunjukkan margin bunga yang stabil. Adapun NPL *Gross* dan NPL *Nett* yang berada di atas target menunjukkan adanya tekanan pada kualitas aset, namun sekaligus mencerminkan sikap bank **bjb** yang lebih *prudent* dalam mengelola risiko kredit.

From a financial ratio perspective, the realization of CAR, ROE, and ROA exceeded the targets at 106.52%, 111.98%, and 124.21%, respectively, reflecting strong capital adequacy and sustained profitability. Meanwhile, NIM, which was slightly below the target at 95.59%, continued to indicate stable interest margins. Gross NPL and Net NPL ratios, which were above the targets, indicate pressure on asset quality, while also reflecting bank **bjb**'s more prudent approach in managing credit risk.

Secara keseluruhan, capaian tahun 2025 menunjukkan bahwa meskipun terdapat beberapa indikator yang belum sepenuhnya memenuhi target, kinerja bank **bjb** tetap terjaga dengan baik dan ditopang oleh fundamental yang kuat, profitabilitas yang sehat, serta pengelolaan risiko yang hati-hati.

Overall, the 2025 performance demonstrates that despite certain indicators not fully meeting the targets, bank **bjb**'s performance remained well maintained, supported by strong fundamentals, sound profitability, and prudent risk management.

Perbandingan Target dan Realisasi Pemasaran

Comparison of Targets and Marketing Performance

Uraian perbandingan target dan realisasi pemasaran bank **bjb** tahun 2025 disajikan sebagai berikut.

The following presents a comparison of bank **bjb**'s marketing targets and actual performance for 2025.

Tabel Perbandingan Target dan Realisasi Pemasaran
Table Comparison of Marketing Targets and Actual Performance

No.	Rencana Produk/Kegiatan Product/Activity Plan	Keterangan Description
1.	**bjb** Easy Bill	Dimulai pada Triwulan I 2025 dan realisasi selesai pada Triwulan III 2025. Commenced in the first quarter of 2025 and completed in the third quarter of 2025.
2.	Produk bank dasar baru berupa produk *bancassurance* model bisnis referensi tidak dalam rangka produk bank melalui kerjasama dengan PT Equity Life Indonesia New basic banking product in the form of a bancassurance product under a referral business model, not classified as a bank product, in collaboration with PT Equity Life Indonesia	Dimulai pada Triwulan II 2025 dan realisasi selesai pada Triwulan IV 2025. Commenced in the second quarter of 2025 and completed in the fourth quarter of 2025.
3.	Kredit Guna Bhakti Pinjaman ASN (**bjb** KGB Pisan) debitur baru Kredit Guna Bhakti for Civil Servant Loans (**bjb** KGB Pisan) – new debtors	Dimulai pada Triwulan II 2025 dan realisasi selesai pada Triwulan IV 2025 Commenced in the second quarter of 2025 and completed in the fourth quarter of 2025
4.	Kartu Kredit Indonesia (KKI) *Online Payment* Tahap 2 *Consumer Present Token Secure* (CPTS) Indonesia Credit Card (KKI) Online Payment Phase 2 – Consumer Present Token Secure (CPTS)	Dimulai pada Triwulan IV 2025 dan realisasi selesai pada Triwulan IV 2025 Commenced in the fourth quarter of 2025 and completed in the fourth quarter of 2025

Perbandingan Target dan Realisasi Struktur Modal (*Capital Structure*)

Comparison of Target and Realization of Capital Structure

Secara total, realisasi struktur permodalan bank **bjb** mencapai 99,69% dari target, dengan nilai sebesar Rp18,14 triliun. Hal tersebut dipengaruhi oleh Realisasi Modal Pelengkap (*Tier* 2) per 31 Desember 2025 tercatat sebesar Rp3,20 triliun, lebih rendah dibandingkan proyeksi sebesar Rp4,71 triliun. Selisih tersebut terutama disebabkan oleh kebijakan bank **bjb** untuk tidak melakukan penerbitan instrumen obligasi subordinasi pada tahun 2025. Kebijakan tersebut diambil dengan mempertimbangkan kondisi permodalan bank **bjb** yang masih

In total, the realization of bank **bjb**'s capital structure reached 99.69% of the target, amounting to IDR18.14 trillion. This was influenced by the realization of Supplementary Capital (Tier 2) as of December 31, 2025, which was recorded at IDR3.20 trillion, lower than the projected IDR4.71 trillion. The variance was mainly due to bank **bjb**'s decision not to issue subordinated bond instruments in 2025. This decision was made considering the Bank's capital condition, which remained strong, as reflected in the Capital Adequacy Ratio

cukup kuat, tercermin dari rasio *Capital Adequacy Ratio* (CAR) yang mencapai 21,20% pada tahun 2025, lebih tinggi dari proyeksi sebelumnya sebesar 19,9%.

(CAR) of 21.20% in 2025, exceeding the previous projection of 19.9%.

Selain itu, kebijakan ini juga merupakan bagian dari upaya pengelolaan struktur permodalan yang lebih efisien, khususnya dalam mengendalikan biaya dana yang timbul dari penerbitan instrumen subordinasi. Dengan tidak dilakukannya penerbitan subordinasi, bank **bjb** tetap mampu menjaga kecukupan modal untuk mendukung ekspansi bisnis secara *prudent*, sekaligus mengoptimalkan profitabilitas.

In addition, this policy forms part of efforts to manage the capital structure more efficiently, particularly in controlling the cost of funds arising from the issuance of subordinated instruments. By not issuing subordinated debt, bank **bjb** was still able to maintain adequate capital to support prudent business expansion, while optimizing profitability.

Tabel Perbandingan Target dan Realisasi Struktur Modal
Table of Comparison of Target and Realized Capital Structure

(dalam jutaan Rupiah / in IDR million)

Uraian	Target 2025	Realisasi 2025 Realization 2025	Pencapaian Achievement	Description
1	2	3	4=3/2*100%	1
Modal inti	**13,425,273**	14,885,013	110.87%	Core Capital
Modal Pelengkap	**4,714,318**	3,198,631	67.85%	Suplementary Capital
Total Modal Inti dan Modal Pelengkap	**18,139,591**	**18,083,644**	**99.69%**	**Total Core Capital and Supplementary Capital**

Perbandingan Target dan Realisasi Pengembangan SDM

Comparison of Targets and Realization of HR Development

Rencana pengembangan SDM disesuaikan dengan pertumbuhan dan kebutuhan bisnis bank **bjb**. Sesuai dengan rencana pengembangan organisasi untuk mendukung perkembangan bisnis, maka anggaran realisasi biaya pengembangan SDM yang telah dikeluarkan bank **bjb** selama tahun 2025 adalah sebagai berikut.

The human capital development plan is aligned with the growth and business needs of bank **bjb**. In line with the organizational development plan to support business expansion, the realization of human capital development expenses incurred by bank **bjb** during 2025 is as follows.

Tabel Biaya Pengembangan SDM
Table of HR Development Costs

(dalam jutaan Rupiah / in IDR million)

Uraian	Target 2025	Realisasi 2025 Realization 2025	Pencapaian Achievement	Description
1	2	3	4=3/2*100%	1
Pembelajaran *In House Training* dan *Public Training*	**47,051**	46,412	98.64%	In House Training and Public Training
Pembuatan Modul Pembelajaran	**163**	163	100.00%	Learning Modules Development
Perpustakaan	**66**	66	100.00%	Library
Beasiswa	**983**	967	98.33%	Scholarship
Total	**48,263**	**47,608**	**98.64%**	**Total**

Menunjuk Peraturan Otoritas Jasa Keuangan mengenai pengembangan kualitas SDM pada bank **bjb** maka penyediaan dana untuk pengembangan kualitas SDM yang wajib disediakan bank **bjb** untuk setiap tahun buku paling sedikit 3,5% dari total realisasi beban gaji kotor tahun sebelumnya namun

With reference to the Financial Services Authority Regulation concerning human capital development at bank **bjb**, the allocation of funds for human capital development that must be provided by the Bank for each financial year is at least 3.5% of the total realized gross salary expenses of the previous

bank menganggarkan sebesar Rp48,26 miliar dan pencapaian realisasi biaya pembelajaran adalah Rp47,61 miliar atau sebesar 98,64% dari target rencana bisnis bank **bjb**. Realisasi tersebut dipengaruhi oleh pelaksanaan pembelajaran serta pelatihan yang diselenggarakan secara *online* maupun *onsite*. Pelaksanaan pembelajaran metode *online learning* dengan metode **bjb** flash (*self learning*) dan **bjb** e-class (*Online interactive learning via zoom meeting/google meet* dan sebagainya) melalui optimalisasi utilisasi *E-Learning* **bjb** University (Elbu).

year. However, the Bank budgeted IDR48.26 billion, with the realization of learning expenses amounting to IDR47.61 billion, or 98.64% of the target set in bank **bjb**'s business plan. This realization was influenced by the implementation of learning and training programs conducted both online and onsite. The execution of online learning was carried out through **bjb** flash (self-learning) and **bjb** e-class (online interactive learning via Zoom Meeting, Google Meet, and other platforms), supported by the optimization of the utilization of the **bjb** University E-Learning platform (Elbu).

Target Ke Depan (Proyeksi) 2026

Proyeksi tahun 2026 disusun berdasarkan asumsi makro sesuai tingkat pertumbuhan ekonomi, inflasi, asumsi mikro sesuai tingkat persaingan antar bank, pertimbangan dari manajemen bank **bjb** dan kinerja historis bank **bjb** selama beberapa tahun terakhir.

Future Target (Projection) 2026

The 2026 projections have been prepared based on macroeconomic assumptions reflecting economic growth and inflation, as well as microeconomic assumptions related to the level of competition among banks, taking into account management considerations and the historical performance of bank **bjb** over the past several years.

Asumsi dalam Menyusun Proyeksi
Assumptions in Preparing Projections

Komponen	Proyeksi 2026 Projections 2026	Components
Pertumbuhan PDB (%)	**5,4**	GDP Growth (%)
Inflasi (%)	**2,5**	Inflation (%)
Kurs IDR/USD (Rp)	**16,500**	IDR/USD (IDR) Exchange Rate
BI 7 *Days Rate*	**4.23**	BI 7 Days Rate
Pertumbuhan Kredit (%)	**8%- 12%**	Loans Growth (%)
Pertumbuhan Dana Pihak Ketiga (%)	**6,00%**	Third Party Funds Growth (%)
Tingkat Bunga Simpanan-Tabungan (%)	**2,00**	Deposit-Saving Interest Rate (%)
Tingkat Bunga Kredit Ritel Komersial (%)	**9,07**	Commercial Retail Loan Interest Rate (%)

Sumber: Rencana Bisnis bank **bjb** Tahun 2026-2028.
Source: bank **bjb** Business Plan Year 2026-2028.

Proyeksi Keuangan

Uraian proyeksi keuangan bank **bjb** tahun 2026 disajikan sebagai berikut.

Financial Projections

Description of bank **bjb** financial projections for 2026 is presented as follows.

Tabel Proyeksi Keuangan
Table of Financial Projections

(dalam jutaan Rupiah / in IDR million)

Uraian	Proyeksi 2026 Projections 2026	Description
KEUANGAN		**FINANCE**
Aset	**176,541,291**	Asset
Dana Pihak Ketiga	**125,254,738**	Third Party Funds
Giro	**24,470,040**	Current Account
Tabungan	**38,411,182**	Savings
Deposito	**62,373,516**	Deposit

Uraian	Proyeksi 2026 Projections 2026	Description
Kredit yang diberikan	**118,687,518**	Loans
Pendapatan Bunga dan Syariah	**14,045,067**	Interest and Sharia Income
Laba Tahun Berjalan	**1,222,065**	Current year profit
Ekuitas	**17,994,434**	Equity
RASIO KEUANGAN		**FINANCIAL RATIOS**
NIM	**4.17**	NIM
ROA	**0.86**	ROA
ROE	**8.23**	ROE
NPL (*Gross*)	**2.68**	NPL (Gross)
NPL (*Nett*)	**1.27**	NPL (Nett)
CAR	**19.99**	CAR

Proyeksi Struktur Modal (*Capital Structure*)

Uraian proyeksi struktur modal bank **bjb** tahun 2026 disajikan sebagai berikut.

Capital Structure Projection

bjb capital structure projections for 2026 is presented as follows.

Tabel Proyeksi Struktur Modal
Table of Capital Structure Projections

(dalam jutaan Rupiah / in IDR million)

Uraian	Proyeksi 2026 Projections 2026	Description
Modal Inti	**14,128,210**	Core Capital
Modal Pelengkap	**3,995,961**	Supplementary Capital
Total Modal Inti dan Modal Pelengkap	**18,922,228**	**Total Core Capital and Supplementary Capital**

Proyeksi Kebijakan Dividen

Kebijakan pembagian dividen mengikuti mekanisme Rapat Umum Pemegang Saham Tahunan (RUPST) bank **bjb**. Dalam penentuan dividen bagi pemegang saham, bank **bjb** selalu memperhatikan proyeksi pertumbuhan bisnis kedepannya sehingga kecukupan modal perusahaan selalu terpenuhi sesuai dengan target yang telah ditetapkan. Proyeksi nominal untuk pembayaran dividen tahun buku 2025 yang direncanakan akan dibayarkan pada tahun 2026 adalah sebesar minimum dividen tahun buku 2024.

Dividend Policy Projections

The dividend distribution policy follows the mechanism of **bjb**'s Annual General Meeting of Shareholders (AGMS). In determining dividends for shareholders, **bjb** always considers future business growth projections to ensure that the company's capital adequacy meets the established targets. The projected nominal dividend for the 2025 fiscal year, planned for payment in 2026, is set at a minimum equal to the 2024 fiscal year dividend.

Proyeksi Pemasaran

Informasi mengenai rencana penerbitan produk dan/atau pelaksanaan aktivitas baru yang akan dikembangkan dan diimplementasikan pada tahun 2026 adalah sebagai berikut.

Marketing Projections

Information regarding the planned issuance of products and/or the implementation of new activities to be developed and executed in 2026 is as follows.

Tabel Proyeksi Pemasaran
Table of Marketing Projection

No	Produk/Aktivitas baru New Product/Activity	Deskripsi Description
1.	Kerja Sama bank **bjb** dengan Bank BCA untuk **bjb** *Cardless* **bjb** Cardless Collaboration with Bank BCA	Kerja sama bank **bjb** dengan bank BCA untuk **bjb** *Cardless* meliputi tarik tunai tanpa kartu pada Mesin ATM Bank BCA. The collaboration between **bjb** and Bank BCA for **bjb** Cardless allows cardless cash withdrawals at Bank BCA ATMs.
2.	**bjb** Depo *Swap* **bjb** Depo Swap	**bjb** Depo *Swap* merupakan produk investasi yang menggabungkan antara 2 (dua) jenis instrumen keuangan berupa Deposito Berjangka dan FX *swap* dengan memanfaatkan *interest differential rate*/ selisih suku bunga antara 2 (dua) mata uang. Tingkat imbal hasil yang diberikan melalui produk **bjb** Depo *Swap* berdasarkan *yield* instrumen. **bjb** Depo Swap is an investment product combining two financial instruments: time deposits and FX swaps, leveraging interest rate differentials between two currencies. The yield is based on the instrument's yield.
3.	Aplikasi *Cash Management System* (CMS) Satuan Pendidikan Cash Management System (CMS) for Educational Institutions	Aplikasi *Cash Management System* Satuan Pendidikan merupakan aplikasi pengelolaan transaksi secara non tunai yang diberikan kepada satuan pendidikan untuk keperluan belanja pengadaan barang dan jasa yang bersumber dari dana bantuan operasional sekolah dengan model bisnis melalui penempatan dana di rekening giro dan tabungan, serta penggunaan Aplikasi CMS. The CMS application manages non-cash transactions for educational institutions for procurement of goods and services funded by school operational assistance, using funds placed in current and savings accounts along with the CMS application.
4.	**bjb** *Paylater* **bjb** Paylater	**bjb** *Paylater* merupakan pemberian fasilitas kredit digital yang bersifat instant dimana penyaluran dilakukan melalui *channel* milik bank **bjb**. Pada tahap awal penyaluran **bjb** *Paylater Direct Loan* akan difokuskan untuk pembayaran Pajak Kendaraan Bermotor dengan kriteria debitur ASN di bawah Pemerintah Provinsi Jawa Barat. **bjb** Paylater provides instant digital credit facilities distributed via **bjb** channels. Initial deployment of **bjb** Paylater Direct Loan focuses on motor vehicle tax payments for civil servants under the West Java Provincial Government.
5.	Pengembangan BI-FAST Fase 1 Tahap 2 fitur *Bulk Credit Transfer* (BCT) BI-FAST Phase 1 Development – Stage 2 Bulk Credit Transfer (BCT) Feature	Layanan *Bulk Credit Transfe*r (BCT) merupakan layanan dalam BI-FAST yang memproses pemindahan dana dari 1 (satu) nasabah pengirim kepada beberapa nasabah penerima atau beberapa nasabah pengirim kepada 1 (satu) nasabah penerima. The Bulk Credit Transfer (BCT) service in BI-FAST enables fund transfers from one sender to multiple recipients, or multiple senders to a single recipient.
6.	Produk Bank Dasar Baru Berupa Produk Bancassurance Model Bisnis Referensi Tidak Dalam Rangka Produk Bank melalui kerja sama dengan PT MSIG Life Insurance Indonesia Tbk New Basic Bank Product – Bancassurance via Reference Business Model with PT MSIG Life Insurance Indonesia Tbk	Penambahan produk Asuransi yang dapat dijual melalui bank **bjb** bekerjasama dengan PT MSIG Life Insurance Indonesia Tbk melalui Model Bisnis Referensi Tidak Dalam Rangka Produk Bank. Addition of insurance products sold through **bjb** in collaboration with PT MSIG Life Insurance Indonesia Tbk using a Reference Business Model outside the scope of bank products.
7.	Pengembangan **bjb** DigiCash *Merchant* **bjb** DigiCash Merchant Development	**bjb** DigiCash *Merchant* merupakan Aplikasi untuk penerimaan transaksi QRIS yang digunakan oleh *merchant* yang melakukan kerja sama dengan Bank. **bjb** DigiCash Merchant is an application for QRIS transaction acceptance used by merchants partnering with **bjb**.
8.	Pengembangan Fitur Akseptasi Pembayaran melalui Gerai Indomaret pada DIGI bank **bjb** Acceptance Feature Development via Indomaret Outlets on **bjb** DIGI	Pengembangan fitur akseptasi pembayaran melalui gerai Indomaret pada DIGI bank **bjb** merupakan inovasi layanan digital yang memungkinkan nasabah melakukan pembayaran di lebih dari 23.000 *outlet* Indomaret cukup dengan barcode atau kode token dari aplikasi DIGI bank **bjb**, hasil kerja sama dengan PT Mitra Sentral Terpadu (MST) sebagai *integrator* sistem. The payment acceptance feature at Indomaret outlets via DIGI bank **bjb** enables customers to make payments at over 23,000 Indomaret outlets using a barcode or token code from the DIGI app, in collaboration with PT Mitra Sentral Terpadu (MST) as the system integrator.
9.	Pengembangan QRIS CPM QRIS Customer Presented Mode (CPM) Development	QRIS *Customer Presented Mode* (CPM) merupakan salah satu metode pembayaran QRIS dimana Pengguna DIGI bank **bjb** menunjukan QRIS/Kode QR kepada *merchant* untuk dipindai. QRIS CPM is a QRIS payment method where DIGI bank **bjb** users present a QR code to merchants for scanning.

Proyeksi Pengembangan SDM

Pada tahun 2026, bank **bjb** memproyeksikan alokasi anggaran pengembangan sumber daya manusia (SDM) sebesar Rp48.939.016.667. Anggaran tersebut difokuskan pada peningkatan kapasitas dan kapabilitas pegawai melalui berbagai program pengembangan. Dengan pengembangan SDM yang berkelanjutan, diharapkan kinerja organisasi dapat semakin optimal dalam mendukung pertumbuhan bisnis bank **bjb**.

Kebijakan, Pengumuman dan Pembayaran Dividen

Kebijakan mengenai dividen diatur pada Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor: 0062/SK/DIR-PST/2024 tentang Kebijakan Dividen yang ditetapkan pada tanggal 16 Februari 2024. Kebijakan tersebut mengatur mengenai prinsip pembagian dividen, jenis dividen, pertimbangan bank **bjb** dalam pembagian dividen, perhitungan besaran dividen, dan mekanisme persetujuan usulan besaran dividen.

Evaluasi terhadap kebijakan dividen ini dilakukan secara berkala minimal 1 (satu) tahun sekali sesuai ketentuan yang berlaku atau kebutuhan khususnya apabila terdapat penetapan/perubahan ketentuan dari Regulator yang mempengaruhi kebijakan dividen. Berdasarkan kebijakan dividen, perhitungan besaran dividen yang diberikan, menggunakan rasio pembayaran dividen atau *Dividend Payout Ratio* (DPR) paling sedikit 30% (tiga puluh persen) dari laba bersih bank **bjb**.

Pertimbangan bank **bjb** dalam pembagian dividen memperhatikan pertimbangan internal dan eksternal antara lain:

1. **Pertimbangan Internal**
   a. Realisasi kinerja keuangan;
   b. Rencana pertumbuhan bisnis;
   c. Prospek profitabilitas yang akan datang;
   d. Tingkat kesehatan;
   e. Pemenuhan tingkat kecukupan permodalan;
   f. Potensi risiko dari internal bank; dan
   g. Kebutuhan penguatan permodalan di masa depan.
2. **Pertimbangan Eksternal**
   a. Kondisi dan prospek perekonomian (*market wide*);
   b. Potensi risiko dari eksternal bank; dan
   c. Pemenuhan ketentuan peraturan perundang-undangan, antara lain perpajakan.

HR Development Projections

In 2026, bank **bjb** projects a human capital development budget allocation of IDR48,939,016,667. The budget is focused on enhancing employees' capacity and capabilities through various development programs. Through sustainable human capital development, the Bank expects to further optimize organizational performance in supporting the business growth of bank **bjb**.

Policies, Announcements and Payment of Dividend

The policy regarding dividends is regulated in the Decree of the Board of Directors of PT Bank Pembangunan Daerah West Java and Banten, Tbk. Number: 0062/SK/DIR-PST/2024 concerning Dividend Policy which was stipulated on February 16, 2024. This policy regulates the principles of dividend distribution, types of dividends, bank **bjb** considerations in distributing dividends, calculating the amount of dividends, and the mechanism for approving proposed dividend amounts.

Evaluation of the dividend policy is carried out periodically at least once a year in accordance with applicable regulations or needs, especially if there are stipulations/changes in provisions from the Regulator that affect the dividend policy. Based on the dividend policy, the calculation of the amount of dividends given uses a dividend payout ratio (DPR) of at least 30% (thirty percent) of bank **bjb**'s net profit.

bank **bjb**'s considerations in distributing dividends take into account internal and external considerations, including:

1. **Internal Considerations**
   a. Realization of financial performance;
   b. Business growth plan;
   c. Future profitability prospects;
   d. Soundness level;
   e. Fulfillment of capital adequacy levels;
   f. Potential risks from internal banks; And
   g. The need to strengthen capital in the future.
2. **External Considerations**
   a. Economic conditions and prospects (market wide);
   b. Potential risks from external banks; And
   c. Fulfillment of statutory provisions, including taxation.

Berdasarkan Keputusan RUPST bank **bjb** melaksanakan pengumuman dan pembagian dividen sebagaimana diuraikan sebagai berikut.

Based on the AGMS Decision, bank **bjb** carries out the announcement and distribution of dividends as described as follows.

Tabel Pengumuman dan Pembayaran Dividen
Table of Announcement and Dividend Payments

Uraian	Tahun Buku 2024 Fiscal Year 2024	Tahun Buku 2023 Fiscal Year 2023	Description
Laba Bersih	**1,369,462,904,109**	1,778,395,000,000	Net Income
Dividen Kas	**896,953,074,238**	1,000,063,222,357	Cash Dividend
Dividen Non Kas *)	-	-	Non-Cash Dividends *)
Dividen Kas Per Saham (Rp)	**85,25**	95,05	Cash Dividend Per Share (IDR)
Dividen Non Kas Per Saham *)	-	-	Non-Cash Dividend Per Share *)
Jumlah Lembar Saham (lembar)	**10,521,443,686**	10,521,443,686	Number of Shares (shares)
Dividend *Payout Ratio* (%)	**65,50%**	58,27%	Dividend Pay Out Ratio (%)
Tanggal Pengumuman	**17 April 2025**	5 April 2024	Announcement Date
Tanggal Pembayaran Dividen Kas	**16 Mei 2025**	2 Mei 2024	Cash Dividend Payment Date
Tanggal Pembayaran Dividen Non Kas *)	-	-	Non-Cash Dividend Payment Date *)

*) bank **bjb** tidak memiliki dividen non kas
*) bank **bjb** does not have non-cash dividends

Dividen tunai akan dibagikan kepada pemegang saham yang namanya tercatat dalam Daftar Pemegang Saham bank **bjb** (DPS) atau *recording date* pada tanggal 29 April 2025 dan/atau pemilik saham bank **bjb** pada sub rekening efek di PT Kustodian Sentral Efek Indonesia (KSEI) pada penutupan perdagangan saham di Bursa Efek Indonesia tanggal 29 April 2025.

Cash dividends will be distributed to shareholders whose names are recorded in the Shareholders Register of bank **bjb** (DPS) or as of the recording date on April 29, 2025 and/or shareholders of bank **bjb** whose shares are recorded in the securities sub-accounts at PT Kustodian Sentral Efek Indonesia (KSEI) at the close of trading on the Indonesia Stock Exchange on April 29, 2025.

Bagi Pemegang Saham yang sahamnya dimasukkan dalam penitipan kolektif KSEI, pembayaran dividen tunai dilaksanakan melalui KSEI dan akan didistribusikan ke dalam rekening perusahan Efek dan/atau Bank Kustodian pada tanggal 16 Mei 2025. Bukti pembayaran dividen tunai akan disampaikan oleh KSEI kepada Pemegang Saham melalui Perusahaan Efek dan/atau Bank Kustodian tempat Pemegang Saham membuka rekeningnya. Sedangkan bagi Pemegang Saham yang sahamnya tidak dimasukkan dalam penitipan kolektif KSEI maka pembayaran dividen tunai akan ditransfer ke rekening Pemegang Saham.

For shareholders whose shares are deposited in the collective custody of KSEI, the payment of cash dividends will be made through KSEI and distributed to the accounts of securities companies and/or custodian banks on May 16, 2025. Proof of cash dividend payment will be provided by KSEI to shareholders through the securities companies and/or custodian banks where the shareholders maintain their accounts. Meanwhile, for shareholders whose shares are not deposited in the collective custody of KSEI, the cash dividend will be transferred directly to the shareholders' accounts.

Atas pembayaran dividen tunai kepada pemegang saham akan dilakukan pemotongan Pajak Penghasilan sesuai dengan ketentuan perpajakan yang berlaku pada saat *recording date*. Pajak Penghasilan atas dividen yang diterima oleh pemegang saham yang bersangkutan (jika ada), dilaksanakan oleh masing-masing pemegang saham.

The payment of cash dividends to shareholders will be subject to withholding of income tax in accordance with the prevailing tax regulations as of the recording date. The income tax on dividends received by the respective shareholders (if any) shall be borne and fulfilled by each shareholder.

Bagi Pemegang Saham yang merupakan Wajib Pajak Dalam Negeri yang berbentuk badan hukum yang belum

Shareholders who are domestic taxpayers in the form of legal entities and have not yet provided their Taxpayer Identification

mencantumkan Nomor Pokok Wajib Pajak (NPWP) diminta menyampaikan NPWP kepada KSEI atau Biro Administrasi Efek/BAE PT Datindo Entrycom (BAE) dengan alamat Jl. Hayam Wuruk no.28 Jakarta 10120 paling lambat tanggal 29 April 2025 pada pukul 16.00 WIB.

Number (NPWP) are requested to submit their NPWP to KSEI or the Securities Administration Bureau (BAE), PT Datindo Entrycom, at Jl. Hayam Wuruk No.28, Jakarta 10120, no later than April 29, 2025 at 16.00 Western Indonesia Time.

Bagi Pemegang Saham yang merupakan Wajib Pajak Luar Negeri yang pemotongan pajaknya akan menggunakan tarif berdasarkan Persetujuan Penghindaran Pajak Berganda (P3B) wajib memenuhi persyaratan Peraturan Direktur Jenderal Pajak No. PER 2025/PJ/2018 tentang Tata Cara Penerapan Persetujuan Penghindaran Pajak Berganda serta menyampaikan dokumen bukti rekam atau tanda terima DGT/SKD yang telah diunggah ke laman Direktorat Jenderal Pajak kepada KSEI atau BAE sesuai ketentuan dan peraturan KSEI terkait batas waktu penyampaian DGT. Tanpa adanya dokumen dimaksud, dividen tunai yang dibayarkan akan dikenakan PPh Pasal 26 sebesar 20%.

Shareholders who are foreign taxpayers and whose tax withholding will be based on the Double Taxation Avoidance Agreement (DTA) are required to comply with the provisions of the Directorate General of Taxes Regulation No. PER-25/PJ/2018 concerning Procedures for the Implementation of Double Taxation Avoidance Agreements, and to submit proof of record or receipt of DGT/SKD that has been uploaded to the Directorate General of Taxes website to KSEI or BAE in accordance with the applicable KSEI rules and deadlines. In the absence of such documents, the cash dividend paid will be subject to Article 26 income tax at a rate of 20%.

Apabila setelah tanggal *recording date*, terbit peraturan pelaksana baru terkait perpajakan atas dividen yang berlaku surut meliputi tanggal *recording date* dan pemotongan Pajak Penghasilan atas dividen telah dilakukan sebelumnya, maka jika terdapat kelebihan pemotongan pajak penghasilan atas dividen terkait pelaksanaan peraturan pelaksana baru tersebut, penyelesaian pengembalian pajak dilakukan melalui mekanisme pengembalian pajak yang seharusnya tidak terutang sesuai dengan ketentuan perpajakan yang berlaku yang dilakukan oleh masing-masing pemegang saham yang terdampak peraturan tersebut.

If, after the recording date, new implementing regulations related to dividend taxation are issued with retroactive effect covering the recording date and the withholding of income tax on dividends has been carried out previously, any overpayment of income tax on dividends arising from the implementation of such regulations shall be settled through the tax refund mechanism for taxes that should not have been payable, in accordance with prevailing tax regulations, by the respective affected shareholders.

Bagi pemegang saham yang sahamnya disimpan dalam penitipan kolektif KSEI, bukti pemotongan pajak dividen tunai dapat diambil di Perusahaan Efek dan/atau Bank Kustodian tempat pemegang saham membuka rekening efek. Bagi pemegang saham warkat/*script*, bukti pemotongan pajak dividen tunai diambil di Biro Administrasi Efek Perseroan, yaitu PT Datindo Entrycom, Jl. Hayam Wuruk No.28 Jakarta 10120.

For shareholders whose shares are deposited in the collective custody of KSEI, proof of withholding tax on cash dividends can be obtained from the securities company and/or custodian bank where the shareholder maintains the securities account. For script shareholders, proof of withholding tax on cash dividends can be obtained from the Company's Securities Administration Bureau, namely PT Datindo Entrycom, Jl. Hayam Wuruk No.28, Jakarta 10120.

Bagi Perusahaan Efek dan/atau Bank Kustodian yang memiliki catatan elektronik untuk saham Perseroan dalam penitipan kolektif KSEI, diminta untuk menyerahkan data pemegang saham dan dokumen status pajaknya kepada KSEI dalam jangka waktu 1 (satu) hari setelah tanggal pencatatan Daftar Pemegang Saham atau sesuai dengan ketentuan KSEI.

Securities companies and/or custodian banks that maintain electronic records of the Company's shares in the collective custody of KSEI are requested to submit shareholder data and tax status documents to KSEI within 1 (one) day after the recording date of the Shareholders Register or in accordance with the applicable KSEI provisions.

Apabila terdapat masalah perpajakan di kemudian hari atau klaim atas dividen tunai yang telah dibayarkan kepada dan diterima oleh pemegang saham yang sahamnya disimpan dalam penitipan kolektif KSEI selain kondisi pada butir 6, diminta untuk menyelesaikannya dengan Perusahaan Efek dan/atau Bank Kustodian tempat pemegang saham membuka rekening efek dengan merujuk pada ketentuan perpajakan yang berlaku.

In the event of any tax-related issues in the future or claims regarding cash dividends that have been paid to and received by shareholders whose shares are deposited in the collective custody of KSEI, other than the condition referred to in point 6 above, such matters should be resolved with the securities company and/or custodian bank where the shareholder maintains the securities account, with reference to the applicable tax regulations.

Tabel Rincian Jadwal Pembayaran Dividen Tunai
Table of Cash Dividend Payment Schedule

Keterangan	Tanggal Date	Description
TAHUN BUKU 2024		**FISCAL YEAR 2024**
Tanggal Pengumuman Dividen Tahun Buku 2024	17 April 2025 / April 17, 2025	Dividend Announcement Date for Fiscal Yea 2024
Akhir Periode Perdagangan Saham Dengan Hak Dividen (*Cum Dividen*)		**End of Stock Trading Period with Dividend Rights (Cum Dividend)**
Pasar Reguler dan Negosiasi	25 April 2025 / April 25, 2025	Regular and Negotiated Markets
Pasar Tunai	29 April 2025 / April 29, 2025	Cash Market
Awal Periode Perdagangan Saham Tanpa Hak Dividen (*Ex Dividend*)		**Start of Ex-Dividend Trading Period**
Pasar Reguler dan Negosiasi	28 April 2025 / April 28, 2025	Regular and Negotiated Markets
Pasar Tunai	30 April 2025 / April 30, 2025	Cash Market
Tanggal Daftar Pemegang Saham yang berhak Dividen (*Recording Date*)	29 April 2025 / April 29, 2025	Date of List of Shareholders entitled to Dividends (Recording Date)
Tanggal Pembayaran Dividen Tunai Tahun Buku 2024	16 Mei 2025 / May 16, 2025	Cash Dividend Payment Date for Fiscal Year 2024
TAHUN BUKU 2023		**FISCAL YEAR 2023**
Tanggal Pengumuman Dividen Tahun Buku 2023	5 April 2024 / April 5, 2024	Dividend Announcement Date for Fiscal Year 2023
Akhir Periode Perdagangan Saham Dengan Hak Dividen (*Cum Dividen*)		**End of Stock Trading Period with Dividend Rights (Cum Dividend)**
Pasar Reguler dan Negosiasi	18 April 2024 / April 18, 2024	Regular and Negotiated Markets
Pasar Tunai	22 April 2024 / April 22, 2024	Cash Market
Awal Periode Perdagangan Saham Tanpa Hak Dividen (*Ex Dividend*)		**Start of Ex-Dividend Trading Period**
Pasar Reguler dan Negosiasi	19 April 2024 / April 19, 2024	Regular and Negotiated Markets
Pasar Tunai	23 April 2024 / April 23, 2024	Cash Market
Tanggal Daftar Pemegang Saham yang berhak Dividen (*Recording Date*)	22 April 2024 / April 22, 2024	Date of List of Shareholders entitled to Dividends (Recording Date)
Tanggal Pembayaran Dividen Tunai Tahun Buku 2023	2 Mei 2024 / May 2, 2024	Cash Dividend Payment Date for Fiscal Year 2023

Realisasi Penggunaan Dana Hasil Penawaran Umum

Tahun 2025 bukan merupakan tahun yang masuk dalam periode yang mewajibkan bank **bjb** melakukan laporan realisasi penawaran umum, dengan demikian bank **bjb** tidak terdapat informasi Laporan Penggunaan Dana Hasil Penawaran Umum.

Realization of Fund Utilization from Public Offering

The year 2025 does not fall within a period requiring bank **bjb** to submit a report on the realization of public offering proceeds. Accordingly, bank **bjb** has no information to disclose regarding the Report on the Use of Proceeds from Public Offering.

Informasi Material Mengenai Investasi, Ekspansi, Divestasi, Penggabungan/ Peleburan Usaha, Akuisisi, dan Restrukturisasi Utang/Modal

Investasi

bank **bjb** melakukan investasi berupa penambahan surat berharga sebesar 13%. Surat berharga – pihak ketiga pada tahun 2025 tercatat sebesar Rp48,77 triliun sedangkan di tahun 2024 sebesar Rp43,03 triliun. Peningkatan ini mencerminkan adanya penambahan investasi pada instrumen surat berharga. Selain itu, bank **bjb** juga melakukan investasi dalam bentuk barang modal. Informasi investasi barang modal telah disampaikan pada bagian Investasi Barang Modal dalam Laporan Tahunan ini.

Ekspansi

Pada tahun 2025, bank **bjb** tidak melakukan kegiatan ekspansi.

Divestasi

Pada tahun 2025, bank **bjb** tidak melakukan kegiatan divestasi.

Penggabungan/Peleburan Usaha

Pada tahun 2025, bank **bjb** tidak melakukan kegiatan penggabungan/peleburan usaha.

Akuisisi

Pada tahun 2025, bank **bjb** tidak melakukan kegiatan akuisisi.

Restrukturisasi Utang/Modal

Pada tahun 2025, bank **bjb** tidak melakukan kegiatan restrukturisasi utang/modal.

Information Regarding Investment, Expansion, Merger/Consolation of Businesses, Divestment, Acquisition, or Debt/Capital Restructuring

Investment

bank **bjb** recorded an increase in investments through additional securities of 13%. Third-party securities in 2025 amounted to IDR48.77 trillion, compared to IDR43.03 trillion in 2024. This increase reflects additional investments in securities instruments. In addition, Bank bjb also undertook investments in the form of capital expenditures. Information regarding capital investments is presented in the Capital Expenditure section of this Annual Report.

Expansion

In 2025 , bank **bjb** did not carry out expansion activities.

Divestment

In 2025 , bank **bjb** did not carry out divestment activities.

Business Merger

In 2025, bank **bjb** did not carry out any business merger activities.

Acquisition

In 2025 , bank **bjb** did not carry out acquisition activitie.

Debt/Capital Restructuring

In 2025, bank **bjb** did not carry out activities debt/capitalr estructuring.

Informasi Material yang Mengandung Benturan Kepentingan, Transaksi Pihak Afiliasi dan Transaksi Pihak Berelasi

Transaksi material adalah setiap transaksi yang dilakukan oleh Perusahaan Terbuka atau Perusahaan Terkendali yang memenuhi batasan nilai sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan (POJK) No.17/POJK.04/2020 Tentang Transaksi Material dan Perubahan Kegiatan Usaha.

Lingkup Transaksi:
Perusahaan Terbuka yang melakukan Transaksi Material dalam:
a. 1 (satu) kali transaksi; atau
b. Suatu rangkaian transaksi untuk suatu tujuan atau kegiatan tertentu, wajib memenuhi ketentuan sebagaimana diatur dalam POJK No.17/POJK.04/2020.

Material Information Involving Conflict of Interest, Affiliated Party Transactions, and Related Party Transactions

A material transaction is any transaction carried out by a Public Company or Controlled Company that meets the value limits as regulated in the OJK Regulation (POJK) No.17/POJK.04/2020 concerning Material Transactions and Changes in Business Activities.

Transaction Scop:
Public Companies that carry out Material Transactions i:
a. 1 (one) transaction; or
b. A series of transactions for a particular purpose or activity must comply with the provisions as regulated in OJK regulation No.17/POJK.04/2020.

Batasan Nilai:

(1) Suatu transaksi dikategorikan sebagai Transaksi Material apabila nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka.
(2) Transaksi berupa perolehan dan pelepasan atas perusahaan atau segmen operasi dikategorikan sebagai Transaksi Material dalam hal:
    a. Nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka;
    b. Total aset yang menjadi objek transaksi dibagi total aset Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen);
    c. Laba bersih objek transaksi dibagi dengan laba bersih Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen); atau
    d. Pendapatan usaha objek transaksi dibagi dengan pendapatan usaha Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen).
(3) Dalam hal transaksi sebagaimana dimaksud pada (1) dan (2) dilakukan oleh Perusahaan Terbuka yang mempunyai ekuitas negatif, transaksi dikategorikan sebagai Transaksi Material apabila nilai transaksi sama dengan 10% (sepuluh persen) atau lebih dari total aset Perusahaan Terbuka.

Transaksi Benturan Kepentingan

Berdasarkan POJK Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan, yang di maksud benturan kepentingan adalah perbedaan antara kepentingan ekonomis perusahaan terbuka dengan kepentingan ekonomis pribadi anggota Direksi, anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali yang dapat merugikan Perusahaan Terbuka dimaksud. Transaksi benturan kepentingan adalah transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali dengan setiap pihak, baik dengan afiliasi maupun pihak selain afiliasi yang mengandung benturan kepentingan.

bank **bjb** berkomitmen untuk menangani semua transaksi yang mengandung benturan kepentingan dengan mematuhi peraturan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan yang berlaku. bank **bjb** telah menetapkan ketentuan internal untuk mengatur pengelolaan terhadap benturan kepentingan. bank **bjb** telah memiliki pedoman benturan kepentingan untuk dapat menangani situasi benturan kepentingan yang dihadapi, dalam rangka menjalankan kegiatan usaha bank **bjb** yang ditetapkan melalui:

1. Surat Keputusan Direksi Nomor 0098/SK/DIR-KAP/2024 tanggal 22 Maret 2024 tentang Kebijakan Tata Kelola Bank.
2. Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2019 tanggal 23 Agustus 2024 tentang Kebijakan Tata Tertib Kerja Direksi.
3. Surat Keputusan Direksi Nomor 0605/SK/DIR-KAP/2022 tanggal 25 Oktober 2022 tentang Standar Operasional Prosedur (SOP) Anti Korupsi.

Value Limitation:

(1) A transaction is categorized as a Material Transaction if the transaction value is equal to 20% (twenty percent) or more of the Public Company's Equity.
(2) Transactions in the form of acquisitions and disposals of companies or operating segments are categorized as Material Transactions if:
    a. The transaction value is equal to 20% (twenty percent) or more of the Public Company's Equity;
    b. The total assets that are the object of the transaction divided by the total assets of the Public Company are equal to or more than 20% (twenty percent);
    c. The net profit of the transaction object divided by the net profit of the Public Company is equal to or more than 20% (twenty percent); or
    d. The business income of the transaction object divided by the business income of the Public Company is equal to or more than 20% (twenty percent).
(3) In the event that the transaction as intended in (1) and (2) is carried out by a Public Company that has negative Equity, the transaction is categorized as a Material Transaction if the transaction value is equal to 10% (ten percent) or more of the Public Company's total asset.

Conflict of Interest Transactions

Based on OJK regulation Number 42/POJK.04/2020 concerning Affiliate Transactions and Conflict of Interest Transactions, what is meant by conflict of interest is the difference between the economic interests of a public company and the personal economic interests of members of the Board of Directors, members of the Board of Commissioners, Major Shareholders or Controller. Conflict of interest transactions are transactions carried out by a public company or controlled company with any party, both affiliates and parties other than affiliates that contain a conflict of interest.

bank **bjb** is committed to handling all transactions containing conflicts of interest by complying with OJK Regulations and applicable laws and regulations. Bank has established internal provisions to regulate the management of conflicts of interest. bank **bjb** has conflict of interest guidelines to be able to handle conflict of interest situations faced, in the context of carrying out the Bank's business activities as determined through:

1. Board of Directors Decree No. 0098/SK/DIR-KAP/2024 dated March 22, 2024 concerning Bank Governance Policy.
2. Board of Directors Decree No. 0380/SK/DIR-CSE/2019 dated August 23, 2024 concerning the Board of Directors' Code of Conduct.
3. Board of Directors Decree No. 0605/SK/DIR-KAP/2022 dated October 25, 2022 concerning Anti-Corruption Standard Operating Procedures (SOP).

4. Surat Keputusan Dewan Komisaris Nomor 1/SK/DKO/2024 tanggal 17 Januari 2024 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.
5. Surat Keputusan Direksi Nomor 0588/SK/DIR-KAP/2025 tanggal 27 November 2025 tentang Pedoman Benturan Kepentingan.

Mekanisme pengelolaan penerapan terhadap benturan kepentingan sebagai berikut:

1. Keputusan yang dibuat oleh insan bank **bjb** dalam rangka menjalankan kegiatan operasional bank **bjb** memberikan dampak kepada bank **bjb** dan merepresentasikan bank **bjb** sebagai suatu perusahaan.
2. Insan bank **bjb** wajib menghindari situasi benturan kepentingan agar keputusan yang diambil lebih objektif, independen, dan selalu mengedepankan kepentingan bank **bjb**.
3. Insan bank **bjb** yang berpotensi menghadapi atau telah berada pada situasi benturan kepentingan yang dapat mempengaruhi keputusannya wajib mengungkapkan situasi benturan kepentingan yang dihadapinya kepada pihak yang melaksanakan pengelolaan benturan kepentingan melalui surat deklarasi pada saat pertama kali diketahui adanya potensi atau telah berada pada situasi benturan kepentingan oleh yang bersangkutan.
4. Pihak yang melaksanakan pengelolaan benturan kepentingan wajib memberikan rekomendasi atas pengungkapan situasi benturan kepentingan yang dihadapi oleh insan bank **bjb** untuk tidak memperkenankan melanjutkan tugas dan tanggung jawabnya yang berkaitan dengan situasi benturan kepentingan atau tetap berada pada situasi benturan kepentingan tersebut pada surat deklarasi yang telah disampaikan oleh insan bank **bjb**.
5. Setiap insan bank **bjb** yang berpotensi menghadapi atau telah berada pada situasi benturan kepentingan tidak diperkenankan untuk melanjutkan tugas dan tanggung jawabnya dalam rangka mengundang, memberikan persetujuan, melakukan pembahasan, mengungkapkan informasi yang terkait, memanfaatkan fasilitas bank serta melakukan tindakan-tindakan lain yang berkaitan dengan situasi benturan kepentingan tersebut. Dalam hal ini, di antaranya pemberian perlakuan istimewa kepada pihak-pihak tertentu di luar prosedur dan ketentuan yang termasuk dalam kategori benturan kepentingan yang menimbulkan kerugian bank **bjb** atau mengurangi keuntungan bank **bjb** di antaranya pemberian suku bunga lebih rendah atau pemberian kredit kepada debitur atau calon debitur yang dinilai tidak layak yang tidak sesuai dengan prosedur dan ketentuan yang berlaku dikarenakan adanya hubungan afiliasi atau hal lain yang dapat mempengaruhi keputusan insan bank **bjb**, namun demikian dalam hal keputusan tetap harus diambil maka pihak-pihak dimaksud wajib mengutamakan kepentingan ekonomis bank **bjb** dan menghindarkan bank **bjb** dari kerugian yang timbul atau kemungkinan berkurangnya keuntungan bank **bjb** serta wajib mengungkapkan kondisi benturan kepentingan dalam setiap keputusan.

4. Board of Commissioners Decree No. 1/SK/DKO/2024 dated January 17, 2024 concerning Guidelines and Code of Conduct of the Board of Commissioners.
5. Board of Directors Decree No. 0588/SK/DIR-KAP/2025 dated November 27, 2025 concerning Conflict of Interest Guidelines.

Mechanism for managing conflicts of interest is as follows:

1. Decisions made by bank **bjb** personnel in the course of carrying out the operational activities of bank **bjb** have an impact on bank **bjb** and represent bank **bjb** as a company.
2. bank **bjb** personnel must avoid situations of conflicts of interest to ensure that decisions made are more objective, independent, and always prioritize the interests of bank **bjb**.
3. bank **bjb** personnel who potentially face or are already in situations of conflicts of interest that may affect their decisions must disclose the conflict of interest to the party responsible for managing conflicts of interest through a declaration letter when the potential or existing conflict of interest is first known by the individual concerned.
4. The party responsible for managing conflicts of interest must provide recommendations on the disclosure of conflicts of interest faced by bank **bjb** personnel to prevent them from continuing their duties and responsibilities related to the conflict of interest situation, as stated in the declaration letter submitted by the bank **bjb** personnel.
5. Any bank **bjb** personnel who potentially face or are already in situations of conflicts of interest are not allowed to continue their duties and responsibilities related to the conflict of interest situation, including inviting, approving, discussing, disclosing related information, utilizing bank facilities, and taking other actions related to the conflict of interest situation. This includes providing preferential treatment to certain parties outside the procedures and provisions that fall into the category of conflicts of interest that cause losses to bank **bjb** or reduce bank **bjb**'s profits, such as offering lower interest rates or extending credit to debtors or prospective debtors deemed unfit, which do not comply with applicable procedures and provisions due to affiliations or other factors that may influence the decisions of bank **bjb** personnel. However, in case a decision must still be made, the parties involved must prioritize the economic interests of bank **bjb**, avoid losses, or potential reduction of profits, and disclose the conflict of interest in every decision.

6. Parameter situasi benturan kepentingan yang tetap mengharuskan pihak yang mengalami benturan kepentingan untuk tetap ikut serta dalam pengambilan keputusan, antara lain namun tidak terbatas pada:
   a. Adanya keterbatasan sumber daya manusia baik dari sisi kuantitas maupun kualitas dalam hal pengambilan keputusan pada Unit Kerja Terkait dan/atau bank **bjb**.
   b. Tidak mengakibatkan kerugian atau mengurangi keuntungan bagi bank **bjb** dalam setiap pengambilan keputusan.
7. Dalam hal terjadi rangkap jabatan oleh insan bank **bjb** yang berpotensi menimbulkan situasi benturan kepentingan dimungkinkan untuk tetap dilaksanakan selama terdapat ketentuan internal bank **bjb** yang mengatur mengenai rangkap jabatan dimaksud dan tidak bertentangan dengan peraturan perundang-undangan yang berlaku.
8. Insan bank **bjb** yang telah berada pada situasi benturan kepentingan dan harus memberikan keputusan melalui forum rapat, maka wajib mengungkapkan benturan kepentingan dimaksud dalam setiap keputusan yang dituangkan dalam notula rapat.

Sepanjang tahun 2025, terdapat 3 (tiga) laporan benturan kepentingan yang telah ditindaklanjuti sesuai dengan ketentuan internal yang berlaku, termasuk melakukan klarifikasi, analisa serta evaluasi atas potensi benturan kepentingan yang dilaporkan.

Transaksi Pihak Afiliasi

Berdasarkan POJK Nomor 42/POJK.04/2020 yang dimaksud afiliasi adalah:
1. Hubungan keluarga karena perkawinan dan keturunan sampai derajat kedua, baik secara horizontal maupun vertikal;
2. Hubungan antara pihak dengan pegawai, direktur, atau komisaris dari pihak tersebut;
3. Hubungan antara 2 (dua) perusahaan di mana terdapat 1 (satu) atau lebih anggota direksi atau dewan komisaris yang sama;
4. Hubungan antara perusahaan dan pihak, baik langsung maupun tidak langsung, mengendalikan atau dikendalikan oleh perusahaan tersebut;
5. Hubungan antara 2 (dua) perusahaan yang dikendalikan, baik langsung maupun tidak langsung, oleh pihak yang sama; atau
6. Hubungan antara perusahaan dan pemegang saham utama.

Transaksi Afiliasi adalah setiap aktivitas dan/atau transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali dengan afiliasi dari perusahaan terbuka atau afiliasi dari anggota Direksi, anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali, termasuk setiap aktivitas

6. Parameters for conflict of interest situations that still require the involvement of the conflicted party in decisionmaking include, but are not limitedt:
   a. Limitations in human resources, both quantitatively and qualitatively, in decision-making at the Relevant Work Unit and/or bank **bjb**.
   b. Not causing losses or reducing profits for the Bank in every decision-making.
7. In case of overlapping positions by bank **bjb** personnel that may create a conflict of interest situation, it is possible to proceed as long as there are internal regulations of bank **bjb** governing the said overlapping positions and it does not conflict with applicable laws and regulation.
8. bank **bjb** personnel who are in situations of conflicts of interest and are required to make decisions through a meeting forum must disclose the conflict of interest in every decision documented in the meeting minutes.

Throughout 2025, there were 3 (three) conflict of interest reports that have been followed up in accordance with applicable internal provisions, including conducting clarification, analysis, and evaluation of the reported potential conflicts of interest.

Affiliated Party Transactions

Based on OJK regulation Number 42/POJK.04/2020, what is meant by affiliation is:
1. Family relationships due to marriage and descent up to the second degree, both horizontally and vertically;
2. The relationship between the party and the Employee, Board of Directors or Board of Commissioner of that party;
3. Relationship between 2 (two) companies where there are 1 (one) or more members of the same Board of Directors or Board of Commissioners;
4. The relationship between the Company and parties, whether directly or indirectly, controlling or controlled by the company;
5. Relationship between 2 (two) companies controlled, either directly or indirectly, by the same party; or
6. The relationship between the company and its major shareholders.

Affiliate Transaction is any activity and/or transaction carried out by a public company or controlled company with an affiliate of a public company or an affiliate of a member of the Board of Directors, member of the Board of Commissioners, Major Shareholders or Controller, including every activity and/or

dan/atau transaksi yang dilakukan oleh Perusahaan Terbuka atau Perusahaan Terkendali untuk kepentingan afiliasi dari Perusahaan Terbuka atau afiliasi dari anggota Direksi, anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali.

Sepanjang tahun 2025, tidak terdapat transaksi material yang memenuhi kategori transaksi pihak afiliasi.

Transaksi Pihak Berelasi

Dalam menjalankan usahanya, bank **bjb** dan entitas anak melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK No. 7 (Revisi 2015) tentang "Pengungkapan Pihak-pihak Berelasi".

Suatu pihak dianggap berelasi dengan Bank dan entitas anak jika:

i. Suatu pihak yang secara langsung. atau tidak langsung yang melalui satu atau lebih perantara. suatu pihak (i) mengendalikan. atau dikendalikan oleh. atau berada di bawah pengendalian bersama. dengan Bank dan entitas anak; (ii) memiliki pengaruh signifikan atas Bank dan entitas anak; atau (iii) memiliki pengendalian bersama atas Bank dan entitas anak;
ii. Suatu pihak yang berada dalam kelompok usaha yang sama dengan Bank dan entitas anak
iii. Suatu pihak yang merupakan ventura bersama di mana Bank dan entitas anak sebagai venturer;
iv. Suatu pihak adalah anggota dari personil manajemen kunci Bank dan entitas anak;
v. Suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (i) atau (iv);
vi. Suatu pihak adalah entitas yang dikendalikan. dikendalikan bersama atau dipengaruhi signifikan oleh beberapa entitas. langsung maupun tidak langsung. individu seperti diuraikan dalam butir (iv) atau (v);
vii. Suatu pihak adalah suatu program imbalan pasca kerja untuk imbalan kerja dari Bank dan entitas anak atau entitas terkait Bank dan entitas anak

Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga. Transaksi yang dilakukan Bank dan entitas anak telah memenuhi POJK Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan pada saat transaksi-transaksi tersebut dilakukan.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Laporan Keuangan.

transaction carried out by the Company Public or Controlled Companies for the benefit of affiliates of Public Companies or affiliates of members of the Board of Directors, members of the Board of Commissioners, Major Shareholders or Controllers.

Throughout 2025, there were no material transactions that met the criteria of affiliated party transactions.

Transaction Related Parties

In carrying out their business, bank **bjb** and Subsidiaries carry out transactions with Related Parties as defined in PSAK No. 7 (Revised 2015) concerning "Disclosure of Related Parties".

A party is considered related to the Bank and Subsidiaries if:

i. A party directly. or indirectly through one or more intermediaries. a party (i) controls. or controlled by. or are under joint control. with Banks and Subsidiaries; (ii) has significant influence over the Bank and Subsidiaries; or (iii) has joint control over the Bank and Subsidiarie;
ii. A party that is in the same business group as the Bank and Subsidiaries
iii. A party which is a joint venture where the Bank and Subsidiaries are venturers;
iv. A party is a member of the Bank's key management personnel and Subsidiaries;
v. A party is a close family member of the individual described in (i) or (iv);
vi. A party is a controlled entity. jointly controlled or significantly influenced by several entities. directly or indirectly. Individual as described in point (iv) or (v);
vii. A party is a post-employment benefit program for employee benefits from the Bank and Subsidiaries or entities related to the Bank and Subsidiaries

Transactions with Related Parties are carried out with conditions and the same conditions as transactions with Third Parties. Transactions carried out by Banks and Subsidiaries have been carried out complies with OJK Regulation Number 42/POJK.04/2020 concerning Transactions Affiliates and Transactions Conflict of Interest at the time of transactions is done.

All material transactions and balances with Related Parties are disclosed in the notes to the relevant financial statements and the details are presented in the Financial Statements.

Nama Pihak Yang Bertransaksi dan Sifat Hubungan

Dalam kegiatan normal usaha, bank **bjb** dan entitas anak melakukan transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak-pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama.

Name of the Transacting Party and Nature of The Relationship

In normal business activities, bank **bjb** and Subsidiaries carry out transactions with Related Parties due to ownership and/or management relationships. All transactions with Related Parties have been carried out with mutually agreed policies and condition.

Tabel Nama Pihak Berelasi dan Sifat Hubungan
Table of Related Party and The Relationship

No.	Pihak-Pihak Berelasi Related Parties	Sifat Hubungan Istimewa The Nature of Special Relationships	Transaksi Transaction
1	Pemerintah Provinsi Jawa Barat West Java Provincial Government	Pemegang saham pengendali Controlling shareholders	a. Giro b. Simpanan nasabah c. Kredit yang diberikan a. Current Accounts b. Customer deposits c. Loans
2	Manajemen kunci Key management	Hubungan pengendalian kegiatan perusahaan Relationship control of company activities	a. Kredit yang diberikan b. Simpanan nasabah a. Loans b. Customer deposits
3	BPR dan PD-LPK BPR and PD-LPK	Hubungan kepemilikan melalui Pemerintah provinsi dan kabupaten Ownership relationships through provisional and district governments	a. Penyertaan saham b. Simpanan dari bank lain a. Share investment b. Deposits from other banks
4	PT Asuransi Bangun Askrida	Hubungan kepemilikan melalui Pemerintah provinsi dan kabupaten Ownership relationships through provisional and district governments	a. Asuransi aset tetap a. Fixed asset insurance

Kewajaran dan Alasan Dilakukannya Transaksi

Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga (*arm's length*). Transaksi yang dilakukan bank **bjb** dan entitas anak telah memenuhi POJK Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan pada saat transaksi-transaksi tersebut dilakukan. Transaksi dengan pihak berelasi telah dilakukan secara wajar sesuai peraturan perundang-undangan. Transaksi dilakukan atas dasar alasan kebutuhan bank **bjb** dan bebas dari konflik kepentingan.

Reasonableness and Reasons for the Transaction

Transactions with Related Parties are carried out with conditions and the same conditions as transactions with Third Parties (arm's length). Transactions carried out by banks **bjb** and Subsidiaries have complied with OJK regulation Number 42/POJK.04/2020 concerning Affiliate Transactions and Conflict of Interest Transactions on when these transactions are carried out. Transaction with Related Parties has been carried out in a reasonable manner legislation. Transactions are carried out on the basis of reasons for the need for bank **bjb** and free from conflicts of interest.

Realisasi Transaksi Pihak Berelasi

Tabel berikut menunjukkan jumlah agregat dari transaksi pihak yang berelasi (selain manajemen kunci) pada tanggal-tanggal 31 Desember 2025 dan 2024.

Realization of Related Parties Transactions

The following table shows the aggregate amount of related party transactions (other than key management) as of December 31, 2025 and 2024.

Tabel Transaksi dengan Pihak Berelasi Selain Manajemen Kunci
Table of Transactions with Related Parties Other than Key Management

(dalam jutaan Rupiah / in IDR million)

Keterangan	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024	Information
ASET			**ASSET**
Kredit yang diberikan	**620,604**	432,080	Loans
Penyertaan saham	**66,890**	82,834	Investments in shares
Total aset dari pihak – pihak berelasi	**687,494**	**514,914**	**Total assets of the parties – Related Parties**
Cadangan kerugian penurunan nilai dari pihak-pihak berelasi	**(6,685)**	(5,446)	Allowance for Impairment Losses from Related Parties
Total aset dari pihak -pihak berelasi - neto	**680,809**	**509,468**	**Total assets of -Related Parties - net**
Persentase total aset pihak berelasi terhadap total aset - neto	**0.32%**	**0.24%**	**Percentage of total assets of related parties to total assets - net**
LIABILITAS			**LIABILITIES**
Simpanan nasabah dan simpanan nasabah syariah	**5,333,449**	6,309,402	Deposits from Customers and Deposits from Customers Sharia
Simpanan dari bank lain	**108,915**	73,079	Deposits from Other Banks
Dana syirkah temporer	**44,542**	25,026	Temporary Syirkah Fund
Total liabilitias dan dana syirkah temporer kepada pihak-pihak berelasi	**5,486,906**	**6,407,507**	**Total liabilities and Temporary Syirkah Fund to Related Parties**
Persentase total liabilitas dan dana syirkah temporer pihak berelasi terhadap total liabilitas dan total dana syirkah temporer	**2.74%**	**3.20%**	**Percentage of total liabilities and Temporary Syirkah Fund Related Parties to total liabilities and total Temporary Syirkah Fund**
PENDAPATAN BUNGA DAN BAGI HASIL			**INTEREST INCOME AND PROFIT SHARING**
Kredit yang diberikan dan pembiayaan/ piutang syariah	**57,792**	34,592	Loans and Sharia financing/receivables
Total pendapatan bunga dan syariah dari pihak-pihak berelasi	**57,792**	**34,592**	**Total Interest and Sharia Income from Related Parties**
Persentase terhadap total pendapatan bunga dan syariah	**0.34%**	**0.22%**	**Percentage of total Interest and Sharia Income**
BEBAN BUNGA			**INTEREST EXPENSE**
Simpanan nasabah, simpanan nasabah syariah, dan dana syirkah temporer	**247,180**	196,459	Deposits from Customers, Deposits from Customers Sharia, and Teporary Syirkah Fund
Simpanan dari bank lain	**1606**	976	Deposits from Other Banks
Total beban bunga dan bonus dari pihak - pihak berelasi	**248,786**	**197,435**	**Total interest expenses and bonuses from related parties**
Persentase terhadap total beban bunga dan bonus	**2.60%**	**2.14%**	**Percentage of total interest and bonus expenses**

Realisasi transaksi dengan pihak berelasi pada tahun 2025 masih berada pada tingkat yang relatif terbatas terhadap total posisi keuangan dan kinerja bank **bjb**. Dari sisi aset, total aset kepada pihak berelasi – neto tercatat sebesar Rp680,81 miliar, meningkat dibandingkan tahun 2024 sebesar Rp509,47 miliar. Kenaikan ini terutama berasal dari peningkatan kredit yang diberikan, sehingga persentasenya terhadap total aset – neto meningkat menjadi 0,32% dari 0,24%. Dari sisi liabilitas dan dana syirkah temporer, total transaksi kepada pihak berelasi tercatat sebesar Rp5,49 triliun, menurun dibandingkan tahun 2024 sebesar Rp6,41 triliun. Sejalan dengan itu, persentasenya terhadap total liabilitas dan dana syirkah temporer juga menurun menjadi 2,74% dari 3,20%.

Sementara itu, dari sisi pendapatan bunga dan bagi hasil, total pendapatan dari pihak berelasi meningkat menjadi Rp57,79 miliar dari Rp34,59 miliar, dengan kontribusi terhadap total pendapatan bunga dan syariah meningkat menjadi 0,34% dari 0,22%. Di sisi beban bunga, total beban kepada pihak berelasi juga meningkat menjadi Rp248,79 miliar dari Rp197,44 miliar, sehingga porsinya terhadap total beban bunga dan bonus meningkat menjadi 2,60% dari 2,14%.

Secara keseluruhan, transaksi dengan pihak berelasi masih berada dalam porsi yang terkendali dan dilakukan sebagai bagian dari kegiatan usaha normal bank **bjb** dengan tetap memperhatikan prinsip kewajaran dan ketentuan yang berlaku.

Rujukan Pengungkapan dalam Laporan Keuangan

Rincian nama pihak terkait realisasi (nilai) transaksi pihak berelasi disajikan pada Catatan 43 atas Laporan Keuangan yang terlampir pada Laporan Tahunan ini. Transaksi berelasi tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan.

Pemenuhan Peraturan dan Ketentuan Terkait

Selama tahun 2025 dan 2024, tidak terdapat pelanggaran terhadap peraturan perundang-undangan terkait transaksi dengan pihak berelasi. Selain itu, pada tahun 2025 dan 2024 tidak terdapat transaksi pihak berelasi yang memerlukan persetujuan Pemegang Saham Independen.

Mekanisme *Review* Transaksi Pihak Berelasi serta Peran Dewan Komisaris dan Komite Audit

Dalam memastikan bahwa setiap transaksi dengan pihak berelasi dilakukan secara wajar dan sesuai dengan kepentingan bank **bjb** (*arm's length principle*), bank **bjb** menerapkan mekanisme *review* transaksi pihak berelasi yang telah ditetapkan secara internal. Melalui mekanisme ini, setiap

The realization of transactions with related parties in 2025 remained relatively limited compared to the overall financial position and performance of bank **bjb**. From the asset side, total assets with related parties – net amounted to IDR680.81 billion, increasing from IDR509.47 billion in 2024. This increase was primarily driven by the growth in loans, resulting in an increase in its proportion to total assets – net to 0.32% from 0.24%. From the liabilities and temporary syirkah fund side, total transactions with related parties amounted to IDR5.49 trillion, decreasing from IDR6.41 trillion in 2024. In line with this, its proportion to total liabilities and temporary syirkah funds also declined to 2.74% from 3.20%.

Meanwhile, from the perspective of interest income and profit sharing, total income from related parties increased to IDR57.79 billion from IDR34.59 billion, with its contribution to total interest and sharia income rising to 0.34% from 0.22%. On the expense side, total interest expense to related parties also increased to IDR248.79 billion from IDR197.44 billion, resulting in its proportion to total interest expense and bonuses increasing to 2.60% from 2.14%.

Overall, transactions with related parties remained within a controlled proportion and were conducted as part of bank **bjb**'s normal business activities, while adhering to the arm's length principle and prevailing regulations.

Disclosure Reference in Financial Reports

Details of the names of related parties and the realization (value) of related party transactions are presented in Note 43 to the Financial Statements as attached to this Annual Report. Such related party transactions represent business activities undertaken in the ordinary course of business to generate operating income and are conducted on a routine, recurring, and/or continuous basis.

Compliance with Related Regulations and Provisions

During 2025 and 2024, there were no violations of laws and regulations related to transactions with related parties. In addition, in 2025 and 2024, there were no related party transactions requiring approval from Independent Shareholders.

Mechanism for Reviewing Related Party Transactions and the Role of the Board of Commissioners and the Audit Committee

In ensuring that each transaction with related parties is conducted on an arm's length basis and in accordance with the interests of bank **bjb**, the Bank has implemented an internally established related party transaction review mechanism. Through this mechanism, each transaction is first identified,

transaksi terlebih dahulu diidentifikasi, dianalisis, dan dievaluasi kewajarannya guna memastikan tidak terdapat unsur benturan kepentingan serta tetap mengedepankan prinsip tata kelola perusahaan yang baik.

Sejalan dengan hal tersebut, sebagaimana telah diuraikan pada bagian transaksi benturan kepentingan, bank **bjb** telah memiliki kebijakan yang mengatur transaksi benturan kepentingan, termasuk transaksi dengan pihak berelasi. Dalam implementasinya, transaksi yang bersifat material diputuskan oleh pejabat tertinggi pada masing-masing level kewenangan, serta dibahas dan diputuskan dalam Rapat Direksi apabila terdapat benturan kepentingan yang melibatkan Direksi, sehingga proses *review* dan pengambilan keputusan tetap berlangsung secara independen, objektif, dan akuntabel. Proses ini juga dilengkapi dengan pengawasan Dewan Komisaris yang didukung oleh Komite Audit melalui penelaahan kewajaran dan kepatuhan untuk memastikan pelaksanaannya tetap transparan, independen, dan sesuai dengan kepentingan terbaik bank **bjb**.

Pernyataan Direksi Terkait Transaksi Pihak Berelasi

Transaksi material dengan pihak berelasi diputuskan dengan senantiasa memperhatikan prinsip kehati-hatian dan independen serta telah memenuhi ketentuan Otoritas Jasa Keuangan maupun peraturan perundang undangan lain yang berlaku. Direksi menyatakan bahwa transaksi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arm's length principle*).

Kebijakan Pemberian Pinjaman Bagi Dewan Komisaris/Direksi

bank **bjb** dan entitas anak telah memenuhi ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK) sesuai Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar Bagi Bank Umum dan POJK No. 38/POJK.03/2019 Tentang Perubahan atas POJK No. 32/POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum.

Sesuai dengan POJK No. 38/POJK.03/2019 Tentang Perubahan atas POJK No. 32/POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum, yang dimaksud dengan Pihak Terkait adalah termasuk anggota Direksi, anggota Dewan Komisaris dan Pejabat Eksekutif Bank. Pemberian kredit kepada Direksi dan Dewan Komisaris termasuk ke dalam penyediaan dana kepada pihak terkait, dan hal ini wajib mendapatkan persetujuan kepada Dewan Komisaris.

analyzed, and evaluated for its fairness to ensure that there is no element of conflict of interest while upholding the principles of good corporate governance.

In line with this, as described in the section on conflict of interest transactions, bank **bjb** has established policies governing conflict of interest transactions, including transactions with related parties. In practice, material transactions are decided by the highest authority at each respective level of authority, and are discussed and resolved in Board of Directors meetings if a conflict of interest involves members of the Board of Directors, thereby ensuring that the review and decision-making processes remain independent, objective, and accountable. This process is further supported by oversight from the Board of Commissioners, assisted by the Audit Committee through the review of fairness and compliance, to ensure that its implementation remains transparent, independent, and aligned with the best interests of bank **bjb**.

Directors' Statement Regarding Related Transactions

Material transactions with related parties are determined with due regard to the principles of prudence and independence, and have complied with the regulations of the Financial Services Authority as well as other applicable laws and regulations. The Board of Directors confirms that such transactions have undergone adequate procedures to ensure that they are conducted in accordance with generally accepted business practices, including compliance with the arm's length principle.

Loan Provision Policy for Board of Commissioners/Board of Directors

bjb and its subsidiaries have complied with Bank Indonesia regulations on the Maximum Credit Provision (BMPK) in accordance with the Financial Services Authority of the Republic of Indonesia Regulation No. 32/POJK.03/2018 on Maximum Credit Provision and Large Fund Allocation for Commercial Banks, as amended by POJK No. 38/POJK.03/2019.

In accordance with POJK No. 38/POJK.03/2019, amending POJK No. 32/POJK.03/2018 on Maximum Credit Provision and Large Fund Allocation for Commercial Banks, "Related Parties" include members of the Board of Directors, Board of Commissioners, and Bank Executive Officers. Credit granted to Directors and Commissioners falls under related party funding and must obtain approval from the Board of Commissioners.

Penyediaan dana kepada pihak terkait telah diatur oleh Otoritas Jasa Keuangan dan ketentuan internal bank **bjb** yaitu:

- Surat Keputusan Direksi Nomor 0160/SK/DIR-MRP/2024 Tanggal 29 April 2024 tentang Kebijakan Perkreditan Bank.
- Surat Keputusan Komite Kebijakan Perkreditan Nomor 0005/SK/CPC-KPR/2024 Tanggal 21 Oktober 2024 tentang Susunan Komite Kredit, Susunan Komite Restrukturisasi Kredit, Limit Kewenangan Memutus Kredit (LKMK) dan Limit Kewenangan Restrukturisasi Kredit.

Ketentuan dan prosedur pemberian kredit kepada Direksi dan Dewan Komisaris berlaku sama seperti pemberian kredit kepada calon debitur bank **bjb** pada umumnya dan diberikan sesuai bunga pasar (*market rate*) dan wajar (*arm's length basis*) dengan tetap memperhatikan prinsip kehati-hatian.

Related party funding is governed by the Financial Services Authority and **bjb**'s internal regulations, as follows:

- Board of Directors Decree No. 0160/SK/DIR-MRP/2024 dated April 29, 2024, regarding the Bank's Credit Policy.
- Credit Policy Committee Decree No. 0005/SK/CPC-KPR/2024 dated October 21, 2024, concerning the Composition of the Credit Committee, Credit Restructuring Committee, Credit Decision Authority Limits (LKMK), and Credit Restructuring Authority Limits.

The provisions and procedures for granting credit to Directors and Commissioners are the same as those applied to prospective **bjb** debtors, provided at market rates and on an arm's length basis, while still observing prudential principles.

Perubahan Peraturan Perundang-Undangan dan Dampaknya Terhadap Bank

Perubahan peraturan perundang-undangan yang berpengaruh terhadap bank **bjb** beserta dampak perubahan dan informasi penyesuaian yang dilakukan bank **bjb** terhadap perubahan tersebut selama tahun 2025 adalah sebagai berikut.

Changes In Legislation and Their Impact on the Bank

The changes in legislation that affect bank **bjb**, along with the impacts of these changes and the adjustments made by bank **bjb** in response to these changes throughout 2025, are as follow.

Tabel Perubahan Peraturan Perundang-Undangan Tahun 2025
Table of Legislation Changes In 2025

No	Peraturan Regulation	Tanggal Berlaku Effective Date	Tentang Subject	Uraian Pokok Pengaturan Key Provisions	Informasi Penyesuaian Yang Dilakukan bank bjb Adjustments Made bank bjb
1.	Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 9 Tahun 2025 Financial Services Authority Regulation of the Republic of Indonesia Number 9 of 2025	6 Mei 2025 May 6, 2025	Dematerialisasi Efek Bersifat Ekuitas dan Pengelolaan Aset Yang Tidak Diklaim di Pasar Modal Dematerialization of Equity Securities and Management of Unclaimed Assets in the Capital Market	1. Perusahaan Terbuka wajib menerbitkan Efek bersifat ekuitas (EBE) dan Efek bersifat utang dan/atau sukuk dalam bentuk tanpa warkat. 2. Perusahaan Terbuka dan pemegang Efek bersifat ekuitas dengan warkat wajib melaksanakan Dematerialisasi EBE. 3. Perusahaan Terbuka dan pemegang Efek bersifat ekuitas dengan warkat wajib melaksanakan Dematerialisasi EBE paling lambat 5 (lima) tahun setelah berlakunya Peraturan Otoritas Jasa Keuangan. 4. Efek bersifat ekuitas dengan warkat dilarang ditransaksikan baik melalui bursa efek maupun di luar bursa efek setelah jangka waktu Dematerialisasi EBE berakhir. 1. Public Companies are required to issue equity securities (EBE) and debt securities and/or sukuk in scripless form. 2. Public Companies and holders of equity securities in scrip form are required to carry out the dematerialization of EBE. 3. Public Companies and holders of equity securities in scrip form are required to complete the dematerialization of EBE no later than 5 (five) years after the enactment of the Financial Services Authority Regulation. 4. Equity securities in scrip form are prohibited from being traded, whether through the stock exchange or outside the stock exchange, after the dematerialization period of EBE has ended.	1. Bank wajib melaksanakan Dematerialisasi EBE sesuai jangka waktu yang telah ditetapkan. 1. Banks are required to carry out the dematerialization of EBE within the stipulated timeframe.

No	Peraturan Regulation	Tanggal Berlaku Effective Date	Tentang Subject	Uraian Pokok Pengaturan Key Provisions	Informasi Penyesuaian Yang Dilakukan bank bjb Adjustments Made bank bjb
2.	Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 5 Tahun 2025 Financial Services Authority Regulation of the Republic of Indonesia Number 5 of 2025	3 Maret 2025 March 3, 2025	Profesi Penunjang Di Sektor Jasa Keuangan Supporting Professions in the Financial Services Sector	1. Profesi Penunjang Sektor Jasa Keuangan yang selanjutnya disebut dengan Profesi Penunjang adalah pelaku profesi di Sektor Jasa Keuangan yang memberikan suatu jasa keprofesian pada berbagai industri di Sektor Jasa Keuangan untuk mendukung efektivitas Sektor Jasa Keuangan. 2. Profesi Penunjang terdiri atas: a. Akuntan Publik. b. Konsultan Aktuaria. c. Penilai Publik. d. Notaris. e. Konsultan Hukum. f. Profesi lain yang ditetapkan oleh Otoritas Jasa Keuangan. 3. Untuk dapat menyediakan jasa di Sektor Jasa Keuangan, Profesi Penunjang sebagaimana dimaksud wajib: a. Telah memiliki izin atau bentuk lain setara izin dari kementerian, lembaga, dan/atau otoritas pembina dan pengawas Profesi Penunjang terkait; dan b. Telah terdaftar pada Otoritas Jasa Keuangan serta tercatat aktif pada daftar Profesi Penunjang di Otoritas Jasa Keuangan. 4. Penggunaan Profesi Penunjang yang terdaftar di Otoritas Jasa Keuangan dilaksanakan terhadap jasa yang dipersyaratkan dalam ketentuan peraturan perundang-undangan di Sektor Jasa Keuangan dan/atau instruksi tertulis dari Otoritas Jasa Keuangan. 5. Penggunaan jasa Akuntan Publik dan kantor Akuntan Publik dalam kegiatan jasa keuangan dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penggunaan jasa Akuntan Publik dan kantor Akuntan Publik dalam kegiatan jasa keuangan. 6. Pihak wajib menggunakan Profesi Penunjang yang memenuhi ketentuan sebagaimana dimaksud dalam penggunaan jasa Profesi Penunjang yang dipersyaratkan sebagaimana dimaksud 7. Dalam hal profesi lain sebagaimana dimaksud dalam Angka 2 huruf f: a. Telah terdapat instansi atau lembaga yang berwenang atau memberikan izin pada profesi lain, profesi lain wajib memiliki izin terlebih dahulu dari instansi atau lembaga dimaksud dan memperoleh surat tanda terdaftar di Otoritas Jasa Keuangan; atau b. Tidak terdapat instansi atau lembaga yang berwenang atau memberikan izin pada profesi lain sebagaimana dimaksud dalam angka 2 huruf f, profesi lain wajib terlebih dahulu memperoleh izin dari Otoritas Jasa Keuangan. 8. Pihak wajib menggunakan jasa profesi lain yang memenuhi ketentuan sebagaimana dimaksud dalam penggunaan jasa profesi lain yang dipersyaratkan oleh Otoritas Jasa Keuangan sesuai dengan ketentuan peraturan perundang-undangan. 9. Pihak yang melanggar ketentuan sebagaimana dimaksud: a. Dinyatakan tidak memenuhi kewajiban terhadap penggunaan jasa Profesi Penunjang sesuai dengan ketentuan peraturan perundang-undangan di Sektor Jasa Keuangan; dan a. Dikenai sanksi sesuai dengan ketentuan peraturan perundang-undangan 1. Supporting Professions in the Financial Services Sector, hereinafter referred to as Supporting Professions, are professional practitioners in the Financial Services Sector who provide professional services across various industries within the Financial Services Sector to support its effectiveness. 2. Supporting Professions consist of: a. Public Accountant. b. Actuarial Consultant. c. Public Appraiser. d. Notary. e. Legal Consultant. f. Other professions as stipulated by the Financial Services Authority. 3. To provide services in the Financial Services Sector, Supporting Professions as referred to above must: a. Have obtained a license or other equivalent form of authorization from the relevant ministry, institution, and/or supervisory and regulatory authority of the respective Supporting Profession; and b. Be registered with the Financial Services Authority and recorded as active in the list of Supporting Professions maintained by the Financial Services Authority. 4. The use of Supporting Professions registered with the Financial Services Authority shall be applied to services required under prevailing laws and regulations in the Financial Services Sector and/or written instructions from the Financial Services Authority.	1. Bank wajib memastikan setiap kebutuhan jasa tertentu menggunakan profesi yang sesuai, misalnya: a. Akuntan Publik. b. Konsultan Aktuaria. c. Penilai Publik. d. Notaris. e. Konsultan Hukum. f. Profesi lain yang ditetapkan oleh Otoritas Jasa Keuangan. 2. Bank harus melakukan *due diligence* sebelum menunjuk Profesi Penunjang dan profesi lain, harus memastikan: a. Memiliki izin resmi dari otoritas pembina; b. Terdaftar dan aktif di OJK. 1. Banks are required to ensure that any need for specific services is fulfilled by appropriately qualified professionals, such as: a. Public Accountant. b. Actuarial Consultant. c. Public Appraiser. d. Notary. e. Legal Consultant. f. Other professions as stipulated by the Financial Services Authority. 2. Banks must conduct due diligence prior to appointing Supporting Professionals and other professionals, and must ensure that they: a. Hold valid licenses from the relevant supervisory authority; b. Are registered with and active under the Financial Services Authority.

No	Peraturan Regulation	Tanggal Berlaku Effective Date	Tentang Subject	Uraian Pokok Pengaturan Key Provisions	Informasi Penyesuaian Yang Dilakukan bank bjb Adjustments Made bank bjb
				5. The engagement of Public Accountants and Public Accounting Firms in financial services activities shall be carried out in accordance with the Financial Services Authority Regulation concerning the use of Public Accountants and Public Accounting Firms in financial services activities. 6. Parties are required to engage Supporting Professions that meet the stipulated requirements in the use of Supporting Professional services as mandated. 7. In the case of other professions as referred to in point 2 letter f: a. Where there is an authorized institution or body that grants licenses to such professions, the profession must first obtain a license from the relevant institution or body and obtain a certificate of registration from the Financial Services Authority; or b. Where there is no authorized institution or body that grants licenses to such professions, the profession must first obtain a license from the Financial Services Authority. 8. Parties are required to engage other professional services that meet the stipulated requirements in accordance with the use of such services as required by the Financial Services Authority and applicable laws and regulations. 9. Parties that violate the provisions referred to above: a. Shall be deemed not to have fulfilled their obligations regarding the use of Supporting Professional services in accordance with the applicable laws and regulations in the Financial Services Sector; and b. Shall be subject to sanctions in accordance with the applicable laws and regulations	
3.	Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 14/ SEOJK.03/2025 Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 14/ SEOJK.03/2025	24 Juni 2025 June 24, 2025	Penerapan Tata Kelola Bagi Bank Umum Implementation of Governance for Commercial Banks	1. Bank memastikan bahwa setiap transaksi dengan pihak yang memiliki hubungan istimewa dengan Bank tidak lebih menguntungkan dibandingkan dengan transaksi dengan pihak lain dalam kondisi yang serupa atau dilakukan secara wajar. 2. Transaksi Bank dengan pihak yang memiliki hubungan istimewa dan penghapusan eksposur terhadap pihak yang memiliki hubungan istimewa harus mendapatkan persetujuan Dewan Komisaris Bank. 1. Banks shall ensure that any transactions with related parties are not more favorable than transactions conducted with other parties under similar conditions and are carried out on an arm's length basis. 2. Transactions between the Bank and related parties, as well as the write-off of exposures to related parties, must obtain approval from the Bank's Board of Commissioners.	1. Bank menyusun dan memiliki kebijakan dan prosedur transaksi Bank dengan pihak yang memiliki hubungan istimewa serta memastikan penerapan kebijakan dan prosedur secara efektif, untuk memastikan transaksi terhadap pihak yang memiliki hubungan istimewa dilakukan tanpa adanya benturan kepentingan. 1. Banks shall establish and maintain policies and procedures governing transactions with related parties and ensure their effective implementation, in order to ensure that such transactions are conducted without any conflict of interest.
4.	SEOJK Nomor 26/ SEOJK.03/2025 Circular Letter of the Financial Services Authority Number 26/ SEOJK.03/2025	19 November 2025 November 19, 2025	Proses Asesment Kecukupan Likuiditas Secara Internal Internal Liquidity Adequacy Assessment Process	1. Bank adalah bank yang melaksanakan usaha secara konvensional atau melaksanakan kegiatan usaha berdasarkan prinsip syariah, yang dalam kegiatannya memberikan jasa dalam lalu lintas pembayaran, termasuk kantor cabang dari bank yang berkedudukan di luar negeri dan unit usaha syariah. 2. Bank Umum Konvensional yang selanjutnya disingkat BUK adalah bank umum, termasuk kantor cabang dari Bank yang berkedudukan di luar negeri, yang melaksanakan kegiatan usaha secara konvensional. 3. *Internal liquidity adequacy assessment* process atau proses asesmen kecukupan likuiditas secara internal yang selanjutnya disingkat ILAAP adalah proses yang dilakukan Bank untuk memperhitungkan kecukupan likuiditas dalam berbagai skenario kondisi pasar serta periode tekanan yang mungkin dihadapi oleh Bank. 4. *Liquidity supervisory review and evaluation process* atau proses peninjauan dan evaluasi likuiditas dalam rangka pengawasan yang selanjutnya disingkat LSREP merupakan proses evaluasi atas hasil ILAAP Bank yang dilakukan oleh Otoritas Jasa Keuangan. 5. Bank wajib melakukan ILAAP yang disesuaikan dengan ukuran, karakteristik, dan kompleksitas usaha Bank. 6. Bank menentukan kecukupan likuiditas dengan memperhatikan kondisi pasar dan periode tekanan yang mungkin dihadapi oleh Bank. 7. ILAAP merupakan proses yang tidak terpisahkan dari manajemen risiko likuiditas Bank sebagaimana ketentuan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi Bank. Dalam penerapan ILAAP, Bank perlu memastikan pengelolaan likuiditas Bank sejalan dengan tingkat risiko yang diambil *(risk appetite)* dan toleransi risiko *(risk tolerance)* yang ditetapkan oleh Bank serta memperhitungkan dampak risiko likuiditas terhadap kondisi Bank.	1. Dalam penerapan ILAAP, Bank perlu memastikan pengelolaan likuiditas Bank sejalan dengan tingkat risiko yang diambil *(risk appetite)* dan toleransi risiko *(risk tolerance)* yang ditetapkan oleh Bank serta memperhitungkan dampak risiko likuiditas terhadap kondisi Bank. 2. Bank secara berkala menyampaikan laporan ILAAP kepada Otoritas Jasa Keuangan yang akan dijadikan bahan pertimbangan dalam penilaian profil risiko untuk risiko likuiditas sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi Bank dan *self assessment* tingkat kesehatan Bank sesuai dengan ketentuan Otoritas Jasa Keuangan mengenai penilaian tingkat kesehatan Bank. 3. Laporan ILAAP terdiri dari Laporan Penerapan ILAAP, Laporan Likuiditas Intrahari, Laporan LCR dalam Mata Uang Asing yang Signifikan, Laporan Profil Pendanaan, Laporan *Survival Period Monitoring* (SPM), serta Laporan Nasabah *Displaced Commercial Risk* (DCR) dan Strategi Perataan Bagi Hasil (bagi Bank Umum Syariah dan Unit Usaha Syariah).

No	Peraturan Regulation	Tanggal Berlaku Effective Date	Tentang Subject	Uraian Pokok Pengaturan Key Provisions	Informasi Penyesuaian Yang Dilakukan bank bjb Adjustments Made bank bjb
				8. Dalam melakukan ILAAP, Bank menerapkan manajemen risiko mengacu pada: a. Lampiran I.A untuk BUK; dan b. Lampiran II.A untuk BUS dan UUS, yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini 9. Dalam penerapan ILAAP, Bank diharapkan dapat: a. Meningkatkan penerapan manajemen risiko likuiditas Bank melalui penilaian sendiri *(self-assessment)* atas kecukupan likuiditas secara berkesinambungan dengan mempertimbangkan berbagai skenario kondisi pasar dan periode tekanan yang mungkin dihadapi oleh Bank. b. Meningkatkan konsistensi antara strategi dan operasional Bank dalam menjaga kecukupan likuiditas. c. Mengetahui kecukupan likuiditas pada berbagai kondisi stres yang mungkin dihadapi oleh Bank. d. Mendapatkan gambaran risiko likuiditas sehingga meningkatkan kemampuan pengambilan keputusan Bank. e. Mendokumentasikan dan menunjukkan kecukupan likuiditas dalam laporan yang lebih spesifik dan detail atas risiko likuiditas. 10. Dalam penerapan ILAAP, Bank menyusun dan menyampaikan laporan ILAAP kepada Otoritas Jasa Keuangan. Laporan ILAAP menjadi bahan pertimbangan dalam penilaian: a. Profil risiko untuk risiko likuiditas sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi Bank. b. *Self-Assessment* tingkat kesehatan Bank sesuai dengan ketentuan Otoritas Jasa Keuangan mengenai penilaian tingkat kesehatan Bank. 11. Penerapan LSREP antara lain mencakup evaluasi atas: a. Keterlibatan direksi, dewan komisaris, dan dewan pengawas syariah bagi BUS dan UUS dalam penerapan ILAAP termasuk dalam penyusunan kebijakan, pengawasan, dan pelaksanaan kaji ulang; b. Kebijakan terkait tingkat risiko yang *diambil (risk appetite)* Bank, rencana pendanaan, akses pasar, kemampuan Bank untuk monetisasi aset likuid berkualitas tinggi atau *High Quality Liquid Asset* (HQLA), manajemen likuiditas intrahari, dan rencana kontingensi likuiditas. c. Proses identifikasi Bank atas kebutuhan likuiditas dalam kondisi stres untuk semua *risk drivers* yang relevan dan kecukupan sumber daya likuiditas Bank untuk memenuhi kebutuhan tersebut. d. Pelaksanaan kaji ulang dan evaluasi dalam rangka pengendalian intern atas ILAAP. 12. Dalam pelaksanaan LSREP, Otoritas Jasa Keuangan dapat meminta Bank untuk melakukan pengkinian dan penyesuaian antara lain terkait skenario dalam laporan ILAAP dan persentase rasio kecukupan likuiditas atau *Liquidity Coverage Ratio* (LCR) yang harus dipenuhi oleh Bank. 13. Bank menyampaikan hasil penginian dan penyesuaian ILAAP sesuai permintaan Otoritas Jasa Keuangan. 1. A Bank is a bank that conducts business activities conventionally or based on sharia principles, which in its operations provides payment traffic services, including branch offices of banks domiciled abroad and sharia business units. 2. A Conventional Commercial Bank, hereinafter referred to as BUK, is a commercial bank, including branch offices of banks domiciled abroad, that conducts business activities conventionally. 3. Internal Liquidity Adequacy Assessment Process, hereinafter referred to as ILAAP, is a process undertaken by a Bank to assess its liquidity adequacy under various market scenarios and stress periods that may be faced by the Bank. 4. Liquidity Supervisory Review and Evaluation Process, hereinafter referred to as LSREP, is the process of evaluating the results of the Bank's ILAAP conducted by the Financial Services Authority. 5. Banks are required to implement ILAAP in accordance with the size, characteristics, and complexity of the Bank's business. 6. Banks shall determine liquidity adequacy by considering market conditions and stress periods that may be faced by the Bank. 7. ILAAP is an integral part of the Bank's liquidity risk management as stipulated in the Financial Services Authority regulations regarding the implementation of risk management for banks. In implementing ILAAP, the Bank shall ensure that liquidity management is aligned with the Bank's risk appetite and risk tolerance, and takes into account the impact of liquidity risk on the Bank's condition.	4. Periode penyampaian laporan pertama kali dan pelaksanaan uji coba didasarkan pada pengelompokan Bank sebagai KBMI 1, KBMI 2, KBMI 3, KBMI 4, dan/atau Bank Asing per tanggal 31 Desember 2025. 5. Otoritas Jasa Keuangan melakukan *Liquidity Supervisory Review And Evaluation Process* (LSREP) yang merupakan proses evaluasi Otoritas Jasa Keuangan atas hasil ILAAP Bank. 6. Dalam hal berdasarkan ILAAP dan LSREP, Bank dinilai memiliki tingkat risiko likuiditas yang tinggi, Bank mengambil langkah-langkah antara lain seperti penguatan kondisi likuiditas dan penguatan manajemen risiko ILAAP. 1. In implementing ILAAP, the Bank shall ensure that its liquidity management is aligned with the level of risk assumed (risk appetite) and risk tolerance established by the Bank, and shall take into account the impact of liquidity risk on the Bank's condition. 2. The Bank shall periodically submit ILAAP reports to the Financial Services Authority, which will be used as a basis for assessing the liquidity risk profile in accordance with the Financial Services Authority regulations on the implementation of risk management for banks, and for the Bank's self-assessment of soundness level in accordance with the Financial Services Authority provisions on bank soundness assessment. 3. The ILAAP report consists of the ILAAP Implementation Report, Intraday Liquidity Report, Liquidity Coverage Ratio (LCR) Report in Significant Foreign Currencies, Funding Profile Report, Survival Period Monitoring (SPM) Report, as well as Displaced Commercial Risk (DCR) Customer Report and Profit Equalization Strategy Report (for Sharia Commercial Banks and Sharia Business Units). 4. The initial reporting period and trial implementation shall be based on the classification of Banks as KBMI 1, KBMI 2, KBMI 3, KBMI 4, and/or Foreign Banks as of December 31, 2025. 5. The Financial Services Authority conducts the Liquidity Supervisory Review and Evaluation Process (LSREP), which is the evaluation process of the Financial Services Authority on the results of the Bank's ILAAP. 6. In the event that, based on ILAAP and LSREP, the Bank is assessed as having a high level of liquidity risk, the Bank shall take necessary measures, including strengthening its liquidity condition and enhancing ILAAP risk management.

No	Peraturan Regulation	Tanggal Berlaku Effective Date	Tentang Subject	Uraian Pokok Pengaturan Key Provisions	Informasi Penyesuaian Yang Dilakukan bank bjb Adjustments Made bank bjb
				8. In implementing ILAAP, the Bank shall apply risk management in accordance with: a. Appendix I.A for BUK; and b. Appendix II.A for Sharia Commercial Banks (BUS) and Sharia Business Units (UUS), which form an integral part of this Circular Letter of the Financial Services Authority. 9. In implementing ILAAP, the Bank is expected to: a. Enhance the implementation of liquidity risk management through continuous self-assessment of liquidity adequacy by considering various market scenarios and stress periods that may be faced by the Bank. b. Improve consistency between the Bank's strategies and operations in maintaining liquidity adequacy. c. Identify liquidity adequacy under various stress conditions that may be faced by the Bank. d. Obtain a comprehensive understanding of liquidity risk to enhance the Bank's decision-making capability. e. Document and demonstrate liquidity adequacy in more specific and detailed reports on liquidity risk. 10. In implementing ILAAP, the Bank shall prepare and submit the ILAAP report to the Financial Services Authority. The ILAAP report serves as a basis for assessment of: a. Risk profile for liquidity risk in accordance with the Financial Services Authority regulations on the implementation of risk management for banks. b. The Bank's self-assessment of soundness level in accordance with the Financial Services Authority provisions on bank soundness assessment. 11. The implementation of LSREP includes, among others, the evaluation of: a. The involvement of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board (for BUS and UUS) in the implementation of ILAAP, including in policy formulation, oversight, and review processes; b. Policies related to the Bank's risk appetite, funding plans, market access, the Bank's ability to monetize High Quality Liquid Assets (HQLA), intraday liquidity management, and liquidity contingency plans; c. The Bank's process in identifying liquidity needs under stress conditions for all relevant risk drivers and the adequacy of the Bank's liquidity resources to meet such needs; d. The implementation of review and evaluation as part of internal control over ILAAP. 12. In the implementation of LSREP, the Financial Services Authority may require the Bank to update and adjust, among others, the scenarios in the ILAAP report and the percentage of liquidity adequacy ratio or Liquidity Coverage Ratio (LCR) that must be met by the Bank. 13. Banks shall submit the updated and adjusted ILAAP results in accordance with the request of the Financial Services Authority.	

Dampak Perubahan Peraturan Perundang-Undangan Terhadap Laporan Keuangan

Perubahan peraturan perundang-undangan yang telah dijabarkan di atas tidak memiliki dampak kuantitatif yang signifikan terhadap Laporan Keuangan bank **bjb**.

The Impact of Changes in Statutory Regulations on Financial Statements

The changes in statutory regulations described above do not have a significant quantitative impact on bank **bjb** financial statement.

Perubahan Kebijakan Akuntansi

Changes in Accounting Policies

Alasan Perubahan Kebijakan Akuntansi

Reasons for Changes in Accounting Policies

Perubahan kebijakan akuntansi dilakukan dalam rangka mematuhi Pernyataan Standar Akuntansi Keuangan (PSAK) yang berlaku yang relevan dengan operasi bank **bjb** dan Entitas Anak.

Changes in accounting policies were made to comply with the applicable Statements of Financial Accounting Standards (PSAK) relevant to the operations of bank **bjb** and its Subsidiaries.

Informasi Perubahan Kebijakan Akuntansi

Berikut amandemen dan penyesuaian atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2025, dengan penerapan dini diperkenankan yaitu:

Information on Changes in Accounting Policies

The following amendments and adjustments to the standards are effective for periods beginning on or after January 1, 2025, with early application permitted, namel:

Tabel Perubahan Kebijakan Akuntansi Tahun 2025
Table of Changes In Accounting Policies 2025

No	Perubahan Kebijakan Akuntansi Changes In Accounting Policies	Dampak Perubahan Kebijakan Akuntansi Terhadap Laporan Keuangan Impact of Changes in Accounting Policies on Financial Statements
1.	PSAK 117: Kontrak Asuransi PSAK 117: Insurance Contracts	Implementasi amendemen standar tersebut tidak memiliki dampak yang material terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya. The implementation of the amendments to these standards did not have a material impact on the amounts reported in the current period or the prior year.
2.	Amendemen PSAK 117: Kontrak Asuransi tentang Penerapan Awal PSAK 117 dan PSAK 109 - Informasi Komparatif Amendments to PSAK 117: Insurance Contracts regarding Initial Application of PSAK 117 and PSAK 109 – Comparative Information	
3.	Amendemen PSAK 221: Pengaruh Perubahan Kurs Valuta Asing tentang Kekurangan Ketertukaran Amendments to PSAK 221: The Effects of Changes in Foreign Exchange Rates regarding Lack of Exchangeability	

Tingkat Kesehatan Bank

Mengacu pada Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum. Tingkat Kesehatan Bank adalah hasil penilaian kondisi Bank yang dilakukan terhadap Risiko dan kinerja Bank. Bank wajib melakukan penilaian Tingkat Kesehatan Bank secara *self assessment* untuk posisi akhir bulan Juni dan Desember. Penilaian Tingkat Kesehatan dengan pendekatan Risiko *(Risk-Based Bank Rating)* tersebut dilakukan dengan cakupan penilaian terhadap faktor-faktor:

a. Profil Risiko
b. Tata Kelola
c. Rentabilitas
d. Permodalan

Peringkat Komposit Tingkat Kesehatan Bank ditetapkan berdasarkan analisis yang komprehensif dan terstruktur dengan memperhatikan materialitas dan signifikansi masing-masing faktor penilaian.'

Peringkat Komposit Tingkat Kesehatan Bank dikategorikan sebagai berikut:

a. Peringkat Komposit 1 (PK-1) mencerminkan kondisi Bank yang secara umum Sangat Sehat.
b. Peringkat Komposit 2 (PK-2) mencerminkan kondisi Bank yang secara umum Sehat.
c. Peringkat Komposit 3 (PK-3) mencerminkan kondisi Bank yang secara umum Cukup Sehat.

Bank Soundness Level

Referring to the OJK Circular Letter (SEOJK) Number 14/SEOJK.03/2017 dated March 17, 2017 concerning Assessment of the Soundness Level of Commercial Banks. Bank Soundness Level is the result of an assessment of the Bank's condition regarding Bank Risk and performance. Banks are required to carry out a thorough assessment of the Bank Soundness Level self-assessment for positions at the end of June and December. Bank Soundness Level Assessment with a Risk approach (Risk-Based Bank Rating) is carried out with the scope of the assessment to factors:

a. Risk Profile
b. Governance
c. Profitability
d. Capital

The Bank Soundness Composite Rating is determined based on a comprehensive and structured analysis taking into account the materiality and significance of each assessment factor.

Bank Soundness Composite Ratings are categorized as follows::

a. Composite Rating 1 (CR-1), reflects Bank's condition that is in general extremely sound.
b. Composite Rating 2 (CR-2), reflects Bank's condition that is in general sound.
c. Composite Rating 3 (CR-3), reflects Bank's condition that is in general adequately sound.

d. Peringkat Komposit 4 (PK-4) mencerminkan kondisi Bank yang secara umum Kurang Sehat.
e. Peringkat Komposit 5 (PK-5) mencerminkan kondisi Bank yang secara umum Tidak Sehat.

Hasil penilaian secara *self assessment* Peringkat Komposit Tingkat Kesehatan bank **bjb** per 31 Desember 2025 dan 31 Desember 2024 adalah sebagai berikut:

d. Composite Rating 4 (CR-4), reflects Bank's condition that is in general less sound.
e. Composite Rating 5 (CR-5), reflects Bank's condition that is in general unsound..

The results of the self-assessment of bank **bjb** Composite Soundness Rating as of December 31, 2025 and December 31, 2024 are as follows:

Tabel Tingkat Kesehatan Bank
Table of Bank Soundness Levels

Faktor Penilaian	Peringkat Komposit / Composite Rating		Rating Factors
	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024	
Profil Risiko	**2**	2	Risk Profile
Tata Kelola	**2**	2	Governance
Rentabilitas	**3**	2	Profitability
Permodalan	**2**	2	Capital
Peringkat komposit	**2**	**2**	**Composite rating**

Peringkat Komposit Tingkat Kesehatan bank **bjb** posisi 31 Desember 2025 berada pada PK 2 (Sehat). Kondisi bank **bjb** secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya. Hal ini tercermin dari peringkat faktor penilaian antara lain profil risiko, penerapan tata kelola, rentabilitas, dan permodalan yang secara umum baik. Dalam hal terdapat kelemahan, maka secara umum kelemahan tersebut kurang signifikan.

bjb's soundness Level Composite Rating position 31 December 2025 is at CR 2 (General Sound). bank **bjb**'s condition is generally sound, so it is considered being capable of facing significant negative influence from changes in business condition and other external factors. This is reflected in the rating of assessment factors including risk profile, implementation of governance, profitability and capital which are generally good. If there is a weakness, in general the weakness is less significant.

Informasi Kelangsungan Usaha

Hal-Hal yang Berpotensi Berpengaruh Signifikan Terhadap Kelangsungan Usaha

Ketidakpastian ekonomi global masih tinggi akibat perubahan kebijakan perdagangan internasional. Meski ketegangan dagang antara Amerika Serikat (AS) dan Tiongkok sempat mereda melalui kesepakatan sementara dan penyesuaian tarif di beberapa sektor, arah kebijakan perdagangan global belum sepenuhnya jelas. Kondisi ini menahan minat investasi dan membuat arus perdagangan global tumbuh lebih lambat karena pelaku usaha cenderung bersikap hati-hati.

Di sisi lain, risiko geopolitik terus membebani perekonomian global. Konflik Rusia dan Ukraina yang belum berakhir masih mengganggu pasokan energi dan pangan dunia, khususnya bagi negara-negara Eropa. Sementara itu, meningkatnya ketegangan di Timur Tengah, termasuk risiko konflik antara Iran dan Israel, mendorong kenaikan premi risiko dan memicu volatilitas harga

Business Continuity Information

Significant Potential Towards of Business Continuity

Global economic uncertainty remains high due to changes in international trade policies. Although trade tensions between the United States (US) and China eased temporarily through interim agreements and tariff adjustments in certain sectors, the overall direction of global trade policy remains unclear. This situation has restrained investment interest and slowed the growth of global trade, as businesses adopt a more cautious approach.

On the other hand, geopolitical risks continue to weigh on the global economy. The ongoing Russia–Ukraine conflict still disrupts global energy and food supplies, particularly for European countries. Meanwhile, rising tensions in the Middle East, including the risk of conflict between Iran and Israel, have driven up risk premiums and triggered oil price volatility due

minyak akibat kekhawatiran terhadap stabilitas pasokan, meskipun pasokan fisik energi relatif tetap terjaga.

Kondisi tersebut berpotensi menjaga tekanan inflasi tetap tinggi dan menyebabkan suku bunga global bertahan pada level yang relatif tinggi dalam jangka waktu lebih lama. Bagi industri perbankan, kondisi ini berdampak pada meningkatnya biaya dana *(cost of fund)* serta semakin ketatnya likuiditas di pasar, seiring dengan meningkatnya kompetisi dalam penghimpunan dana.

Salah satu tantangan utama yang dihadapi adalah penghimpunan DPK. Realisasi Dana Pihak Ketiga (DPK) hingga akhir Triwulan IV 2025 tercatat sebesar Rp122,10 triliun atau 97,43% dari target sebesar Rp125,31 triliun, dengan deviasi negatif sebesar Rp3,2 triliun. Dimana produk giro mencatat pencapaian kinerja di Triwulan IV 2025 sebesar 71,79%, kondisi ini dikarenakan adanya penarikan dana akibat penggunaan rekening KASDA pada Giro Pemda. Tabungan mencatat pencapaian sebesar 83,02%, hal tersebut disebabkan oleh penyesuaian tingkat suku bunga yang mendorong nasabah *High Net Worth Individual* (HNWI) yang sensitif terhadap perubahan suku bunga mengalihkan simpanannya dari bank **bjb**. Selain itu adanya strategi penyesuaian suku bunga tabungan dengan rate khusus juga dibatasi dengan tujuan untuk menjaga efisiensi *cost of fund*. Produk simpanan berjangka masih menjadi penopang utama dalam struktur DPK dengan realisasi sebesar Rp70,70 triliun dengan pencapaian 117,49%. Hal tersebut mengindikasikan bahwa produk ini masih menjadi pilihan unggulan bagi nasabah yang mengutamakan kepastian imbal hasil dan stabilitas penempatan dana. Kontribusi simpanan berjangka yang signifikan juga membantu memperkuat fondasi pendanaan bank secara berkelanjutan, meskipun pengelolaan *cost of fund* tetap menjadi area yang harus dioptimalkan.

Di sisi lain, penyaluran dana khususnya kredit yang diberikan juga mengalami tantangan. Realisasi kredit yang diberikan selama tahun 2025 tercatat sebesar Rp111,94 triliun, dengan pencapaian 96,57% dari target yang ditetapkan. Kondisi ini menunjukkan adanya perlambatan penyaluran kredit pada akhir tahun yang dapat dipengaruhi oleh kondisi permintaan kredit yang melemah. Secara segmentasinya kredit korporasi tercatat sebesar 85,94%. Ketidaktercapaian kredit korporasi tersebut dipengaruhi oleh pelunasan beberapa debitur yang memiliki tingkat suku bunga di bawah SBDK, sehingga nilai *outstanding* menurun. Selain itu, ekspansi kredit dan pencairan longgar tarik belum berjalan optimal karena tingkat persaingan suku bunga yang ketat, sehingga minat debitur untuk melakukan pengajuan kredit baru menjadi terbatas. Kredit komersial tercapai sebesar 94,73%, adapun yang menjadi kendala pencapaian adalah proyeksi *pipeline* dari kantor cabang, kantor wilayah, dan kantor pusat tidak dapat terealisasi karena pencairan kredit yang bergeser (*carry over*) ke tahun berikutnya. Selain itu, mayoritas BPR memiliki likuiditas tinggi sehingga penarikan longgar tarik belum optimal meskipun masih terdapat LCU BPR dengan longgar tarik yang signifikan.

to concerns over supply stability, even though physical energy supplies remain relatively stable.

This situation has the potential to keep inflationary pressures high and sustain global interest rates at relatively elevated levels for a longer period. For the banking industry, this results in higher funding costs (cost of fund) and tighter market liquidity, coupled with increased competition in fund mobilization.

One of the main challenges faced is the mobilization of third-party funds (DPK). As of the end of the fourth quarter of 2025, DPK reached IDR122.10 trillion, or 97.43% of the target of IDR125.31 trillion, with a negative deviation of IDR3.2 trillion. Demand deposits achieved 71.79% in Q4 2025, impacted by withdrawals due to the use of KASDA accounts in municipal current accounts. Savings reached 83.02%, affected by interest rate adjustments that led interest-sensitive High Net Worth Individual (HNWI) customers to shift their funds from **bjb**. Additionally, special rate adjustments on savings were limited to maintain cost-of-fund efficiency. Time deposits remained the mainstay of DPK structure with a realization of IDR70.70 trillion, achieving 117.49%, indicating that this product continues to be preferred by customers prioritizing yield certainty and fund placement stability. The significant contribution of time deposits also strengthens **bjb**'s sustainable funding foundation, although cost-of-fund management remains an area requiring optimization.

On the other hand, fund disbursement, particularly credit, also faced challenges. Total credit disbursed during 2025 amounted to IDR111.94 trillion, achieving 96.57% of the target. This reflects a slowdown in credit disbursement at year-end due to weaker credit demand. By segment, corporate credit reached 85.94%, impacted by repayments from debtors with below-SBDK interest rates, which reduced outstanding balances. Credit expansion and drawdowns were not optimal due to tight interest rate competition, limiting debtor interest in new credit applications. Commercial credit achieved 94.73%, with the main obstacle being that projected pipelines from branch offices, regional offices, and head office could not be realized due to credit disbursement carryover to the following year. Moreover, most BPRs maintained high liquidity, so drawdowns were not fully optimized despite significant LCU with available drawdown capacity.

Di sisi lain, terjadi pelunasan dipercepat dan *run off* dari beberapa debitur dengan nilai cukup besar dalam tiga bulan terakhir, terutama pada segmen KMKK. Kredit UMKM mencatat pencapaian sebesar 86,59% dari target yang ditetapkan. Hal ini dipengaruhi oleh masih rendahnya literasi keuangan pelaku usaha, pembatasan segmen penerima KUR, dan kenaikan suku bunga bagi debitur eksisting. Selain itu, akses pengajuan kredit yang belum terdigitalisasi sehingga turut membatasi akselerasi penyaluran kredit pada segmen ini. Kredit KPR tercatat sebesar 99,25% dari target, deviasi negatif terhadap target kredit dipengaruhi oleh melemahnya kondisi ekonomi nasional dan bencana alam yang menurunkan daya beli serta kemampuan angsur masyarakat, berakhirnya suku bunga promo, serta meningkatnya kompetisi dari Bank lain dengan suku bunga lebih rendah. Selain itu, penundaan pembangunan rumah oleh pengembang FLPP berdampak pada ketersediaan rumah *ready stock* dan penyaluran kredit, disertai kebijakan internal untuk memprioritaskan kualitas kredit melalui pemisahan fungsi *account officer*.

On the other hand, there were early repayments and run-offs from several debtors with significant amounts over the last three months, particularly in the KMKK segment. MSME loans achieved 86.59% of the target, affected by low financial literacy among business actors, limitations on KUR recipients, and higher interest rates for existing debtors. In addition, the lack of digitalized credit application access has also constrained the acceleration of credit disbursement in this segment. Mortgage loans (KPR) reached 99.25% of the target, with negative deviations due to weakening national economic conditions, natural disasters reducing purchasing power and repayment capacity, the expiration of promotional interest rates, and increased competition from banks offering lower rates. Furthermore, delays in housing construction by FLPP developers impacted ready-stock availability and credit disbursement, coupled with internal policies prioritizing credit quality through separation of account officer functions.

Sedangkan realisasi kredit konsumer masih menjadi kontributor utama bank **bjb** dengan pencapaian sebesar 100,22% dari target, yang didukung oleh stabilitas permintaan kredit dari segmen ASN dan pensiunan. Selain itu pencapaian ini juga didukung oleh optimalisasi produktivitas KCP, peningkatan *engagement* dengan Kepala Dinas, *key person* dan proses pencairan yang cepat melalui *platform* digital KGB Pisan. Kemudian realisasi kredit ritel tercapai sebesar 96,75% dari target, ketidaktercapaian tersebut terjadi kareja terdapat beberapa kendala dalam penyaluran kredit pada segmen ini diantaranya preferensi nasabah mulai bergeser ke pinjaman digital jangka pendek, sementara mitra pengelola pensiun belum mampu mengakomodir kebutuhan Bank secara optimal. Selain itu, perubahan status kementerian dan penggabungan beberapa BUMN membatasi proses penyaluran kredit ritel sebagai mitigasi risiko mutasi pegawai ke instansi yang belum memiliki kerja sama bantuan potong dengan bank **bjb**. Di sisi lain, strategi *one stop service* Bank Himbara melalui *bundling payroll* dan penyaluran kredit membuat beberapa instansi/ perusahaan memiliki kewenangan terbatas untuk melakukan kerja sama bantuan potong dengan bank **bjb**.

Consumer credit remains a major contributor for **bjb**, achieving 100.22% of the target, supported by stable credit demand from civil servants and retirees. This performance is also supported by optimized KCP productivity, enhanced engagement with agency heads and key persons, and fast disbursement processes via the KGB Pisan digital platform. Retail credit realization reached 96.75% of the target, with shortfalls due to several challenges in this segment, including a shift in customer preference toward short-term digital loans, while pension management partners have not fully accommodated the bank's needs. Additionally, changes in ministry status and mergers of several SOEs have limited retail credit disbursement as a risk mitigation measure against staff transfers to institutions without payroll deduction agreements with **bjb**. Moreover, the Himbara one-stop service strategy through payroll bundling and credit distribution has restricted certain agencies and companies from establishing payroll deduction cooperation with **bjb**.

Dari sisi kualitas aset, rasio NPL *gross* tercatat sebesar 2,90% lebih besar dari target 2,64% demikian juga NPL Netto tercatat sebesar 1,28% lebih tinggi dari target sebesar 1,25%. Menunjukkan tingkat kredit bermasalah yang lebih tinggi dibanding ekspektasi walaupun kondisi tersebut relatif masih berada pada level yang manageable dan sesuai dengan *risk appetite* bank **bjb**, serta mencerminkan komitmen bank **bjb** dalam menjaga kualitas kredit dan stabilitas kinerja secara berkelanjutan.

From an asset quality perspective, the gross NPL ratio stood at 2.90%, higher than the target of 2.64%, while net NPL reached 1.28%, above the target of 1.25%. This indicates a higher level of problem loans than expected, although still at a manageable level and within **bjb**'s risk appetite, reflecting the bank's commitment to maintaining credit quality and sustainable performance stability.

Sehingga sampai dengan akhir tahun 2025, bank **bjb** berhasil membukukan laba sebelum pajak sebesar Rp1,29 triliun, atau mencapai 127,56% dari target RBB tahun 2025 sebesar Rp1,01 triliun, sehingga terdapat deviasi positif sebesar Rp278,60 miliar. Pencapaian ini mencerminkan kinerja profitabilitas yang terjaga dan berkelanjutan yang didukung

As of the end of 2025, **bjb** recorded a pre-tax profit of IDR1.29 trillion, achieving 127.56% of the 2025 RBB target of IDR1.01 trillion, resulting in a positive deviation of IDR278.60 billion. This achievement reflects sustainable and well-maintained profitability, supported by effective fund cost management and prudent, market-adaptive asset management. Moving forward,

oleh pengelolaan biaya dana yang efektif dan pengelolaan aset yang prudent dan adaptif terhadap dinamika pasar. Ke depan, bank **bjb** akan terus mengoptimalkan struktur aset dan likuiditas untuk mendukung pertumbuhan usaha yang sehat dan berkesinambungan.

bjb will continue to optimize its asset and liquidity structure to support healthy and sustainable business growth.

Assessment Manajemen Atas Hal-Hal yang Berpengaruh Signifikan Terhadap Kelangsungan Usaha

Manajemen secara rutin melakukan evaluasi dan *assessment* terkait dengan kemampuan dan pencapaian target kinerja dari seluruh unit sesuai dengan rencana bisnis bank **bjb** yang telah disusun. Evaluasi dilakukan secara berkala untuk setiap level meliputi produktivitas, profitabilitas serta indikator-indikator utama yang tertuang dalam *Key Performance Indicator* (KPI) unit kerja. Berdasarkan hasil penilaian dan evaluasi yang rutin dilakukan secara berkala, manajemen bank **bjb** berkeyakinan bahwa bank **bjb** memiliki sumber daya untuk melakukan kegiatan usaha dimasa mendatang. bank **bjb** tidak memiliki ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan bank **bjb** untuk mempertahankan kelangsungan usaha.

Management Assessment of Significant Influences on Business Continuity

Management routinely conducts evaluations and assessments of the capabilities and performance target achievements of all units in accordance with **bjb**'s business plan. Evaluations are carried out periodically at each level, covering productivity, profitability, and key indicators outlined in the unit's Key Performance Indicators (KPI). Based on these regular assessments, **bjb** management is confident that the bank possesses the resources to continue its business activities in the future. **bjb** does not face any material uncertainties that could cast significant doubt on its ability to maintain business continuity.

Asumsi yang Digunakan Manajemen Dalam Melakukan *Assessment*

Dalam melaksanakan penilaian atas kemampuan bank **bjb** untuk melanjutkan kelangsungan usaha di masa yang akan datang, digunakan beberapa asumsi dan pertimbangan. Asumsi dan pertimbangan tersebut antara lain kinerja keuangan, tingkat kecukupan modal, likuiditas, solvabilitas, profitabilitas, dan efisiensi bank **bjb**, permasalahan internal dan perkara hukum yang dihadapi bank **bjb**, serta kondisi ekonomi mikro dan makro pada saat ini dan masa yang akan datang.

Assumptions Used by Management in Conducting the Assessment

In assessing **bjb**'s ability to continue its business operations in the future, several assumptions and considerations are applied. These include financial performance, capital adequacy, liquidity, solvency, profitability, and efficiency of **bjb**, internal issues and legal matters faced by the bank, as well as current and future macroeconomic and microeconomic conditions.

Aspek Perpajakan

Publikasi Pembayaran Pajak

bank **bjb** sebagai wajib pajak badan dalam negeri berhak mendapatkan insentif dari pemerintah berupa penurunan tarif pajak. Hal ini sesuai dengan ketentuan Pasal 17 ayat (2b) Undang-Undang No. 7 Tahun 1983 tentang Pajak Penghasilan sebagaimana telah beberapa kali diubah terakhir dengan Undang-Undang No. Tahun 2021 tentang Harmonisasi Peraturan Perpajakan yang menyatakan bahwa wajib pajak badan dalam negeri dapat memperoleh tarif 3% lebih rendah dari tarif sebesar 22% yang berlaku pada tahun pajak 2023 dengan memenuhi ketentuan :

1. Berbentuk Perseroan;
2. Dengan jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia paling sedikit 40%; dan
3. Memenuhi persyaratan tertentu.

Aspects of Tax

Tax Payment Publication

As a domestic corporate taxpayer, **bjb** is entitled to government incentives in the form of reduced tax rates. This is in accordance with Article 17 paragraph (2b) of Law No. 7 of 1983 concerning Income Tax, as amended most recently by the 2021 Law on Harmonization of Tax Regulations, which stipulates that domestic corporate taxpayers may receive a tax rate 3% lower than the 22% rate applicable in the 2023 tax year, provided that they meet the following requirements:

1. Incorporated as a limited liability company (Perseroan);
2. At least 40% of the total paid-up shares are traded on the Indonesia Stock Exchange; and
3. Comply with certain specified requirements.

Berdasarkan ketentuan di atas, bank **bjb** mendapatkan penurunan tarif pajak sebesar 3%, sehingga tarif pajak yang digunakan dalam perhitungan PPh Badan adalah 19%

bank **bjb** dalam kegiatan operasionalnya telah menjalankan tata kelola perusahaan yang baik *(Good Corporate Governance)* yang dilakukan secara transparan dan akuntabel khususnya dalam mengelola hak dan kewajiban perpajakannya, hak dan kewajiban perpajakannya dilakukan sesuai dengan ketentuan dan peraturan yang berlaku.

Based on the provisions above, **bjb** received a 3% reduction in the tax rate, resulting in a corporate income tax rate of 19% applied in its PPh Badan calculation.

In its operations, **bjb** has implemented good corporate governance (GCG) practices in a transparent and accountable manner, particularly in managing its tax rights and obligations, which are carried out in accordance with applicable laws and regulations.

Pembayaran Pajak

Total pembayaran pajak periode Januari sampai dengan Desember 2025 dan 2024 adalah sebagai berikut.

Tax Payment

Total tax payments for the period from January to December 2025 and 2024 were as follows.

Tabel Pembayaran Pajak
Table of Tax Payments

(dalam Rupiah penuh / in full IDR)

Jenis Pajak	Tahun 2025 Year 2025	Tahun 2024 Year 2024	Type of Tax
PPh Pasal 25	**148.979.136.266**	252,802,459,661	Income Tax Article 25
PPh Pasal 21	**457.867.545.808**	281,249,472,167	Income Tax Article 21
PPh Pasal 23/26	**22.670.630.407**	24,753,995,248	Income Tax Article 23/26
PPh Pasal 4 ayat (2)	**540.682.330.855**	542,814,835,880	Income Tax Article 4 paragraph (2)
PPN	**7.140.466.038**	9,167,967,776	PPN
PPh Pasal 29*	**44.303.656.714**	103,489,943,635	Income Tax Article 29*
Total	**1.221.643.766.088**	**1,214,278,674,367**	**Total**

Catatan
*) PPh Pasal 29 masih angka sementara menunggu finalisasi Audit Laporan Keuangan, dibayarkan sebelum dilakukan pelaporan SPT PPh Badan 2025 paling lambat April 2026.
Note
*) Article 29 Income Tax (PPh Pasal 29) remains provisional pending the finalization of the Financial Statement Audit and will be paid prior to the 2025 Corporate Income Tax (SPT PPh Badan) filing, no later than April 2026.

Ketidakpatuhan dalam Pembayaran Pajak

Pada periode 2025, tidak terdapat ketidakpatuhan bank **bjb** dalam kewajiban membayar pajak (NIHIL).

Non-Compliance In Tax Payment

During the 2025 period, **bjb** had no non-compliance in fulfilling its tax obligations (NIL).

Larangan, Batasan dan/atau Hambatan Signifikan Untuk Melakukan Penyediaan Dana Antara Bank dan Entitas Lain Dalam Suatu Kelompok Usaha

bank **bjb** dan entitas anak telah memenuhi ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK) sesuai Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar Bagi Bank Umum dan POJK No. 38/POJK.03/2019 Tentang Perubahan atas POJK No. 32/POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum.

Prohibitions, Limitations and/or Significant Obstacles to Providing Funds Between Bank and other Entities in a Business Group

bank **bjb** and Subsidiaries have complied with Bank Indonesia provisions regarding the Legal Lending Limit (LLL) in accordance with the OJK Regulation of Republic of Indonesia Number 32/POJK.03/2018 concerning the Legal Lending Limit (LLL) and Provision of Large Funds for Commercial Banks and OJK Regulation No.38/POJK.03/2019 Concerning Amendments to OJK Regulation No. 32/POJK.03/2018 concerning LLL and Provision of Large Funds for Commercial Bank.

Sesuai dengan POJK No. 38/POJK.03/2019 Tentang Perubahan atas POJK No. 32/POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum, yang dimaksud dengan Pihak Terkait adalah termasuk anggota Direksi, anggota Dewan Komisaris dan Pejabat Eksekutif Bank. Pemberian kredit kepada Direksi dan Dewan Komisaris termasuk ke dalam penyediaan dana kepada pihak terkait, dan hal ini wajib mendapatkan persetujuan kepada Dewan Komisaris.

In accordance with Financial Services Authority Regulation No. 38/POJK.03/2019 concerning Amendments to POJK No. 32/POJK.03/2018 on Legal Lending Limit (BMPK) and Large Exposures for Commercial Banks, related parties include members of the Board of Directors, members of the Board of Commissioners, and Executive Officers of the Bank. The extension of credit to the Board of Directors and the Board of Commissioners constitutes fund provision to related parties and must obtain approval from the Board of Commissioners.

Penyediaan dana kepada pihak terkait telah diatur oleh Otoritas Jasa Keuangan dan ketentuan internal bank **bj**b berdasarkan Surat Keputusan Direksi Nomor 0622/SK/DIR-MR/2019 tanggal 29 Mei 2019 sebagaimana diubah terakhir oleh Surat Keputusan Direksi 0038/SK/DIR-MRI/2023 Tanggal 03 Februari 2023 tentang Kebijakan Perkreditan Bank. Ketentuan dan prosedur pemberian kredit kepada Direksi dan Dewan Komisaris berlaku sama seperti pemberian kredit kepada calon debitur bank **bj**b pada umumnya dan diberikan sesuai bunga pasar *(market rate*) dan wajar *(arm's length basis*) dengan tetap memperhatikan prinsip kehati-hatian.

The provision of funds to related parties has been regulated by the Financial Services Authority and by internal policies of bank **bjb** based on the Board of Directors Decree No. 0622/SK/DIR-MR/2019 dated May 29, 2019, as last amended by Board of Directors Decree No. 0038/SK/DIR-MRI/2023 dated February 3, 2023 concerning the Bank's Credit Policy. The terms and procedures for extending credit to the Board of Directors and the Board of Commissioners are applied in the same manner as credit extension to prospective debtors of bank **bjb** in general, and are provided at market rates and on an arm's length basis, while adhering to the prudential principle.

Tabel Penyediaan Dana Kepada Pihak Terkait dan Debitur Besar
Table of Provision of Funds to Related Parties and Large Debtors

No	Penyedia Dana Fund Provider	Jumlah 2025 Total 2025		Jumlah 2024 Total 2024	
		Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Amount (in IDR million)	*Number of Account* (NoA)	Nominal (dalam jutaan Rupiah) Amount (in IDR million)
1	Kepada Pihak Terkait To Related Parties	**58**	**1,460,708**	312	1,406,824
2	Kepada 50 Debitur Inti To 50 Core Debtors				
	a. Individu a. Individual	-	-	-	-
	b. Grup b. Group	**33**	**6,829,321**	27	17,547,640
	Total Debitur Inti Total Core Debtors	**33**	**6,829,321**	27	17,547,640

Penyediaan dana kepada pihak terkait pada tahun 2025 tercatat sebesar Rp1,46 triliun dengan jumlah 58 debitur, meningkat dibandingkan tahun 2024 sebesar Rp1,41 triliun dengan 312 debitur. Sementara itu, penyediaan dana kepada 50 debitur inti tercatat sebesar Rp6,83 triliun yang seluruhnya berasal dari kategori grup, dengan jumlah 33 debitur, menurun dibandingkan tahun 2024 sebesar Rp17,55 triliun dengan 27 debitur. Penurunan signifikan pada penyediaan dana kepada debitur inti tersebut mencerminkan upaya bank **bj**b dalam mengelola konsentrasi risiko kredit, termasuk diversifikasi portofolio pembiayaan serta penyesuaian eksposur terhadap debitur besar.

The provision of funds to related parties in 2025 amounted to IDR1.46 trillion with 58 debtors, increasing compared to 2024 of IDR1.41 trillion with 312 debtors. Meanwhile, the provision of funds to the 50 largest debtors amounted to IDR6.83 trillion, entirely originating from the group category, with 33 debtors, decreasing compared to 2024 of IDR17.55 trillion with 27 debtors. The significant decrease in the provision of funds to core debtors reflects bank **bjb**'s efforts in managing credit risk concentration, including portfolio diversification and adjustments to exposure to large debtors.

Secara keseluruhan, posisi penyediaan dana kepada pihak terkait dan debitur besar tetap berada dalam batas ketentuan Batas Maksimum Pemberian Kredit (BMPK) yang berlaku, sehingga mencerminkan penerapan prinsip kehati-hatian dalam pengelolaan risiko kredit bank **bjb**.

Overall, the provision of funds to related parties and large debtors remained within the applicable Legal Lending Limit (BMPK), reflecting the implementation of prudential principles in bank **bjb**'s credit risk management.

Transaksi *Spot* dan Transaksi Derivatif

Uraian transaksi *spot* dan transaksi derivatif disajikan sebagai berikut.

Spot Transactions and Derivative Transactions

Spot transactions and derivative transactions is presented as follows.

Tabel Laporan Transaksi *Spot* dan Transaksi Derivatif
Table of Spot and Derivative Transactions

(dalam jutaan Rupiah / in IDR million)

No	Transaksi / Transaction	Bank				
		2025				
		Nilai Notional / Notional Value	Tujuan / Objective		Tagihan dan Kewajiban Derivatif / Receivables and Derivative Liabilities	
			Trading	*Hedging*	Tagihan / Bill	Kewajiban / Obligation
A.	TERKAIT DENGAN NILAI TUKAR / RELATED TO EXCHANGE RATES					
1.	*Spot*	-	-	-	-	-
2.	*Forward*	**2,992**	**2,992**	-	-	**40**
3.	*Option* a. Jual / Sell b. Beli / Buy	-	-	-	-	-
4.	*Future*	-	-	-	-	-
5.	*Swap*	-	-	-	-	-
6.	Lainnya / Others	-	-	-	-	-
B.	TERKAIT DENGAN SUKU BUNGA / RELATED TO INTEREST RATES					
1.	*Forward*	-	-	-	-	-
2.	*Option* a. Jual / Sell b. Beli / Buy	-	-	-	-	-
3.	*Future*	-	-	-	-	-
4.	*Swap*	-	-	-	-	-
5.	Lainnya / Others	-	-	-	-	-
C.	LAINNYA / OTHERS	-	-	-	-	-
	Jumlah / Total	**2,992**	**2,992**	-	-	**40**

No	Transaksi Transaction	Bank				
		2024				
		Nilai Notional Notional Value	Tujuan Objective		Tagihan dan Kewajiban Derivatif Receivables and Derivative Liabilities	
			Trading	*Hedging*	Tagihan Bill	Kewajiban Obligation
A.	TERKAIT DENGAN NILAI TUKAR RELATED TO EXCHANGE RATES					
1.	*Spot*	-	-	-	-	-
2.	*Forward*	922	922	-	-	1
3.	*Option* a. Jual / Sell b. Beli / Buy	-	-	-	-	-
4.	*Future*	-	-	-	-	-
5.	*Swap*	1,400,265	1,400,265	-	2,591	7,533
6.	Lainnya / Others	-	-	-	-	-
B.	TERKAIT DENGAN SUKU BUNGA RELATED TO INTEREST RATES					
1.	*Forward*	-	-	-	-	-
2.	*Option* a. Jual / Sell b. Beli / Buy	-	-	-	-	-
3.	*Future*	-	-	-	-	-
4.	*Swap*	-	-	-	-	-
5.	Lainnya / Others	-	-	-	-	-
C.	LAINNYA OTHERS	-	-	-	-	-
	Jumlah / Total	**1,401,187**	**1,401,187**	**-**	**2,591**	**7,534**



INFORMASI EKSPOSUR RISIKO DAN PERMODALAN

Information on Risk Exposure and Capital

05



Ukuran Utama (*Key Metrics*/KM1)
Key Metrics (KM1)

No.	Deskripsi Description	Desember 2025 December 2025	September 2025 September 2025	Juni 2025 June 2025	Maret 2025 March 2025	Desember 2024 December 2024
Modal yang Tersedia (nilai) **Available Capital (nominal)**						
1	Modal Inti Utama (CET1) Common Equity (CET 1)	**13.886.956**	13.538.703	12.636.860	12.818.145	12.700.311
2	Modal Inti (*Tier* 1) Core Capital (Tier 1)	**14.885.013**	14.536.760	13.634.917	13.816.202	13.698.368
3	Total Modal Total Capital	**18.083.644**	17.940.637	17.226.719	17.605.369	17.701.605
Aset Tertimbang Menurut Risiko (Nilai) **Risk Weighted Asset (RWA) (nominal)**						
4	Total Aset Tertimbang Menurut Risiko (ATMR) Total Risk Weighted Asset (RWA)	**85.300.390**	87.226.846	87.010.827	87.552.988	89.838.659
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR **Risk-Based Capital Ratios as a Percentage of RWA**						
5	Rasio CET1 (%) CET1 Ratio (%)	**16.28%**	15.52%	14.52%	14.64%	14.14%
6	Rasio *Tier* 1 (%) Tier 1 Ratio (%)	**17.45%**	16.66%	15.67%	15.78%	15.25%
7	Rasio Total Modal (%) Total Capital Ratio (%)	**21.20%**	20.56%	19.80%	20.11%	19.70%
Tambahan CET1 yang berfungsi sebagai *buffer* dalam bentuk persentase dari ATMR **Additional CET1 that functions as a buffer expressed as a percentage of RWA**						
8	*Capital conservation buffer* (2.5% dari ATMR) (%) Capital conservation buffer (2.5% from RWA) (%)	**2.50%**	2.50%	2.50%	2.50%	2.50%
9	*Countercyclical Buffer* (0 - 2.5% dari ATMR) (%) Countercyclical Buffer (0 - 2.5% dari ATMR) (%)	**-**	-	-	-	-
10	*Capital Surcharge* untuk Bank Sistemik (1% - 2.5%) (%) Capital Surcharge for Systemic Banks (1%– 2.5%) (%)	**1.00%**	1.00%	1.00%	1.00%	1.00%
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10) Total CET1 as Buffer (Row 8 + Row 9 and Row 10)	**3.50%**	3.50%	3.50%	3.50%	3.50%
12	Komponen CET1 untuk *buffer* CET1 components for buffer	**11.99%**	11.35%	10.53%	10.84%	10.53%
Rasio pengungkit sesuai Basel III **Basel III Leverage Ratio**						
13	Total Eksposur Total Exposure	**174.716.841**	168.970.313	174.246.814	198.291.576	186.732.162
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio Value, Including the Impact of Adjustments for the Temporary Exemption of Placements in Current Accounts with Bank Indonesia for the Purpose of Meeting Minimum Reserve Requirements (If Any)	**8.52%**	8.60%	7.83%	6.97%	7.67%

No.	Deskripsi Description	Desember 2025 December 2025	September 2025 September 2025	Juni 2025 June 2025	Maret 2025 March 2025	Desember 2024 December 2024
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio Value, Excluding the Impact of Adjustments for the Temporary Exemption of Placements in Current Accounts with Bank Indonesia for the Purpose of Meeting Minimum Reserve Requirements (If Any)	**8.52%**	8.60%	7.83%	6.97%	7.67%
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset *Securities Financing Transaction* (SFT) secara gross Leverage Ratio Value, Including the Impact of Adjustments for the Temporary Exemption of Placements in Current Accounts with Bank Indonesia for the Purpose of Meeting Minimum Reserve Requirements (If Any), Incorporating the Average of the Gross Carrying Amount of SFT Assets	**8.52%**	8.60%	7.83%	6.97%	7.67%
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* Leverage Ratio Value, Excluding the Impact of Adjustments for the Temporary Exemption of Placements in Current Accounts with Bank Indonesia for the Purpose of Meeting Minimum Reserve Requirements (If Any), Incorporating the Average of the Gross Carrying Amount of SFT Assets	**8.52%**	8.60%	7.83%	6.97%	7.67%
Rasio Kecukupan Likuiditas (LCR) **Liquidity Coverage Ratio (LCR)**						
15	Total Aset Likuid Berkualitas Tinggi (HQLA) Total High Quality Liquid Assets (HQLA)	**41.028.010**	38.558.538	33.411.125	33.737.985	36.401.802
16	Total Arus Kas Keluar Bersih (*net cash outflow*) Total Net Cash Outflows	**14.644.579**	14.187.296	15.613.316	15.601.290	18.119.255
17	LCR (%) LCR (%)	**280.16%**	271.78%	213.99%	216.25%	200.90%
Rasio Pendanaan Stabil Bersih (NSFR) **Rasio Pendanaan Stabil Bersih (NSFR)**						
18	Total Pendanaan Stabil yang Tersedia (ASF) Total Available Stable Funding (ASF)	**121.106.352**	120.879.088	120.022.650	119.837.376	121.764.772
19	Total Pendanaan Stabil yang Diperlukan (RSF) Total Required Stable Funding (RSF)	**110.167.342**	113.371.975	114.658.381	117.600.169	116.669.383
20	NSFR (%) NSFR (%)	**109.93%**	106.62%	104.68%	101.90%	104.37%

Permodalan
Capital

Komposisi Permodalan (CC1) — Capital Composition (CC1)

No.	Komponen Components	Jumlah (Dalam Jutaan Rupiah) Amount (In IDR Millions)	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi Ref. from Consolidated Financial Position
	Modal Inti Utama (*Common Equity Tier 1*) / CET 1 : Instrumen dan Tambahan Modal Disetor **Common Equity Tier 1 capital : instruments and reserves**		
1	Saham biasa (ternasuk *stock surplus*) Common Equity (including stock surplus)	**4,443,237**	g + h + i+ j
2	Laba ditahan Retained Earnings	**7,332,084**	m + n + o
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain) Accumulated Other Comprehensive Income (and other reserves)	**2,390,176**	k + l
4	Modal yang yang termasuk *phase out* dari CET1 Phase-out capital from CET1		
5	Kepentingan Non Pengendali yang dapat diperhitungkan Qualifying Non-Controlling Interests	-	p
6	**CET1 sebelum *regulatory adjustment*** **CET 1 before Regulatory Adjustment**		
	CET 1:* Faktor Pengurang *(Regulatory Adjustment) **CET 1: Deductions (Regulatory Adjustment)**		
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *trading book* Shortfall of the amount of fair value adjustments on financial instruments in the trading book	-	
8	*Goodwill*	-	b
9	Aset tidak berwujud lainnya (selain *Mortgage-Servicing Rights*) Other intangible assets (other than Mortgage-Servicing Rights)	-	c + d
10	Aset pajak tangguhan yang berasal dari *future profitability* Deferred tax assets that rely on future profitability		
11	*Cash-flow hedge reserve*		
12	*Shortfall on provisions to expected losses*		
13	Keuntungan penjualan aset dalam transaksi sekuritisasi Gain on sale related to securitization transactions		
14	Peningkatan/ penurunan nilai wajar atas liabilitas keuangan (DVA) Cumulative gains and losses due to changes in own credit risk (DVA)		
15	Aset pensiun manfaat pasti Defined benefit pension fund assets		
16	Investasi pada saham sendiri (jika belum di net dalam modal di Neraca) Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		
17	Kepemilikan silang pada instrumen CET 1 pada entitas lain Reciprocal cross-holdings in CET 1 instruments	-	

No.	Komponen Components	Jumlah (Dalam Jutaan Rupiah) Amount (In IDR Millions)	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi Ref. from Consolidated Financial Position
18	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Investasi signifikan pada saham biasa Bank, entitas keuangan dana asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan (jumlah di atas batasan 10%) Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		
20	*Mortgage servicing rights*		
21	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Jumlah melebihi batasan 15% dari: Amount exceeding the 15% threshold of which:		
23	investasi signifikan pada saham biasa *financials* significant investments in the common stock of financials		
24	*mortgage servicing rights*		
25	pajak tangguhan dari perbedaan mortgage servicing rights		
26	Penyesuaian berdasarkan ketentuan spesifik nasional deferred tax assets arising from temporary differences		
26a	Selisih PPKA dan CKPN National specific regulatory adjustments	**(871,702)**	-
26b	PPKA atas aset non produktif Difference between required and booked provision	**(42,831)**	-
26c	Aset Pajak Tangguhan Deferred tax assets	-	e
26d	Penyertaan Investment in shares	**(2,409,006)**	a
26e	Kekurangan modal pada perusahaan anak asuransi Capital deficiency on insurance subsidiaries	-	
26f	Eksposur sekuritisasi Securitisation exposure	-	
26g	Lainnya Others	-	
27	Penyesuaian pada CET 1 akibat AT 1 dan *Tier* 2 lebih kecil daripada faktor pengurangnya Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Jumlah pengurang (*regulatory adjustment*) terhadap CET 1 Total regulatory adjustments to Common equity Tier 1		
29	**Jumlah CET 1 setelah faktor pengurang** **Total Common Equity Tier 1 (CET1) after regulatory adjustments**	**13,886,956**	
	Modal Inti Tambahan (AT 1): Instrumen **Additional Tier 1 capital: instruments**		

No.	Komponen Components	Jumlah (Dalam Jutaan Rupiah) Amount (In IDR Millions)	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi Ref. from Consolidated Financial Position
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk termasuk stock *surplus*) AT1 instruments issued by the bank (including stock surplus)		
31	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi classified as equity under applicable accounting standards		
32	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi classified as liabilities under applicable accounting standards		
33	Modal yang yang termasuk *phase out* dari AT 1 Capital instruments subject to phase out from Additional Tier 1		
34	Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi AT1 instruments issued by Subsidiaries recognized in the calculation of consolidated CAR		
35	Instrumen yang diterbitkan Entitas Anak yang termasuk *phase out* Instruments issued by subsidiaries subject to phase-out		
36	**Jumlah AT 1 sebelum *regulatory adjustment*** **Total Tier 1 capital before regulatory adjustments**	**998,057**	
	Modal Inti Tambahan: Faktor Pengurang (*Regulatory Adjustment*) **Additional Tier 1 capital: regulatory adjustments**		
37	Investasi pada instrumen AT 1 sendiri Investments in own Additional Tier 1 instruments		
38	Kepemilikan silang pada instrumen AT 1 pada entitas lain Reciprocal crossholdings in Additional Tier 1 instruments		
39	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi *short* yang diperkenankan) Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
41	Penyesuaian berdasarkan ketentuan spesifik nasional National specific regulatory adjustments		
41a	Penempatan dana pada instrumen AT 1 pada Bank lain Fund placement on AT1 instrument in other banks		
42	Penyesuaian pada AT 1 akibat *Tier* 2 lebih kecil daripada faktor pengurangnya Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	**Jumlah faktor pengurang (regulatory adjustment) terhadap AT 1** **Total regulatory adjustments to Additional Tier 1 capital**	-	
44	**Jumlah AT 1 setelah faktor pengurang** **Additional Tier 1 capital (AT1)**	**998,057**	
45	**Jumlah Modal Inti (*Tier* 1) (CET 1 + AT 1)** **Tier 1 capital (T1 = CET 1 + AT 1)**	**14,885,013**	

No.	Komponen Components	Jumlah (Dalam Jutaan Rupiah) Amount (In IDR Millions)	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi Ref. from Consolidated Financial Position
	Modal Pelengkap (*Tier* 2): Instumen dan cadangan **Tier 2 capital: instruments and provisions**		
46	Instrumen *Tier* 2 yang diterbitkan oleh Bank (termasuk *stock surplus*) Tier 2 instruments issued by the bank (including stock surplus)	**2,288,444**	
47	Modal yang yang termasuk *phase out* dari *Tier* 2 Capital subject to phase-out from Tier 2		
48	Instrumen *Tier* 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi Tier 2 instruments issued by subsidiaries recognized in consolidated capital adequacy (KPMM) calculations		
49	Modal yang diterbitkan Entitas Anak yang termasuk *phase out* Capital issued by subsidiaries subject to phase-out		
50	Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit General allowance for impairment losses (PPA) on productive assets, up to a maximum of 1.25% of Credit Risk-Weighted Assets (RWA)	**910,187**	-
51	**Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang** **Total Tier 2 Capital before regulatory adjustments**	**3,198,631**	
	Modal Pelengkap (Tier 2): Faktor Pengurang (*Regulatory Adjustment*) **TIER 2 CAPITAL: REGULATORY ADJUSTMENTS**		
52	Investasi pada instrumen *Tier* 2 sendiri Investments in own Tier 2 instruments		
53	Kepemilikan silang pada instrumen *Tier* 2 pada entitas lain Reciprocal crossholdings in Tier 2 instruments and other TLAC liabilities		
54	Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan threshold 5% namun tidak lagi memenuhi kriteria (untuk bank Sistemik Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)		
55	Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi *short* yang diperkenankan) Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	Penyesuaian berdasarkan ketentuan spesifik nasional National specific regulatory adjustments		
56a	*Sinking fund* *Sinking fund*		
56b	Penempatan dana pada instrumen Tier 2 pada Bank lain Fund placements on other banks' Tier 2 instruments		
57	**Jumlah faktor pengurang (regulatory adjustment)** **Total regulatory adjustments to Tier 2 capital**		
58	**Jumlah Modal Pelengkap (Tier 2) setelah regulatory adjustment** **Total Tier 2 Capital after regulatory adjustments**	**3,198,631**	

No.	Komponen Components	Jumlah (Dalam Jutaan Rupiah) Amount (In IDR Millions)	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi Ref. from Consolidated Financial Position
59	**Total Modal (Modal Inti + Modal Pelengkap)** **Total Capital (Core Capital + Additional Capital)**	**18,083,644**	
60	**Total Aset Tertimbang Menurut Risiko (ATMR)** **Total risk weighted assets (RWA)**	**85,300,390**	
	Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer) **Capital Adequacy Ratio (CAR) And Capital Buffers**		
61	Rasio Modal Inti Utama (CET 1) – persentase terhadap ATMR Common Equity Tier 1 (CET 1) Ratio - percentage of RWA	**16.28%**	
62	Rasio Modal Inti (*Tier* 1) – persentase terhadap ATMR Tier 1 Capital Ratio - percentage of RWA	**17.45%**	
63	Rasio Total Modal – persentase terhadap ATMR Total Capital Ratio - percentage of RWA	**21.20%**	
64	Tambahan modal (*buffer*) – persentase terhadap AMTR Capital Buffer - percentage of RWA	**3.50%**	
65	*Capital Conservation Buffer* *Capital Conservation Buffer*	**2.50%**	
66	*Countercyclical Buffer* *Countercyclical Buffer*	**0.00%**	
67	*Capital Surcharge* untuk Bank Sistemik Capital surcharge for Systemic Bank	**1.00%**	
68	Untuk bank umum konvensional: Modal Inti Utama (CET 1) yang tersedia untuk memenuhi Tambahan Modal (*Buffer*) – persentase terhadap ATMR For conventional commercial banks: Common Equity Tier 1 (CET 1) available to meet Capital Buffers - percentage of RWA	**11.99%**	
	National minima (jika berbeda dari Basel 3) **NATIONAL MINIMAL (IF DIFFERENT FROM BASEL 3)**		
69	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3) National CET1 minimum ratio (if different from Basel 3)		
70	Rasio terendah Tier 1 nasional (jika berbeda dengan Basel 3) National Tier 1 minimum ratio (if different from Basel 3)		
71	Rasio terendah total modal nasional (jika berbeda dengan Basel 3) National total capital minimum ratio (if different from Basel 3)		
	Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko) **TOTAL BELOW THE THRESHOLDS FOR DEDUCTION (BEFORE RISK WEIGHTING)**		
72	Investasi nonsignifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain Non-significant investments in the capital of other financial entities		
73	Investasi signifikan pada saham biasa entitas keuangan Significant investments in the common stock of financial entities		
74	*Mortgage servicing rights* (net dari kewajiban pajak) Mortgage servicing rights (net of related tax liability)		
75	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak) Deferred tax assets arising from temporary differences (net of related tax liability)		

No.	Komponen Components	Jumlah (Dalam Jutaan Rupiah) Amount (In IDR Millions)	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi Ref. from Consolidated Financial Position
	Cap yang dikenakan untuk provisi pada *Tier* 2 **Provision Caps for Tier 2**		
76	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the standardized approach (prior to application of cap)		
77	Cap atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan standar Cap on inclusion of provisions in Tier 2 under the standardized approach		
78	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based (IRB) approach (prior to application of cap)		
79	Cap atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan IRB Cap on inclusion of provisions in Tier 2 under the internal ratingsbased (IRB) approach		
	Instrumen Modal yang termasuk *phase out* (hanya berlaku antara 1 Januari 2018 s.d. 1 Januari 2022) **Capital Instruments Subject to Phase-Out Arrangements (Only Applicable Between 1 Jan 2018 to 1 Jan 2022)**		
80	Cap pada CET 1 yang temasuk *phase out* Current cap on CET1 instruments subject to phase-out arrangements		
81	Jumlah yang dikecualikan dari CET 1 karena adanya cap (kelebihan di atas cap setelah *redemptions* dan *maturities*) Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Cap pada AT 1 yang temasuk *phase out* Current cap on AT1 instruments subject to phase-out arrangements		
83	Jumlah yang dikecualikan dari AT 1 karena adanya cap (kelebihan di atas cap setelah *redemptions* dan *maturities*) Total excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Cap pada *Tier* 2 yang temasuk *phase out* Current cap on Tier 2 instruments subject to phase-out arrangements		
85	Jumlah yang dikecualikan dari Tier 2 karena adanya cap (kelebihan di atas cap setelah *redemptions* dan *maturities*) Total excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)		

Rekonsiliasi Permodalan (CC2) Capital Reconciliation (CC2)

No	Pos-pos Posts	Laporan Publikasi posisi keuangan Statements of Financial Position Publication	Laporan posisi keuangan konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Statements of consolidated financial position with the consolidated coverage based on the provisions of prudential	No. Referensi Reference No.
		Desember 2025 December 2025	**Desember 2025** December 2025	
ASET ASSET				
1	Kas Cash	**4,490,608**	**4,929,381**	
2	Penempatan pada Bank Indonesia Placements with Bank Indonesia	**14,084,446**	**17,596,062**	
3	Penempatan pada bank lain Placements with other banks	**1,793,992**	**2,159,679**	
4	Tagihan spot dan derivatif/*forward* Spot and derivative/forward	-	-	
5	Surat berharga yang dimiliki Owned securities	**31,986,634**	**40,006,637**	
6	Surat berharga yang dijual dengan janji dibeli kembali (*repo*)	**8,790,000**	**8,790,000**	
7	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*reverse repo*) Invoices on securities purchased under resale agreements (Reverse Repo)	**78,120**	**514,495**	
8	Tagihan akseptasi Acceptance receivables	**57,971**	**57,970**	
9	Kredit yang diberikan Granted loans	**111,943,037**	**140,711,649**	
10	Pembiayaan syariah Sharia financing1)	-	-	
11	Penyertaan modal Capital investment	**2,409,006**	**66,890**	a
12	Aset keuangan lainnya Other financial assets	**1,218,265**	**1,511,376**	
13	Cadangan kerugian penurunan nilai aset keuangan -/- Allowance for impairment losses on financial assets-/-			
	a. Surat Berharga yang dimiliki a. Owned securities	**(7)**	**(2,262)**	
	b. Kredit yang diberikan dan pembiayaan syariah b. Granted loans and Sharia financing1)	**(3,108,968)**	**(3,662,990)**	
	c. Lainnya c. Others	**(2,722)**	**(4,242)**	
14	Aset tidak berwujud Intangible assets	-	-	
	Goodwill Goodwill	-	-	b

No	Pos-pos Posts	Laporan Publikasi posisi keuangan Statements of Financial Position Publication	Laporan posisi keuangan konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Statements of consolidated financial position with the consolidated coverage based on the provisions of prudential	No. Referensi Reference No.
		Desember 2025 December 2025	Desember 2025 December 2025	
	Aset tidak berwujud lainnya Other Intangible assets	-	-	c
	Akumulasi amortisasi aset tidak berwujud Accumulated amortization of intangible assets	-	-	d
15	Aset tetap dan inventaris Fixed assets and equipment	**7,487,854**	**8,892,353**	
	Akumulasi penyusutan aset tetap dan inventaris -/- Accumulated depreciation of fixed assets and equipment -/-	**(2,929,974)**	**(3,482,895)**	
16	Aset non produktif Non-earning assets			
	a. Properti terbengkalai a. Abandoned properties	**36,259**	**36,896**	
	b. Aset yang diambil alih b. Foreclosed collateral	**42,980**	**46,598**	
	c. Rekening tunda c. Suspense accounts	-	-	
	d. Aset antarkantor d. Inter-office assets2)	-	-	
17	Aset lainnya Other assets	**2,813,311**	**3,179,691**	
	Aset pajak tangguhan Deferred Tax Assets	-	-	e
	TOTAL ASET TOTAL ASSETS	**181,190,812**	**221,347,288**	
LIABILITAS DAN EKUITAS LIABILITIES AND EQUITY				
1	Giro Demand deposits	**17,130,629**	**22,126,674**	
2	Tabungan Saving	**34,250,746**	**41,221,421**	
3	Deposito Time deposits	**70,707,026**	**89,543,744**	
4	Uang Elektronik Electronic Money	**30,840**	**30,840**	
5	Liabilitas kepada Bank Indonesia Liabilities to Bank Indonesia	-	-	
6	Liabilitas kepada bank lain Liabilities to other banks	**4,883,912**	**5,384,574**	
7	Liabilitas spot dan derivatif/*forward* Spot and derivative/forward liabilities	**40**	**40**	

No	Pos-pos Posts	Laporan Publikasi posisi keuangan Statements of Financial Position Publication	Laporan posisi keuangan konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Statements of consolidated financial position with the consolidated coverage based on the provisions of prudential	No. Referensi Reference No.
		Desember 2025 December 2025	**Desember 2025** December 2025	
8	Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (*repo*)Liabilities on securities sold under repurchase agreements (Repo)	**8,614,248**	**8,614,248**	
9	Liabilitas akseptasi Acceptance liabilities	**57,970**	**57,970**	
10	Surat berharga yang diterbitkan Issued securities	**6,175,197**	**6,471,068**	
	Instrumen yang diterbitkan dan memenuhi persyaratan *Tier* 2 Instruments issued and qualifying as Tier 2	-	-	f
	Instrumen yang tidak memenuhi persyaratan Instruments that do not qualify	-	-	
11	Pinjaman/pembiayaan yang diterima Received Borrowings / Financing	**14,300,000**	**16,308,964**	
	Instrumen yang diterbitkan dan memenuhi persyaratan *Tier* 2 Instruments issued and qualifying as Tier 2	-	-	f
	Instrumen yang tidak memenuhi persyaratan Instruments that do not qualify	-	-	
12	Setoran jaminan Deposits for guarantees (Security deposits)	**85,055**	**85,521**	
13	Liabilitas antarkantor Inter-office liabilities2)	-	-	
14	Liabilitas lainnya Other liabilities	**7,900,354**	**10,654,472**	
15	Kepentingan minoritas (*minority interest*) Minority interest	-	**3,788,085**	
	TOTAL LIABILITAS **TOTAL LIABILITIES**	**164,163,017**	**204,314,621**	
	EKUITAS **EQUITY**			
16	Modal Disetor Paid-in capital	**2,630,361**	**2,630,361**	g
	a. Modal dasar a. Authorized capital	**4,000,000**	**4,000,000**	
	b. Modal yang belum disetor -/- b. Unpaid-in capital -/-	**(1,369,639)**	**(1,369,639)**	

No	Pos-pos Posts	Laporan Publikasi posisi keuangan Statements of Financial Position Publication	Laporan posisi keuangan konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Statements of consolidated financial position with the consolidated coverage based on the provisions of prudential	No. Referensi Reference No.
		Desember 2025 December 2025	Desember 2025 December 2025	
	c. Saham yang dibeli kembali (*treasury stock*) -/- c. Treasury stock -/-	-	-	
17	Tambahan modal disetor Additional paid-in capital			
	a. Agio a. Agio	**1,812,876**	**1,812,876**	h
	b. Disagio b. Disagio	-	-	i
	c. Dana setoran modal c. Capital stock subscription	-	-	j
	d. Lainnya d. Others	-	-	
18	Penghasilan komprehensif lain Other comprehensive income			
	a. Keuntungan a. Gain	**2,862,298**	**2,977,364**	
	b. Kerugian -/- b. Loss-/-	**(642,610)**	**(640,750)**	k
19	Cadangan Reserves			
	a. Cadangan umum a. General reserve	**3,032,786**	**4,911,981**	l
	b. Cadangan tujuan b. Appropriated reserve	-	-	
20	Laba/rugi Profit/loss			
	a. Tahun lalu a. Previous years	**7,196,722**	**4,653,662**	m
	b. Tahun berjalan b. Current year 3)	**1,032,315**	**1,584,126**	n
	c. Dividen yang dibayarkan c. Dividends paid	**(896,953)**	**(896,953)**	o
	Kepentingan non pengendali yang memenuhi persyaratan CET 1 Non-controlling interests that qualify as CET1	-	-	P
	TOTAL EKUITAS **TOTAL EQUITY**	**17,027,795**	**17,032,667**	
	TOTAL LIABILITAS DAN EKUITAS **TOTAL LIABILITIES AND EQUITY**	**181,190,812**	**221,347,288**	

Fitur Utama Instrumen Permodalan dan Instrumen TLAC-Eligible (CCA)

No	Indonesia	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	
1	Penerbit Issuer	PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk	PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk	PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk	PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk	
2	Nomor identifikasi Identification number	ISIN Code : IDA0001052B0 Short Code : BJBR02ASBCN2	ISIN Code : IDA0001116B3 Short Code : BJBR02BSBCN2	ISIN Code : IDA0001162A9 Short Code : BJBR03ASBCN1	ISIN Code : IDA0001162B7 Short Code : BJBR03BSBCN1	
3	Hukum yang digunakan Governing law	Hukum Indonesia Indonesian law	Hukum Indonesia Indonesian law	Hukum Indonesia Indonesian law	Hukum Indonesia Indonesian law	
3a	Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrumen TLAC sah lainnya yang diatur oleh hukum asing) Mechanisms that enable the enforceability of obligations under Section 13 of the TLAC Term Sheet (for other eligible TLAC instruments governed by foreign law)	N/A	N/A	N/A	N/A	
	Perlakuan Instrumen berdasarkan ketentuan KPMM Treatment of the Instrument under CAR Regulations					
4	Pada saat masa transisi During transition period	N/A	N/A	N/A	N/A	
5	Setelah masa transisi After transition period	*Tier* 2	*Tier* 2	*Tier* 2	*Tier* 2	
6	Apakah instrumen *eligible* untuk Individu/ Konsolidasi atau Konsolidasi dan Individu Whether the instrument is eligible for Individual, Consolidated, or both Individual and Consolidated calculations	Konsolidasi dan Individu Consolidated and Individual	Konsolidasi dan Individu Consolidated and Individual	Konsolidasi dan Individu Consolidated and Individual	Konsolidasi dan Individu Consolidated and Individual	
7	Jenis Instrumen Type of instrument	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	
8	Jumlah yang diakui dalam perhitungan KPMM Amount recognized in CAR calculation	368,000	337,420	379,000	621,000	
9	Nilai par dari instrumen Par value of instrument	368,000	337,420	379,000	621,000	
10	Klasifikasi sesuai standar akuntansi keuangan Classification in accordance with financial accounting standards	Liabilitas - Biaya Perolehan Amortisasi Liabilities – Amortized Cost	Liabilitas - Biaya Perolehan Amortisasi Liabilities – Amortized Cost	Liabilitas - Biaya Perolehan Amortisasi Liabilities – Amortized Cost	Liabilitas - Biaya Perolehan Amortisasi Liabilities – Amortized Cost	

Main Features of Capital Instruments and Tlac-Eligible Instruments (CCA)

	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	**Informasi Kuantitatif/Kualitatif** Quantitative/ Qualitative Information	**Informasi Kuantitatif/Kualitatif** Quantitative/ Qualitative Information	**Informasi Kuantitatif/Kualitatif** Quantitative/ Qualitative Information	**Informasi Kuantitatif/Kualitatif** Quantitative/ Qualitative Information
	PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk	PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk	PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk	PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk	PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk
	ISIN Code : IDA0001242A9 Short Code : BJBR03ASBCN2	ISIN Code : IDA0001242B7 Short Code : BJBR03BSBCN2	ISIN Code : IDA0001460A7 Short Code : BJBR04ASBCN1	ISIN Code : IDA0001460B5 Short Code : BJBR04BSBCN1	ISIN Code : IDA000150304 Short Code : BJBR01PBCN1
	Hukum Indonesia Indonesian law	Hukum Indonesia Indonesian law	Hukum Indonesia Indonesian law	Hukum Indonesia Indonesian law	Hukum Indonesia Indonesian law
	N/A	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A	N/A
	Tier 2	*Tier* 2	*Tier* 2	*Tier* 2	*Additional Tier* 1
	Konsolidasi dan Individu Consolidated and Individual	Konsolidasi dan Individu Consolidated and Individual	Konsolidasi dan Individu Consolidated and Individual	Konsolidasi dan Individu Consolidated and Individual	Konsolidasi dan Individu Consolidated and Individual
	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Surat Berharga Perpetual Perpetual Securities
	399,910	600,090	744,265	697,045	1,000,000
	399,910	600,090	744,265	697,045	1,000,000
	Liabilitas - Biaya Perolehan Amortisasi Liabilities – Amortized Cost	Liabilitas - Biaya Perolehan Amortisasi Liabilities – Amortized Cost	Liabilitas - Biaya Perolehan Amortisasi Liabilities – Amortized Cost	Liabilitas - Biaya Perolehan Amortisasi Liabilities – Amortized Cost	Liabilitas - Biaya Perolehan Amortisasi Liabilities – Amortized Cost

No	Indonesia	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	
11	Tanggal penerbitan Issuance date	3 Maret 2020 March 3, 2020	17 November 2020 November 17, 2020	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	
12	Tidak ada jatuh tempo (*perpetual*) atau dengan jatuh tempo Perpetual or with maturity	Dengan Jatuh Tempo With maturity	Dengan Jatuh Tempo With maturity	Dengan Jatuh Tempo With maturity	Dengan Jatuh Tempo With maturity	
13	Tanggal jatuh tempo Maturity date	3 Maret 2027 March 3, 2027	17 November 2027 November 17, 2027	15 Juli 2026 July 15, 2026	15 Juli 2028 July 15, 2028	
14	Eksekusi *call option* atas persetujuan Otoritas Jasa Keuangan Execution of call option subject to approval of the Financial Services Authority (OJK)	Tidak No	Tidak No	Tidak No	Tidak No	
15	Tanggal *call option*, jumlah penarikan dan persyaratan *call option* lainnya (bila ada) Call option date, redemption amount, and other call option terms (if any)	-	-	-	-	
16	*Subsequent call option*	-	-	-	-	
	Kupon / dividen Coupon / dividend	-	-	-	-	
17	Dividen/ kupon dengan bunga tetap atau *floating* Fixed or floating dividend/coupon	*Fixed*	*Fixed*	*Fixed*	*Fixed*	
18	Tingkat dari *coupon rate* atau index lain yang menjadi acuan Coupon rate or reference index	9.35%	9.00%	7.85%	8.60%	
19	Ada atau tidaknya *dividend stopper* Existence of a dividend stopper	Tidak No	Tidak No	Tidak No	Tidak No	
20	*Fully discretionary; partial* atau *mandatory*	*Mandatory by Call OJK*	*Mandatory by Call OJK*	*Mandatory by Call OJK*	*Mandatory by Call OJK*	
21	Apakah terdapat fitur step up atau insentif lain Whether there is a step-up feature or other incentives	Tidak No	Tidak No	Tidak No	Tidak No	
22	Non-kumulatif atau kumulatif Non-cumulative or cumulative	Non-Kumulatif Non-cumulative	Non-Kumulatif Non-cumulative	Non-Kumulatif Non-cumulative	Non-Kumulatif Non-cumulative	
23	Dapat dikonversi atau tidak dapat dikonversi Convertible or non-convertible	Tidak Dapat Dikonversi Non-convertible	Tidak Dapat Dikonversi Non-convertible	Tidak Dapat Dikonversi Non-convertible	Tidak Dapat Dikonversi Non-convertible	

	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information
	9 Juni 2022 June 9, 2022	9 Juni 2022 June 9, 2022	5 Juli 2024 July 5, 2024	5 Juli 2024 July 5, 2024	10 Desember 2024 December 10, 2024
	Dengan Jatuh Tempo With maturity	Dengan Jatuh Tempo With maturity	Dengan Jatuh Tempo With maturity	Dengan Jatuh Tempo With maturity	Perpetual
	9 Juni 2027 June 9, 2027	9 Juni 2029 June 9, 2029	5 Juli 2029 July 5, 2029	9 Juni 2031 June 9, 2031	Tidak Ada Tanggal Jatuh Tempo No Due Date
	Tidak No	Tidak No	Tidak No	Tidak No	Ya Yes
	-	-	-	-	10 Desember 2030 December 10, 2030
	-	-	-	-	-
	-	-	-	-	-
	Fixed	*Fixed*	*Fixed*	*Fixed*	*Fixed*
	7.85%	8.60%	8.00%	8.50%	9.50%
	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
	Mandatory by Call OJK	*Mandatory by Call OJK*	*Mandatory by Call OJK*	*Mandatory by Call OJK*	*Mandatory by Call OJK*
	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
	Non-Kumulatif Non-cumulative	Non-Kumulatif Non-cumulative	Non-Kumulatif Non-cumulative	Non-Kumulatif Non-cumulative	Non-Kumulatif Non-cumulative
	Tidak Dapat Dikonversi Non-convertible	Tidak Dapat Dikonversi Non-convertible	Tidak Dapat Dikonversi Non-convertible	Tidak Dapat Dikonversi Non-convertible	Tidak Dapat Dikonversi Non-convertible

No	Indonesia	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	
24	Jika dapat dikonversi, sebutkan *trigger point*-nya If convertible, specify the trigger point	-	-	-	-	
25	Jika dapat dikonversi, apakah seluruh atau sebagian If convertible, whether fully or partially	-	-	-	-	
26	Jika dapat dikonversi, bagaimana *rate* konversinya If convertible, the conversion rate	-	-	-	-	
27	Jika dapat dikonversi; apakah *mandatory* atau optional If convertible, whether mandatory or optional	-	-	-	-	
28	Jika dapat dikonversi, sebutkan jenis instrumen konversinya If convertible, specify the type of conversion instrument	-	-	-	-	
29	Jika dapat dikonversi, sebutkan *issuer of instrument it converts into* If convertible, specify the issuer of the instrument it converts into	-	-	-	-	
30	*Fitur write-down* Ya Yes	Ya Yes	Ya Yes	Ya Yes	Ya Yes	
31	Jika terjadi *write-down*, sebutkan *trigger*-nya If a write-down occurs, specify the trigger	Rasio modal inti utama (*Common Equity Tier* 1/ CET 1) lebih rendah atau sama dengan 5,125% (lima koma seratus dua puluh lima persen) dari aset tertimbang menurut risiko (ATMR) Perseroan baik secara individu maupun konsolidasi dengan Entitas Anak. Common Equity Tier 1 (CET1) ratio is less than or equal to 5.125% of the Company's Risk-Weighted Assets (RWA), both on an individual and consolidated basis with Subsidiaries.	Rasio modal inti utama (*Common Equity Tier* 1/ CET 1) lebih rendah atau sama dengan 5,125% (lima koma seratus dua puluh lima persen) dari aset tertimbang menurut risiko (ATMR) Perseroan baik secara individu maupun konsolidasi dengan Entitas Anak. Common Equity Tier 1 (CET1) ratio is less than or equal to 5.125% of the Company's Risk-Weighted Assets (RWA), both on an individual and consolidated basis with Subsidiaries.	Rasio modal inti utama (*Common Equity Tier* 1/ CET 1) lebih rendah atau sama dengan 5,125% (lima koma seratus dua puluh lima persen) dari aset tertimbang menurut risiko (ATMR) Perseroan baik secara individu maupun konsolidasi dengan Entitas Anak. Common Equity Tier 1 (CET1) ratio is less than or equal to 5.125% of the Company's Risk-Weighted Assets (RWA), both on an individual and consolidated basis with Subsidiaries.	Rasio modal inti utama (*Common Equity Tier* 1/ CET 1) lebih rendah atau sama dengan 5,125% (lima koma seratus dua puluh lima persen) dari aset tertimbang menurut risiko (ATMR) Perseroan baik secara individu maupun konsolidasi dengan Entitas Anak. Common Equity Tier 1 (CET1) ratio is less than or equal to 5.125% of the Company's Risk-Weighted Assets (RWA), both on an individual and consolidated basis with Subsidiaries.	
32	Jika terjadi *write-down*, apakah penuh atau sebagian If a write-down occurs, whether full or partial	*Write Down* dapat dilakukan secara proporsional, parsial, atau keseluruhan dengan persetujuan OJK. Write-down may be carried out on a proportional, partial, or full basis, subject to approval from the Financial Services Authority (OJK).	*Write Down* dapat dilakukan secara proporsional, parsial, atau keseluruhan dengan persetujuan OJK. Write-down may be carried out on a proportional, partial, or full basis, subject to approval from the Financial Services Authority (OJK).	*Write Down* dapat dilakukan secara proporsional, parsial, atau keseluruhan dengan persetujuan OJK. Write-down may be carried out on a proportional, partial, or full basis, subject to approval from the Financial Services Authority (OJK).	*Write Down* dapat dilakukan secara proporsional, parsial, atau keseluruhan dengan persetujuan OJK. Write-down may be carried out on a proportional, partial, or full basis, subject to approval from the Financial Services Authority (OJK).	

	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	Ya Yes	Ya Yes	Ya Yes	Ya Yes	Ya Yes
	Rasio modal inti utama (*Common Equity Tier* 1/ CET 1) lebih rendah atau sama dengan 5,125% (lima koma seratus dua puluh lima persen) dari aset tertimbang menurut risiko (ATMR) Perseroan baik secara individu maupun konsolidasi dengan Entitas Anak. Common Equity Tier 1 (CET1) ratio is less than or equal to 5.125% of the Company's Risk-Weighted Assets (RWA), both on an individual and consolidated basis with Subsidiaries.	Rasio modal inti utama (*Common Equity Tier* 1/ CET 1) lebih rendah atau sama dengan 5,125% (lima koma seratus dua puluh lima persen) dari aset tertimbang menurut risiko (ATMR) Perseroan baik secara individu maupun konsolidasi dengan Entitas Anak. Common Equity Tier 1 (CET1) ratio is less than or equal to 5.125% of the Company's Risk-Weighted Assets (RWA), both on an individual and consolidated basis with Subsidiaries.	Rasio modal inti utama (*Common Equity Tier* 1/ CET 1) lebih rendah atau sama dengan 5,125% (lima koma seratus dua puluh lima persen) dari aset tertimbang menurut risiko (ATMR) Perseroan baik secara individu maupun konsolidasi dengan Entitas Anak. Common Equity Tier 1 (CET1) ratio is less than or equal to 5.125% of the Company's Risk-Weighted Assets (RWA), both on an individual and consolidated basis with Subsidiaries.	Rasio modal inti utama (*Common Equity Tier* 1/ CET 1) lebih rendah atau sama dengan 5,125% (lima koma seratus dua puluh lima persen) dari aset tertimbang menurut risiko (ATMR) Perseroan baik secara individu maupun konsolidasi dengan Entitas Anak. Common Equity Tier 1 (CET1) ratio is less than or equal to 5.125% of the Company's Risk-Weighted Assets (RWA), both on an individual and consolidated basis with Subsidiaries.	Rasio modal inti utama (*Common Equity Tier* 1/ CET 1) lebih rendah atau sama dengan 5,125% (lima koma seratus dua puluh lima persen) dari aset tertimbang menurut risiko (ATMR) Perseroan baik secara individu maupun konsolidasi dengan Entitas Anak. Common Equity Tier 1 (CET1) ratio is less than or equal to 5.125% of the Company's Risk-Weighted Assets (RWA), both on an individual and consolidated basis with Subsidiaries.
	Write Down dapat dilakukan secara proporsional, parsial, atau keseluruhan dengan persetujuan OJK. Write-down may be carried out on a proportional, partial, or full basis, subject to approval from the Financial Services Authority (OJK).	*Write Down* dapat dilakukan secara proporsional, parsial, atau keseluruhan dengan persetujuan OJK. Write-down may be carried out on a proportional, partial, or full basis, subject to approval from the Financial Services Authority (OJK).	*Write Down* dapat dilakukan secara proporsional, parsial, atau keseluruhan dengan persetujuan OJK. Write-down may be carried out on a proportional, partial, or full basis, subject to approval from the Financial Services Authority (OJK).	*Write Down* dapat dilakukan secara proporsional, parsial, atau keseluruhan dengan persetujuan OJK. Write-down may be carried out on a proportional, partial, or full basis, subject to approval from the Financial Services Authority (OJK).	*Write Down* dapat dilakukan secara proporsional, parsial, atau keseluruhan dengan persetujuan OJK. Write-down may be carried out on a proportional, partial, or full basis, subject to approval from the Financial Services Authority (OJK).

No	Indonesia	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	
33	Jika terjadi write down; permanen atau temporer If a write-down occurs, whether permanent or temporary	Permanen Permanent	Permanen Permanent	Permanen Permanent	Permanen Permanent	
34	Jika terjadi *write down* temporer, jelaskan mekanisme *write-up* If a temporary write-down occurs, describe the write-up mechanism	-	-	-	-	
34a	Tipe subordinasi Type of subordination	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	
35	Hierarki instrumen pada saat likuidasi Instrument hierarchy upon liquidation	Kreditur Preferen > Pemegang Obligasi Senior > Pemegang Obligasi Subordinasi Preferred Creditors > Bondholders; Senior Creditors > Subordinated Bondholders	Kreditur Preferen > Pemegang Obligasi Senior > Pemegang Obligasi Subordinasi Preferred Creditors > Bondholders; Senior Creditors > Subordinated Bondholders	Kreditur Preferen > Pemegang Obligasi Senior > Pemegang Obligasi Subordinasi Preferred Creditors > Bondholders; Senior Creditors > Subordinated Bondholders	Kreditur Preferen > Pemegang Obligasi Senior > Pemegang Obligasi Subordinasi Preferred Creditors > Bondholders; Senior Creditors > Subordinated Bondholders	
36	Apakah terdapat fitur yang *non-compliant* Whether there are any non-compliant features	Tidak No	Tidak No	Tidak No	Tidak No	
37	Jika Ya, jelaskan fitur yang *non-compliant* If yes, describe the non-compliant features	-	-	-	-	

Pengungkapan Kualitatif Mengenai Struktur Permodalan dan Kecukupan Permodalan

Beberapa perkembangan peraturan yang signifikan mempengaruhi kondisi operasional dan bisnis bank **bjb** ke depan antara lain tercermin dari terbitnya Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang bank Umum yang mengklasifikasikan bank menjadi 4 (empat) kategori utama berdasarkan modal inti atau Kelompok Bank berdasarkan Modal Inti (KBMI). Per akhir Desember 2025, modal inti bank **bjb** (*audited*) mencapai Rp14,89 triliun dan berada pada kategori KBMI 2 membuat kegiatan usaha yang dapat dilakukan oleh bank **bjb** menjadi lebih luas, serta dapat meningkatkan kepercayaan nasabah dalam melakukan aktivitas kegiatan perbankannya melalui bank **bjb**. Strategi permodalan yang efektif, kuat dan efisien telah menjadi fokus manajemen seiring dengan terus bertumbuhnya bank **bjb** menjadi bank yang semakin besar dan semakin kuat.

Komponen permodalan bank **bjb** didominasi oleh komponen permodalan yang bersifat permanen, dimana komponen modal inti merupakan komponen terbesar dalam struktur permodalan bank **bjb**. Pada posisi bulan Desember 2025, rasio modal inti bank **bjb** baik secara individual dan konsolidasi terhadap total ATMR bank **bjb** mencapai 17,45% dan 16,16%. Rasio tersebut berada diatas ketentuan yang ditetapkan oleh bank Indonesia dengan batasan minimum yaitu 6% baik secara individual maupun konsolidasi. Perhitungan rasio modal inti utama (*Common Equity Tier 1 Ratio*) terhadap total ATMR bank **bjb** baik secara individual dan konsolidasi di bulan Desember 2025 mencapai 16,28% dan 15,21% berada di atas ketentuan yang telah ditetapkan Bank Indonesia dengan batasan minimum yaitu 4,50%.

	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	**Informasi Kuantitatif/Kualitatif** Quantitative/ Qualitative Information	**Informasi Kuantitatif/Kualitatif** Quantitative/ Qualitative Information	**Informasi Kuantitatif/Kualitatif** Quantitative/ Qualitative Information	**Informasi Kuantitatif/Kualitatif** Quantitative/ Qualitative Information
	Permanen Permanent	Permanen Permanent	Permanen Permanent	Permanen Permanent	Permanen Permanent
	-	-	-	-	-
	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Surat Berharga Perpetual Perpetual Securities
	Kreditur Preferen > Pemegang Obligasi Senior > Pemegang Obligasi Subordinasi Preferred Creditors > Bondholders; Senior Creditors > Subordinated Bondholders	Kreditur Preferen > Pemegang Obligasi Senior > Pemegang Obligasi Subordinasi Preferred Creditors > Bondholders; Senior Creditors > Subordinated Bondholders	Kreditur Preferen > Pemegang Obligasi Senior > Pemegang Obligasi Subordinasi Preferred Creditors > Bondholders; Senior Creditors > Subordinated Bondholders	Kreditur Preferen > Pemegang Obligasi Senior > Pemegang Obligasi Subordinasi Preferred Creditors > Bondholders; Senior Creditors > Subordinated Bondholders	Kreditur Preferen > Pemegang Obligasi Senior > Pemegang Obligasi Subordinasi > Pemegang Surat Berharga Perpetual Preferred Creditors > Senior Bondholders > Subordinated Bondholders > Perpetual Note Holders
	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
	-	-	-	-	-

Qualitative Disclosure on Capital Structure and Capital Adequacy

Several significant regulatory developments are expected to influence the future operational and business conditions of bank **bjb**, as reflected in the issuance of Financial Services Authority Regulation No. 12/POJK.03/2021 concerning Commercial Banks, which classifies banks into four (4) main categories based on core capital, known as the Bank Group based on Core Capital (KBMI). As of the end of December 2025, bank **bjb**'s audited core capital reached Rp14.89 trillion, placing it in the KBMI 2 category. This classification enables bank **bjb** to undertake a broader range of business activities and enhances customer confidence in conducting their banking transactions through bank **bjb**. An effective, strong, and efficient capital strategy remains a key focus of management as bank **bjb** continues to grow into a larger and stronger bank.

bank **bjb**'s capital structure is predominantly composed of permanent capital components, with core capital representing the largest portion of its capital structure. As of December 2025, the Bank's core capital ratio, both on an individual and consolidated basis, reached 17.45% and 16.16% of total Risk-Weighted Assets (RWA), respectively. These ratios are above the minimum requirement set by Bank Indonesia, which is 6% for both individual and consolidated levels. Furthermore, the Common Equity Tier 1 (CET1) ratio of bank **bjb**, both on an individual and consolidated basis, stood at 16.28% and 15.21% as of December 2025, exceeding the minimum regulatory requirement of 4.50% set by Bank Indonesia.

Kecukupan Permodalan

Sebagai salah satu pengungkapan Basel II Pilar III, Otoritas Jasa Keuangan telah menerbitkan Surat Edaran Otoritas Jasa Keuangan Nomor 26/SEOJK.03/2016 tanggal 14 Juli 2016 perihal Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets* (CEMA). Sehubungan hal tersebut, bank telah mengembangkan dan menerapkan metodologi untuk penerapan Internal *Capital Adequacy Assessment Process* (ICAAP) dimana metodologi tersebut telah dibahas dan disetujui dalam Komite Manajemen Risiko bank **bjb**. Laporan rasio kecukupan penyediaan modal minimum sesuai Profil Risiko dilaporkan secara berkala kepada Dewan Komisaris dan Direksi sebagai salah satu bentuk kepatuhan terhadap ketentuan Surat Edaran Otoritas Jasa Keuangan tersebut.

Pengukuran internal yang dilakukan bank telah memperhitungkan Pilar I dan Pilar II yaitu rasio kecukupan modal bank minimum sesuai profil risiko baik secara individual maupun konsolidasi di bulan Desember 2025 mencapai 9,21% dimana hasil pengukuran profil risiko bank pada periode tersebut berada pada level peringkat komposit *Low to Moderate*. Pada posisi bulan Desember 2025, rasio kecukupan modal minimum bank baik secara individual sebesar 9,21% serta konsolidasi sebesar 9,21%

Sejalan telah diterbitkannya POJK Nomor 11/POJK.03/2016 tanggal 29 Januari 2016 perihal Kewajiban Penyediaan Modal Minimum bank Umum, saat ini bank telah mempersiapkan infrastruktur yang baik dan efektif dalam rangka memastikan implementasi POJK tersebut tidak mengganggu ekspansi bisnis dan aktivitas operasional bank **bjb**. Sesuai POJK tersebut, bank harus menyediakan rasio kecukupan modal minimum sesuai profil risiko bank ditambah dengan *Capital Conservation Buffer, Countercylical Buffer* dan *Capital Surcharge* untuk D-SIB *(Domestic Systemically Important Bank)*. *Capital Conservation Buffer* tersebut diperlukan oleh bank sebagai upaya penyangga *(buffer)* dalam menghadapi kerugian akibat kondisi krisis, sedangkan *Countercylical Buffer* dibutuhkan bank sebagai tambahan modal penyangga untuk mengantisipasi kerugian apabila terjadi pertumbuhan kredit perbankan yang berlebihan sehingga berpotensi mengganggu stabilitas sistem keuangan.

bank **bjb** selalu melakukan perbaikan dan pengembangan baik dari segi produk dan jasa serta peningkatan infrastruktur manajemen risiko bank melalui analisis yang komprehensif disertai dengan riset yang memadai sehingga dapat menjaga agar aktivitas bisnis dan operasional bank tetap *prudent* dan berada dalam batas toleransi risiko bank. Selain itu pula, bank telah menetapkan *risk appetite* dan *risk tolerance* agar kecukupan permodalan yang dimiliki bank masih memadai dan mampu meng-*cover* kerugian ataupun potensi risiko kerugian yang timbul dari aktivitas operasional bank **bjb**.

Adequacy of Capital

As part of Basel II Pillar III disclosure, the Financial Services Authority has issued Circular Letter No. 26/SEOJK.03/2016 dated July 14, 2016 concerning Minimum Capital Adequacy Requirements based on Risk Profile and the fulfillment of Capital Equivalency Maintained Assets (CEMA). In this regard, the Bank has developed and implemented a methodology for the Internal Capital Adequacy Assessment Process (ICAAP), which has been reviewed and approved by the Risk Management Committee of bank **bjb**. Reports on the minimum capital adequacy ratio based on the Bank's risk profile are submitted periodically to the Board of Commissioners and the Board of Directors as part of compliance with the said Circular Letter.

The Bank's internal assessment incorporates both Pillar I and Pillar II requirements. As of December 2025, the minimum capital adequacy ratio based on the Bank's risk profile, both on an individual and consolidated basis, stood at 9.21%, with the Bank's risk profile assessed at a composite rating of Low to Moderate. Accordingly, as of December 2025, the minimum capital adequacy ratio was 9.21% on both an individual and consolidated basis.

Following the issuance of Financial Services Authority Regulation No. 11/POJK.03/2016 dated January 29, 2016 concerning Minimum Capital Adequacy Requirements for Commercial Banks, the Bank has prepared adequate and effective infrastructure to ensure that the implementation of the regulation does not hinder business expansion and operational activities. In accordance with the regulation, banks are required to maintain minimum capital adequacy ratios based on their risk profile, supplemented by a Capital Conservation Buffer, Countercyclical Buffer, and Capital Surcharge for Domestic Systemically Important Banks (D-SIB). The Capital Conservation Buffer serves as a cushion against potential losses during periods of stress, while the Countercyclical Buffer provides additional capital to mitigate risks arising from excessive credit growth that may disrupt financial system stability.

bank **bjb** continuously enhances and develops its products, services, and risk management infrastructure through comprehensive analysis and adequate research to ensure that business and operational activities remain prudent and within the Bank's risk tolerance limits. The Bank has also established its risk appetite and risk tolerance to ensure that its capital adequacy remains sufficient to absorb losses or potential losses arising from its operational activities.

Pengelolaan modal risiko kredit bank **bjb** berpedoman pada Surat Edaran Otoritas Jasa Keuangan nomor 42/SEOJK.03/2016 tanggal 28 September 2016 perihal Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar. Penetapan bobot risiko pada perhitungan ATMR mengacu kepada bobot risiko sesuai ketentuan Otoritas Jasa Keuangan dimaksud.

Dalam mengukur ATMR Risiko Pasar, bank mempergunakan format *standardized approach* dengan berpedoman pada Surat Edaran Otoritas Jasa Keuangan nomor 23/SEOJK.03/2022 tanggal 7 Desember 2022 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum.

Perhitungan kecukupan modal risiko operasional masih menggunakan metode pendekatan standar yang dilakukan sesuai dengan Surat Edaran Otoritas Jasa Keuangan nomor 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Operasional dengan Menggunakan Pendekatan Standar Bagi Bank Umum. Berdasarkan metode tersebut, Perusahaan mengalokasikan modal minimum untuk risiko operasional berdasarkan hasil perkalian antara Komponen Indikator Bisnis (KIB) dan Faktor Pengali Kerugian Intern (FPKI). Perhitungan kecukupan modal risiko operasional tersebut menjadi dasar dalam perhitungan ATMR Risiko Operasional.

The management of credit risk capital at bank **bjb** is guided by Financial Services Authority Circular Letter No. 42/SEOJK.03/2016 dated September 28, 2016 concerning Guidelines for the Calculation of Risk-Weighted Assets (RWA) for Credit Risk using the Standardized Approach. The determination of risk weights in RWA calculations refers to the risk weights stipulated under the relevant OJK regulations.

In measuring RWA for Market Risk, the Bank applies the standardized approach in accordance with Financial Services Authority Circular Letter No. 23/SEOJK.03/2022 dated December 7, 2022 concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks.

The calculation of capital adequacy for operational risk continues to use the standardized approach as stipulated in Financial Services Authority Circular Letter No. 6/SEOJK.03/2020 dated April 29, 2020 concerning the Calculation of Risk-Weighted Assets for Operational Risk using the Standardized Approach for Commercial Banks. Under this method, the Bank allocates minimum capital for operational risk based on the multiplication of the Business Indicator Component (BIC) and the Internal Loss Multiplier (ILM), which forms the basis for the calculation of RWA for Operational Risk.

Pengungkapan Kuantitatif

Informasi pengungkapan kuantitatif struktur permodalan bank **bjb** adalah sebagai berikut.

Quantitative Disclosure

Information on quantitative disclosure of bank **bjb** capital structure is as follows.

Tabel Pengungkapan Kuantitatif Struktur Permodalan Bank Umum
Table of Quantitative Disclosure of Commercial Bank Capital Structure

(dalam jutaan Rupiah/in IDR million)

Komponen Modal	2025		2024		Capital Component
	Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation	
KOMPONEN MODAL CAPITAL COMPONENT					
Modal Inti (*Tier* 1)	**14,885,013**	**16,937,396**	13,698,368	15,950,452	Core Capital (Tier 1)
Modal Inti Utama (CET1)	**13,886,956**	**15,939,339**	12,700,311	14,952,395	Common Equity (CET1)
Modal Disetor	**2,630,361**	**2,630,361**	2,630,361	2,630,361	Paid-up capital
Cadangan Tambahan Modal	**13,693,558**	**13,431,608**	12,478,752	12,366,276	Capital reserves
Kepentingan Non Pengendali yang dapat diperhitungkan	**-**	**11,603**	-	11,130	Non-Controlling Interests that can be taken into account
Faktor Pengurang Modal Inti	**2,436,963**	**134,233**	2,408,802	55,372	Core Capital Reduction Factor
Modal Inti Tambahan (AT1)	**998,057**	**998,057**	**998,057**	**998,057**	**Additional Core Capital (AT1)**
Modal Pelengkap (*Tier* 2)	**3,198,631**	**3,711,821**	**4,003,237**	**4,225,222**	**Supplementary Capital (Tier 2)**

Komponen Modal	2025		2024		Capital Component
	Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation	
Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan *Tier* 2	**2,288,444**	**2,564,444**	3,024,630	3,024,630	Capital instruments in the form of shares or other that meet Tier 2 requirements
Agio/Disagio	-	-	-	-	Agio/Disagio
Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit)	**910,187**	**1,147,377**	978,607	1,200,592	PPKA general reserves for productive assets that must be calculated (maximum 1.25% RWA Credit Risk)
Faktor Pengurang Modal Pelengkap	-	-	-	-	Complimentary Capital Reduction Factors
Total Modal Inti dan Modal Pelengkap	**18,083,644**	**20,649,217**	17,701,605	20,175,674	Total Core Capital and Supplementary Capital
ASET TERTIMBANG MENURUT RISIKO (ATMR) RISK WEIGHTED ASSETS (RWA)					
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Kredit	**71,904,841**	**90,642,806**	77,250,799	94,846,797	Risk Weighted Assets (RWA) for Credit Risk
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Operasional	**7,914,517**	**8,696,188**	7,334,264	7,738,823	Risk Weighted Assets (RWA) for Operational Risk
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar	**5,481,032**	**5,481,032**	5,253,596	5,253,596	Risk Weighted Assets (RWA) for Market Risk
Total ATMR	**85,300,390**	**104,820,026**	**89,838,659**	**107,839,216**	**Total RWA**
Rasio KPMM Sesuai Profil Risiko (%)	**9.21%**	**9.21%**	**9.18%**	**9.18%**	**CAR Ratio According to Risk Profile**
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO CAR FULFILLMENT ALLOCATION ACCORDING TO RISK PROFILE					
Dari CET 1	**4.29%**	**4.72%**	3.61%	4.33%	From CET 1
Dari AT 1	**1.17%**	**0.95%**	1.11%	0.93%	From AT 1
Dari *Tier* 2	**3.75%**	**3.54%**	4.46%	3.92%	From Tier 2
RASIO KPMM CAR RATIO					
Rasio CET1 (%)	**16.28%**	**15.21%**	**14.14%**	**13.87%**	**Ratio CET1 (%)**
Rasio *Tier* 1 (%)	**17.45%**	**16.16%**	15.25%	14.79%	Ratio Tier 1 (%)
Rasio *Tier* 2 (%)	**3.75%**	**3.54%**	4.46%	3.92%	Ratio Tier 2 (%)
Rasio KPMM (%)	**21.20%**	**19.70%**	**19.70%**	**18.71%**	**CAR Ratio (%)**
CET 1 untuk *Buffer* (%)	**11.99%**	**10.49%**	10.53%	9.71%	CET 1 for BUFFER (%)
PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK PERCENTAGE OF BUFFERS THAT MUST BE FULFILLED BY THE BANK					
Capital Conservation Buffer (%)	**2.50%**	**2.50%**	2.50%	2.50%	Capital Conservation Buffer (%)
Countercyclical Buffer (%)	**0.00%**	**0.00%**	0.00%	0.00%	Countercyclical Buffer (%)
Capital Surcharge Untuk Bank Sistemik (%)	**1.00%**	**1.00%**	1.00%	1.00%	Capital Surcharge for Systemic Banks (%)

Rasio Pengungkit
Leverage Ratio

Laporan Kewajiban Pemenuhan Rasio Pengungkit
Leverage Ratio Compliance Report

No.	Keterangan Description	Jumlah Total
1	Total aset di laporan posisi keuangan pada laporan keuangan publikasi (nilai gross sebelum dikurangi CKPN). Total assets in the statement of financial position in the published financial statements (gross before allowance for impairment losses).	**178,769,049**
2	Penyesuaian untuk nilai penyertaan pada Bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun di luar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan. Adjustment for investments in banks, financial institutions, insurance companies, and/or other entities that are required to be consolidated under financial accounting standards but excluded from the scope of consolidation based on OJK regulations.	-
3	Penyesuaian untuk nilai kumpulan aset keuangan yang mendasari yang telah dialihkan dalam sekuritisasi aset yang memenuhi persyaratan jual putus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol). Adjustment for the value of underlying financial asset pools transferred in asset securitization transactions that meet the true sale requirements as stipulated in OJK regulations on prudential principles in asset securitization activities for commercial banks. If the underlying financial assets have been deducted from total assets in the statement of financial position, the amount in this row is 0 (zero).	-
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada). Adjustment for the temporary exclusion of demand deposits with Bank Indonesia to meet the minimum reserve requirement (if any).	-
5	Penyesuaian untuk aset fidusia yang diakui sebagai komponen laporan posisi keuangan berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Pengungkit. Adjustment for fiduciary assets recognized in the statement of financial position under financial accounting standards but excluded from the calculation of total exposure in the Leverage Ratio.	-
6	Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara reguler dengan menggunakan metode akuntansi tanggal perdagangan. Adjustment for purchases or sales of financial assets under regular way transactions using trade date accounting..	-
7	Penyesuaian untuk nilai transaksi cash pooling yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini. Adjustment for cash pooling transactions that meet the requirements as stipulated in this OJK regulation.	-
8	Penyesuaian untuk nilai eksposur transaksi derivatif Adjustment for derivative transaction exposure.	-
9	Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi reverse repo. Adjustment for SFT exposure, such as reverse repo transactions.	**147,936**
10	Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan FKK. Adjustment for TRA exposure after applying the credit conversion factor (CCF).	**1,123,288**
11	Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN. Adjustment for prudential valuation, including capital deduction factors and allowance for impairment losses.	**(5,401,552)**
12	Penyesuaian lainnya Other adjustments.	**78,120**
13	Total eksposur dalam perhitungan Rasio Pengungkit Total exposure in Leverage Ratio calculation	**174,716,841**

Analisa Kualitatif
Qualitative Analysis

Nilai Total Eksposur dalam perhitungan rasio pengungkit untuk posisi 31 Desember 2025 tercatat sebesar Rp174,71 Triliun, meningkat Rp5,74 Triliun dari posisi 30 September 2025 yaitu sebesar Rp168,97 Triliun. Adapun peningkatan nilai Total Eksposur disebabkan oleh adanya peningkatan pada Eksposur Securities Financing Transaction sebesar Rp8,56 Triliun dari posisi 30 September 2025 Rp454,72 Miliar menjadi Rp9,01 Triliun, sedangkan untuk eksposur lainnya mengalami penurunan yaitu sebagai berikut :

1. Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) menjadi Rp164,58 Triliun menurun sebesar Rp2,60 Triliun dari posisi 30 September 2025 yaitu sebesar Rp167,18 Triliun;
2. Total Eksposur Transaksi Derivatif menjadi Rp0 menurun sebesar Rp3,79 Miliar dari posisi 30 September 2025 yaitu sebesar Rp3,79 Miliar;
3. Total Eksposur Transaksi Rekening Administratif menjadi Rp1,12 Triliun menurun sebesar Rp202,10 Miliar dari posisi 30 September 2025 yaitu sebesar Rp1,32 Triliun.

The Total Exposure value in the calculation of the leverage ratio as of December 31, 2025 was recorded at IDR174.71 trillion, representing an increase of IDR5.74 trillion compared to the position as of September 30, 2025 of IDR168.97 trillion. The increase in Total Exposure was primarily attributable to the rise in Securities Financing Transaction exposure amounting to IDR8.56 trillion, from IDR454.72 billion as of September 30, 2025 to IDR9.01 trillion, while other exposures experienced a decrease as follows :

1. Asset Exposure in the Statement of Financial Position (Balance Sheet) amounted to IDR164.58 trillion, decreasing by IDR2.60 trillion from IDR167.18 trillion as of September 30, 2025;
2. Total Derivative Transaction Exposure amounted to IDR0, decreasing by IDR3.79 billion from IDR3.79 billion as of September 30, 2025;
3. Total Off-Balance Sheet Exposure amounted to IDR1.12 trillion, decreasing by IDR202.10 billion from IDR1.32 trillion as of September 30, 2025.

Laporan Perhitungan Rasio Pengungkit — Leverage Ratio Calculation Report

	Keterangan Description	Periode Period	
		T	T-1
EKSPOSUR ASET DALAM LAPORAN POSISI KEUANGAN ASSET EXPOSURES IN THE STATEMENT OF FINANCIAL POSITION			
1	Eksposur aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (Nilai gross sebelum dikurangi CKPN) Asset exposures in the statement of financial position, including collateralized assets but excluding derivative transaction exposures and SFT exposures (gross value before deduction of allowance for impairment losses).	**169,979,049**	**172,703,840**
2	Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yang mengakibatkan penurunan total eksposur aset dalam neraca karena adanya penerapan standar akuntansi keuangan Add-back for derivative collateral provided to counterparties that reduces total on-balance sheet asset exposure due to the application of financial accounting standards	-	-
3	(Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif) (Deduction of receivables related to variation margin provided in derivative transactions)	-	-
4	(Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset) (Adjustment for the carrying value of securities received in SFT exposures recognized as assets)	-	**(454,723)**
5	(CKPN atas aset tersebut sesuai standar akuntansi keuangan) (Allowance for impairment losses on such assets in accordance with financial accounting standards)	**(2,964,589)**	**(2,653,908)**
6	(Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyediaan modal minimum bagi bank umum) (Assets already deducted from Core Capital as stipulated in OJK regulations concerning the minimum capital adequacy requirement for commercial banks)	**(2,436,963)**	**(2,408,802)**
7	**Total eksposur Aset dalam Laporan Posisi Keuangan** **Total asset exposures in the statement of financial position**	**164,577,497**	**167,186,407**
EKSPOSUR TRANSAKSI DERIVATIF DERIVATIVE TRANSACTION EXPOSURES			
8	Nilai RC untuk seluruh transaksi derivatif baik dalam hal terdapat variation margin yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu RC value for all derivative transactions, whether qualified variation margin is provided or a qualifying netting agreement exists.	-	**1,443**
9	Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif Add-on amount representing the PFE for all derivative transactions.	-	**2,350**

	Keterangan Description	Periode Period	
		T	T-1
10	(Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui central counterparty (CCP)) (Exemption for derivative transaction exposures cleared through a central counterparty (CCP))	-	-
11	Penyesuaian untuk nilai nosional efektif dari derivatif kredi Adjustment for the effective notional amount of credit derivatives.	-	-
12	(Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan add-on untuk transaksi penjualan derivatif kredit) (Adjustment for the netting of effective notional amounts and reduction of add-ons for credit derivative sales transactions)	-	-
13	**Total Eksposur Transaksi Derivatif** **Total Derivative Transaction Exposures**	-	**3,793**
	EKSPOSUR SECURITIES FINANCING TRANSACTION (SFT) **SECURITIES FINANCING TRANSACTION (SFT) EXPOSURES**		
14	Nilai tercatat aset SFT secara gross Gross carrying value of SFT assets	**8,867,304**	**454,720**
15	(Nilai bersih antara liabilitas kas dan tagihan kas) (Net value between cash liabilities and cash receivables)	-	-
16	Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu pada perhitungan current exposure sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan ini Counterparty credit risk arising from counterparty default related to SFT assets, calculated based on the current exposure method as stipulated in the Appendix of this OJK Regulation.	**148,752**	-
17	Eksposur sebagai agen SFT Exposure as SFT Agent	-	-
18	**Total Eksposur SFT** **Total SFT Exposures**	**9,016,056**	**454,720**
	EKSPOSUR TRANSAKSAI REKENING ADMINISTRATIF (TRA) **OFF-BALANCE SHEET TRANSACTION (TRA) EXPOSURES**		
19	Nilai seluruh kewajiban komitmen atau kewajiban kontinjensi. Nilai gross sebelum dikurangi CKPN. Total commitments and contingent liabilities (gross value before deduction of allowance for impairment losses)	**4,709,693**	**5,651,038**
20	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontinjensi dan FKK kemudian dikurangi CKPN) (Adjustment for the amount resulting from the multiplication of commitments or contingent liabilities by the CCF, net of allowance for impairment losses)	**(3,586,405)**	**(4,325,645)**
21	(CKPN atas TRA sesuai standar akuntansi keuangan) (Allowance for impairment losses on TRA in accordance with financial accounting standards)	-	-
22	**Total Eksposur TRA** **Total TRA Exposures**	**1,123,288**	**1,325,393**
	MODAL DAN TOTAL EKSPOSUR **CAPITAL AND TOTAL EXPOSURE**		
23	Modal Inti Core Capital	**14,885,013**	**14,536,760**
24	Total Eksposur Total Exposure	**174,716,841**	**168,970,313**
	RASIO PENGUNGKIT (LEVERAGE) **LEVERAGE RATIO**		
25	Nilai Rasio Pengungkit Leverage Ratio Value	**8.52%**	**8.60%**
26	Nilai Minimum Rasio Pengungkit Minimum Leverage Ratio	**3%**	**3%**
27	Bantalan terhadap nilai Rasio Pengungkit Buffer to the Leverage Ratio	**N/A**	**N/A**

	Keterangan Description	Periode Period	
		T	T-1
PENGUNGKAPAN NILAI RATA-RATA **DISCLOSURE OF AVERAGE VALUES**			
28	Nilai rata-rata dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (sale accounting transaction) yang dihitung secara bersih (nett) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT Average value of the gross carrying amount of SFT assets, after adjustment for sale accounting transactions netted against cash liabilities and cash receivables in SFT	**4,433,652**	**227,360**
29	Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (sale accounting transaction) yang dihitung secara bersih (nett) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT End-of-quarter reported value of the gross carrying amount of SFT assets, after adjustment for sale accounting transactions netted against cash liabilities and cash receivables in SFT	**8,867,304**	**454,720**
30	Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28 Total Exposure, including the impact of adjustments for the temporary exclusion of demand deposits with Bank Indonesia to meet the minimum reserve requirement (if any), incorporating the average value of the gross carrying amount of SFT assets as referred to in row 28	**174,716,841**	**168,970,313**
30a	Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28 Total Exposure, excluding the impact of adjustments for the temporary exclusion of demand deposits with Bank Indonesia to meet the minimum reserve requirement (if any), incorporating the average value of the gross carrying amount of SFT assets as referred to in row 28	**174,716,841**	**168,970,313**
31	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28 Leverage Ratio value, including the impact of adjustments for the temporary exclusion of demand deposits with Bank Indonesia to meet the minimum reserve requirement (if any), incorporating the average value of the gross carrying amount of SFT assets as referred to in row 28	**8.52%**	**8.60%**
31a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28 Leverage Ratio value, excluding the impact of adjustments for the temporary exclusion of demand deposits with Bank Indonesia to meet the minimum reserve requirement (if any), incorporating the average value of the gross carrying amount of SFT assets as referred to in row 28	**8.52%**	**8.60%**

Analisa Kualitatif
Qualitative Analysis

Per posisi 31 Desember 2025 perhitungan rasio pengungkit mencapai 8,52%, dengan modal inti tercatat sebesar Rp14,88 Triliun dan total eksposur sebesar Rp174,71 Triliun. Perkembangan rasio pengungkit memiliki tren menurun sebesar 0,08% dibandingkan posisi 30 September 2025 yaitu sebesar 8,60%, dan dengan laporan perhitungan rasio pengungkit saat ini maka pemenuhan kecukupan rasio pengungkit telah memadai dengan ekses rasio sebesar 5,52%.

As of December 31, 2025, the leverage ratio was recorded at 8.52%, with Tier 1 Capital amounting to IDR14.88 trillion and Total Exposure of IDR174.71 trillion. The leverage ratio exhibited a declining trend of 0.08% compared to the position as of September 30, 2025 of 8.60%. Based on the current leverage ratio calculation, the fulfillment of the minimum leverage ratio requirement remains adequate, with an excess ratio of 5.52%.

Manajemen Risiko - Pendekatan Manajemen Risiko Bank (OVA)

Risk Management – Bank's Risk Management Approach (OVA)

Risiko Kredit

bank **bjb** menerapkan proses yang ketat pada setiap penyusunan maupun perubahan ketentuan internal bank **bjb**. Penyusunan maupun perubahan KPB, SOP, Pedoman, maupun Petunjuk Teknis perkreditan dilakukan melalui tahapan berjenjang dimulai dari pembahasan pada level teknis hingga melalui persetujuan Direksi. bank **bjb** juga telah memiliki standar baku dalam alur penyusunan ketentuan sehingga dapat menghasilkan kualitas yang baik. Setiap penyusunan maupun perubahan atas Kebijakan, SOP, Pedoman dan Petunjuk Teknis perkreditan senantiasa melalui pembahasan bersama Divisi yang terkait sehingga memenuhi kecukupan identifikasi dan mitigasi risiko serta ketentuan yang berlaku.

bank **bjb** saat ini telah memiliki *portofolio guideline* serta menetapkan (*risk appetite*) dan toleransi risiko (*risk tolerance*) berdasarkan pertimbangan kekuatan permodalan serta target pendapatan kredit. Tingkat Risiko yang akan diambil (*risk appetite*) merupakan tingkat dan jenis risiko yang bersedia diambil oleh bank **bjb** dalam rangka mencapai sasaran bank **bjb**. Toleransi risiko (*risk tolerance*) merupakan tingkat dan jenis risiko yang dapat ditolerir secara maksimum oleh bank **bjb**. Toleransi risiko menjadi penjabaran dari tingkat risiko yang akan diambil.

Selain itu, bank **bjb** menetapkan batas maksimum *exposure*/ portofolio per sektor ekonomi/industri per debitur dan per *group* debitur dengan mempertimbangkan tingkat kemampuan bank **bjb**, kecukupan modal dan tingkat risiko. Penetapan batas maksimum *exposure*/portofolio diatur dalam ketentuan dan dilakukan review secara periodik. Penetapan *Portfolio Guideline* mencakup panduan pemilihan sektor industri yang prospektif, serta pengaturan batas maksimal eksposur dan arah pertumbuhan bisnis.

Adapun terkait dengan limit kewenangan memutus kredit saat ini bank **bjb** telah menerapkan mekanisme keputusan kredit secara berjenjang sesuai dengan tingkat risiko yang tercermin dari plafon fasilitas kredit.

Credit Risk

bank **bjb** applies a strict process for each preparation and amendment to each bank **bjb** internal regulations. The preparation and amendment to the KPB, SOP, Guidelines and Credit Technical Instructions are carried out through a tiered phase which starts from discussion at the technical level to through the approval of Board of Directors. bank **bjb** has also owned a standard in the flow of provisions so that it can produce good quality. Every preparation or amendment to Policies, SOPs, Guidelines and Credit Technical Instructions has always been discussed with the relevant divisions so as to meet the adequacy of risk identification and mitigation as well as applicable regulations.

bank **bjb** currently has a Guideline Portfolio and establishes (risk appetite) and risk tolerance (risk tolerance) based on consideration of capital strength and credit income targets. The level of risk to be taken (risk appetite) is the level and type of risk that is willing to be taken by bank **bjb** in order to achieve bank **bjb** goals. Risk tolerance is the level and type of risk that is maximally determined by bank **bjb**. Risk Tolerance is the translation of the level of risk to be taken.

In addition, bank **bjb** sets maximum exposure/portfolio limits per economic/industrial sector per debtor and per group of debtors taking into account the level of bank **bjb** capability, capital adequacy and level of risk. Determination of the maximum exposure/ portfolio limit is regulated in the provisions and is reviewed periodically. Determination of the Portfolio Guideline includes guidelines for selecting prospective industrial sectors, as well as setting maximum exposure limits and business growth direction.

As for the credit limit, bank **bjb** has implemented a tiered credit decision mechanism in accordance with the level of risk that is reflected in the credit facility ceiling.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Dalam analisa kredit, bank telah menerapkan proses identifikasi atas potensi risiko yang melekat. Proses identifikasi tersebut menjadi lebih optimal dengan dibentuknya Divisi *Credit Risk* yang khusus melaksanakan *review* dan analisa lanjutan atas proses pengajuan fasilitas kredit yang telah disusun oleh bagian bisnis.Sebagai bentuk identifikasi atas risiko kredit, bank **bjb** telah mengembangkan adanya kajian independen yang berisi analisa atas perkembangan portofolio kredit, *Non Performing Loan* (NPL), *Root Cause Credit* serta prediksi perkembangan kualitas kredit dengan mempertimbangkan kesiapan infrastruktur pendukungnya.

Dalam melakukan pengukuran risiko, bank **bjb** mengembangkan model risiko kredit melalui penggunaan Internal *Credit Risk Rating* (ICRR) dan *Internal Credit Risk Scoring* (ICRS) pada setiap pengajuan kredit. Penyusunan ICRR dan ICRS menggunakan faktor kualitatif dan faktor kuantitatif yang dapat mengindikasikan risiko gagal bayar calon debitur

Adapun *rating* dan *scoring* yang dimiliki oleh bank **bjb** meliputi:
1. Segmen Korporasi dan Komersial
2. Segmen Konsumer dan Ritel
3. Segmen UMKM
4. Segmen KPR dan KKB
5. Segmen BPR dan Koperasi
6. Segmen Internasional
7. Segmen Akseptasi Rekanan

ICRR adalah suatu alat bantu dalam mengukur risiko kredit dalam bentuk suatu model yang digunakan untuk memprediksi tingkat kemungkinan kegagalan pembayaran oleh debitur atas fasilitas kredit yang diberikan. ICRR Mengklasifikasikan entitas perusahaan/korporasi secara sistematis ke dalam suatu kelas risiko (*grading* atau peringkat). Penggunaan ICRR bertujuan untuk menentukan peringkat bagi debitur yang mencerminkan besaran *Probability of Default* (PD). Debitur dengan rating terbaik memiliki *probability of default* yang mendekati nol. Adapun untuk kredit dengan *rating* lebih rendah, akan memiliki *probability of default* yang meningkat. bank **bjb** menggunakan model statistik dalam analisa data untuk menghasilkan perkiraan *probability of default*.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, and The Risk Management Information System

In the credit analysis, bank **bjb** has implemented a process of identifying potential inherent risks. The identification process has become more optimal with the formation of a Credit Risk Division that specializes in carrying out further reviews and analysis of the credit facility application process prepared by the business department. As a form of identification of credit risk, bank **bjb** has developed an independent study that contains an analysis of the development of credit portfolios, Non-Performing Loans (NPLs), Root Cause Credit and predictions of credit quality development by considering the readiness of supporting infrastructure.

In measuring risk, bank **bjb** develops a credit risk model through the use of the Internal Credit Risk Rating (ICRR) and Internal Credit Risk Scoring (ICRS) for each credit application. The preparation of ICRR and ICRS uses qualitative factors and quantitative factors that can indicate the risk of default on prospective borrowers.

The rating and scoring owned by bank **bjb** includ:
1. Corporate and Commercial Segments
2. Consumer and Retail Segmen
3. MSME Segment
4. KPR and KKB segment
5. BPR and Cooperative Segment
6. International Segment
7. Partner Acceptance Segment

ICRR is a tool in measuring credit risk in the form of a model used to predict the likelihood of payment defaults by debtors on credit facilities provided. ICRR Classifies systematic corporate/corporate entities into a risk class (grading or rating). The use of ICRR aims to determine the rating for debtors that reflects the amount of Probability of Default (PD). Debtors with the best rating have a Probability of Default that is close to zero. As for credit with a lower rating, it will have an increased Probability of Default. bank **bjb** uses statistical models in data analysis to generate Probability of Default estimates.

Tingkatan *rating* debitur dinyatakan dengan huruf yang meliputi 20 (dua puluh) peringkat berbeda yaitu:

Debtor rating levels are stated in letters covering 20 (twenty) different ratings, namely:

Tabel Tingkatan Rating Debitur
Table of Debtor Rating Levels

No	Rating	Keterangan Description
1	AAA	*Outstanding*
2	AA+	*Strong*
3	AA	*Strong*
4	AA-	*Strong*
5	A+	*Good*
6	A	*Good*
7	A-	*Good*
8	BBB+	*Average*
9	BBB	*Average*
10	BBB-	*Average*

No	Rating	Keterangan Description
11	BB+	*Acceptable*
12	BB	*Acceptable*
13	BB-	*High Risk*
14	B+	*High Risk*
15	B	*Watch List*
16	B-	*Watch List*
17	CCC+	*Special Mention*
18	CCC	*Special Mention*
19	CCC-	*Substandard*
20	D	*Doubtful*

Adapun penerapan ICRS menjadi suatu alat bantu rekomendasi terhadap keputusan persetujuan atau penolakan atas pengajuan fasilitas kredit. Dengan menggunakan ICRS, maka bank dapat memproses kredit dengan lebih baik, obyektif dan standar, serta dengan waktu proses relatif lebih cepat. Sebagai bentuk lain dari pengukuran risiko kredit, bank **bjb** telah melakukan estimasi kerugian yang telah diperkirakan (*expected loss*) serta besar kerugian yang tidak diperkirakan (*unexpected loss*). *Expected Loss* (EL) adalah besaran kerugian secara statistik yang diperkirakan timbul secara rata-rata dari perkiraan kerugian yang secara umum terjadi. EL didapatkan dari perhitungan Eksposur pada saat *default* (EAD), kerugian pada saat *default* (LGD) dan probabilitas terjadinya *default* (PD), yang diestimasi dari data probabilitas *default* secara historis. Sementara itu *Unexpected Loss* (UL) merupakan deviasi dari rata-rata kerugian. Perhitungan UL diperoleh dari data volatilitas secara historis (*historical volatility*) atas data *default*.

The application of ICRS becomes a decision of approval or rejection of credit facility applications. By using ICRS, bank **bjb** can process credit better, objectively and according to the standard, and with a relatively faster processing time. As another form of credit risk measurement, bank **bjb** has estimated the estimated loss (Expected Loss) as well as the amount of an unexpected loss (Unexpected Loss). Expected Loss (EL) is the amount of a statistically estimated loss arising on average from the estimated losses that generally occur. EL is obtained from the calculation of Exposure at the time of default (EAD), losses at the time of default (LGD) and probability of occurrence of default (PD), which is estimated from historical default probability data. Meanwhile Unexpected Loss (UL) is the deviation from the average loss. UL calculations are obtained from historical volatility data on default data.

bank **bjb** juga telah mengembangkan proses pemantauan risiko yang dilakukan secara berkala melalui penerbitan laporan *Root Cause of Credit Risk* (RCCR) yang disampaikan kepada Direksi dan seluruh Divisi terkait. Laporan *Root Cause of Credit Risk* (RCCR) berisi analisa perkembangan portofolio beserta kualitas kreditnya, Analisa *Loan at Risk* (LAR), serta tingkat konsentrasi kredit baik berdasarkan sektor ekonomi, maupun debitur inti. Melalui laporan ini bank **bjb** mengembangkan mekanisme identifikasi berkala atas potensi penurunan kualitas suatu portofolio kredit sehingga menjadi masukan dalam penyusunan strategi Manajemen Risiko. Dengan demikian maka penanganan

bank **bjb** has also developed a risk monitoring process that is carried out periodically through the issuance of the Root Cause of Credit Risk (RCCR) report submitted to Board of Directors and all relevant Divisions. The Root Cause of Credit Risk (RCCR) report contains an analysis of the development of the portfolio and its credit quality, Loan at Risk (LAR) analysis, as well as the level of credit concentration based on the economic sector and core debtors. Through this report bank **bjb** develops a periodic identification mechanism for the potential deterioration in the quality of a credit portfolio so that it becomes input in the preparation of a Risk Management strategy. Thus, the handling of

atas kemungkinan penurunan kualitas portofolio kredit dapat segera ditindaklanjuti sehingga menjadi *Early Warning Signal* (EWS). EWS dapat meminimalkan risiko terjadinya kerugian dan mengoptimalkan modal untuk memperoleh pendapatan.

Disamping itu bank **bjb** secara berkala melakukan analisa *stress test* yang meliputi beberapa skenario utama yaitu:

1. ***Portfolio Concentration Stress Test* (*Specific Market Crisis*)**
   Perhitungan *stress test* dengan pendekatan *portfolio concentration* bertujuan untuk menghitung perubahan *Probability of Default* (PD) yang diakibatkan memburuknya kolektibilitas seluruh kredit.
2. ***Macro Economy Stress Test* (*General Market Crisis*)**
   Perhitungan *stress test* dengan menggunakan analisa makro ekonomi bertujuan untuk mengetahui perubahan *Probability of Default* (PD) yang disebabkan oleh adanya pergerakan Kurs USD/IDR, perubahan suku bunga acuan, serta perubahan tingkat inflasi dan *Gross Domestic Product* (GDP).
3. ***Reverse Stress Test***
   Apabila pada pelaksanaan *stress test* pada umumnya bertujuan untuk menghitung dampak perubahan makro ekonomi yang telah ditentukan sebelumnya terhadap perubahan nilai NPL, *Profit and Loss* serta CAR, dan Aktiva Tertimbang Menurut Risiko (ATMR) maka perhitungan *stress test* dengan skenario *reverse* bertujuan untuk mengetahui perubahan kondisi makro ekonomi yang berdampak pada penurunan nilai CAR hingga berada di bawah ketentuan.
4. ***Bottom Up Stress Test***
   bank **bjb** secara berkala melakukan *stress test* ketahanan permodalan bank dimana pada tahun 2024 bank terlibat dalam penyusunan *Bottom Up Stress Test* (BUST). Pelaksanaan *stress test* dilakukan dengan pendekatan kategori *portfolio* level dan bertujuan untuk menghitung pengaruh kondisi *shock* makro ekonomi terhadap peningkatan PD (*Probability of Default*) secara *bankwide* serta pencapaian laba dan permodalan bank. Pelaksanaan perhitungan menggunakan *satellite model* yang meliputi baik kredit produktif maupun kredit non-produktif pada seluruh sektor ekonomi. *Satellite model* tersebut merupakan perhitungan regresi *multiple* yang menghubungkan kondisi makro ekonomi sebagai *independent variable* dan PD sebagai *dependent variable*. Adapun berdasarkan hasil perhitungan *stress test* diketahui bahwa perubahan aspek eksternal tersebut tidak berdampak secara signifikan terhadap penurunan *Capital Adequacy Ratio* (CAR) sehingga dapat dikatakan bahwa permodalan cukup memadai dalam menghadapi gejolak perubahan faktor eksternal.

the possibility of decreasing the quality of the loan portfolio can be immediately followed up so that it becomes an Early Warning Signal (EWS). EWS can minimize the risk of loss and optimize capital to earn income. Besides this, bank **bjb** regularly conducts.

Besides this, bank **bjb** regularly conducts stress test analysis which covers several main scenarios, namely:

1. **Portfolio Concentration Stress Test (Specific Market Crisis)**
   Calculation of stress tests using the portfolio concentration approach aims to calculate changes in Probability of Default (PD) resulting from the deteriorating collectibility of all loans.
2. **Macro Economy Stress Test (General Market Crisis)**
   Calculation of stress tests using macroeconomic analysis aims to determine changes in Probability of Default (PD) caused by movements in the USD/IDR exchange rate, changes in reference interest rates, as well as changes in the Inflation Rate and Gross Domestic Product (GDP).
3. **Reverse Stress Test**
   If the implementation of stress tests generally aims to calculate the impact of predetermined macroeconomic changes on the value of NPLs, Profit and Loss and CAR, and Risk Weighted Assets (RWA), the calculation of stress tests with a reverse scenario aims to determine changes in macro economics conditions that have an impact on the decline in the value of the CAR to be below the provisions.
4. **Bottom Up Stress Test**
   bank **bjb** has periodically conducted stress tests on the resilience of bank capital where in 2022, bank **bjb** was involved in the preparation of the Bottom Up Stress Test (BUST). The stress test was carried out using a portfolio level category approach and aimed to calculate the effect of macroeconomic shock conditions on the increase in PD (Probability of Default) bankwide and the achievement of bank **bjb** profits and capital. The calculation was carried out using a satellite model including both productive and non-productive loans in all economic sectors. The satellite model was a multiple regression calculation that related macroeconomic conditions as the independent variable and PD as the dependent variable. Meanwhile, based on the results of the stress test calculation, it was known that changes in external aspects did not have a significant impact on the decrease in the Capital Adequacy Ratio (CAR) so that the capital was adequate in dealing with changes in external factors.

Sistem Pengendalian Intern yang Menyeluruh

bank **bjb** telah memiliki sistem pengendalian intern untuk manajemen risiko kredit dengan berpedoman pada SE OJK Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 Tentang Penerapan Manajemen Risiko bagi bank Umum. Dalam pelaksanaannya, sistem pengendalian intern untuk risiko kredit mencakup penerapan atas hal-hal sebagai berikut:

1. Dipenuhinya kecukupan Kebijakan, Pedoman dan Prosedur bidang perkreditan.
2. Dilakukannya *review* oleh unit kerja independen atas rancangan Kebijakan, Pedoman dan Prosedur bidang perkreditan.
3. Dilakukannya *review*/kaji ulang atas metode pengukuran risiko oleh Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi yang mencakup penilaian kesesuaian metode, dan asumsi yang digunakan untuk mengukur risiko.
4. Kaji ulang atas kepatuhan bank terhadap ketentuan internal dan eksternal bidang perkreditan.

Dalam rangka optimalisasi pengendalian intern, maka bank **bjb** juga telah melakukan pemisahan fungsi yang jelas antara unit bisnis dan unit yang melaksanakan pengendalian sehingga bank telah menerapkan *segregation of duty* dan *dual control* dalam melakukan keputusan kredit. Pengendalian intern untuk manajemen risiko kredit juga mencakup pengawasan oleh Dewan Komisaris dan Direksi secara berkala melalui pelaporan yang disampaikan oleh Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi maupun pelaksanaan *Risk Management Committee* (RMC) yang beranggotakan Direksi serta pejabat eksekutif terkait. Adapun pelaksanaan rapat Komite Pemantau Risiko (KPR) telah dilaksanakan secara berkala oleh Dewan Komisaris yang ditujukan untuk memantau perkembangan eksposur risiko kredit sesuai dengan perkembangan terkini.

Comprehensive Internal Control System

bank **bjb** already has an internal control system for credit risk management based on the Financial Services Authority (OJK) Circular Letter Number 34/SEOJK.03/2016 dated September 1, 2016, concerning Application of Risk Management for Commercial Banks. In the implementation, The internal control system for credit risk includes the following matter:

1. Fulfillment of the adequacy of Credit Policy, Guidelines and Procedures in the field of credit;
2. Conducting a review by an independent work unit on the draft Credit Policy, Guidelines and Procedures;
3. Conducting a review/review of the risk measurement method by the Credit, Market, and Integrated Risk Management Division which includes an assessment of the suitability of the method, and the assumptions used to measure risk
4. Review bank **bjb** compliance with internal and external provisions in the credit sector..

In the context of optimizing internal control, bank **bjb** has also performed a clear separation of functions between business units and units that carry out control so that bank **bjb** has implemented segregation of duty and dual control in making credit decisions. Internal control for credit risk management also includes supervision by the Board of Commissioners and Board of Directors on a regular basis through reporting submitted by the Credit, Market, and Integrated Risk Management Division and the implementation of the Risk Management Committee (RMC) consisting of Board of Directors and related executive officers. The implementation of Risk Monitoring Committee (KPR) meetings has been held periodically aimed at monitoring the development of credit risk exposures in accordance with the latest developments.

Pengungkapan Kuantitatif Risiko Kredit

Tabel Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual
Disclosure of Net Claims By Region - Bank Individually

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025					
		Tagihan Bersih Berdasarkan Wilayah Net Claims by Area					
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	
a	b	c	d	e	f	g	
1.	Tagihan kepada Pemerintah Claims to Government	**46,436,915**	-	-	-	-	
2.	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	**3,448,965**	**283,461**	**470,969**	-	-	
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	
4.	Tagihan kepada Bank Claims on Bank	**3,923,623**	**1,074,974**	**58,814**	**135,027**	**338,254**	
5.	Tagihan berupa Covered Bond Receivables of a Covered Bond	-	-	-	-	-	
6.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Receivables from Securities Companies and Other Financial Services Institutions	**658,269**	**58,713**	-	-	-	
7.	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	
8.	Kredit Beragun Properti Rumah Tinggal Home Collateral Credit	**348,597**	**8,810,106**	**244,232**	**504,699**	**93,716**	
9.	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	**756**	-	-	-	
10.	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	
11.	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	**2,270,550**	**58,698,449**	**846,298**	**1,116,635**	**192,538**	
12.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	**909,212**	**16,696,793**	**290,822**	**385,980**	**141,965**	
13.	Tagihan kepada Korporasi Claims on the Corporation	**11,953,267**	**4,434,152**	**240,272**	**1,029,059**	**231,048**	
14.	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	**89,219**	**1,099,288**	**33,726**	**47,817**	**15,901**	

Credit Risk Quantitative Disclosure

(dalam jutaan Rupiah/in IDR million)

			31 Desember 2024 December 31, 2024						
			Tagihan Bersih Berdasarkan Wilayah Net Claims by Area						
	Wilayah 6 Area 6	Total	Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	Wilayah 6 Area 6	Total
	h	i	j	k	l	m	n	o	p
	-	**46,436,915**	39,270,575	-	-	-	-	-	39,270,575
	-	**4,203,395**	5,465,240	46,284	577,414	78,992	-	77,828	6,245,759
	-	-	-	-	-	-	-	-	-
	148,767	**5,679,460**	6,561,198	1,890,255	30,439	214,457	390,705	260,920	9,347,974
	-	-	-	-	-	-	-	-	-
	-	**716,981**	1,178,629	69,223	-	-	-	-	1,247,851
	-	-	-	-	-	-	-	-	-
	197	**10,001,546**	413,903	9,170,027	250,168	464,193	92,559	495	10,391,345
	-	**756**	-	1,757	-	-	-	-	1,757
	-	-	-	-	-	-	-	-	-
	51,904	**63,176,372**	2,587,497	57,258,766	930,160	1,159,128	189,681	42,693	62,167,925
	124,754	**18,549,527**	976,807	18,309,430	298,705	483,484	166,295	86,860	20,321,581
	15,130	**17,902,928**	13,385,883	5,312,061	187,115	1,457,047	291,296	20,909	20,654,311
	2,645	**1,288,595**	63,442	1,022,691	30,433	34,195	6,988	6,832	1,164,582

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025					
		Tagihan Bersih Berdasarkan Wilayah Net Claims by Area					
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	
a	b	c	d	e	f	g	
15.	Aset Lainnya Other Assets	**8,951,886**	-	-	-	-	
	Total	**78,990,502**	**91,156,692**	**2,185,133**	**3,219,217**	**1,013,422**	

Catatan:
- Eksposur aset di laporan posisi keuangan (kredit, kelonggaran tarik) didasarkan pada lokasi penggunaan
- Eksposur aset di laporan posisi keuangan (Penempatan pada Bank Indonesia, Penempatan pada Bank Lain, Surat Berharga, Surat Berharga yang dijual dengan janji dibeli kembali (Repo), Tagihan Akseptasi, Tagihan Bunga yang belum diterima, L/C, Bank Garansi) diklasifikasikan masuk ke dalam wilayah 1
- Keterangan Wilayah:
  Wilayah 1: DKI Jakarta, Luar Negeri
  Wilayah 2: Jawa Barat, Banten, Jawa Tengah, DI Yogyakarta, Jawa Timur, Bali
  Wilayah 3: Kalimantan Timur, Kepulauan Riau, Sumatera Utara
  Wilayah 4: Riau, Sumatera Selatan, Kalimantan Tengah, Kalimantan Selatan, Sulawesi Utara, Sulawesi Selatan, Papua
  Wilayah 5: DI Aceh, Jambi, Sumatera Barat, Bangka Belitung, Lampung, Bengkulu, Kalimantan Barat, Sulawesi Tenggara, Kalimantan Utara
  Wilayah 6: Nusa Tenggara Timur, Nusa Tenggara Barat, Sulawesi Tengah, Gorontalo, Sulawesi Barat, Maluku Utara, Maluku, Papua Barat

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual
Table of Net Claims Based on Remaining Contract Period Disclosure - Bank individually

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables based on the Remaining Term of the Contract				
		≤ 1 tahun ≤ 1 year	> 1 thn s.d. 3 thn > 1 year to 3 years	> 3 thn s.d. 5 thn > 3 years to 5 years	> 5 thn > 5 years	
a	b	c	d	e	f	
1.	Tagihan kepada Pemerintah Claims to Government	**25,187,605**	**2,533,260**	**1,292,950**	**6,703,144**	
2.	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	**1,705,265**	**461,780**	**965,027**	**1,071,323**	
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	
4.	Tagihan kepada Bank Claims on Bank	**3,410,276**	**531,846**	**856,872**	**191,212**	
5.	Tagihan berupa Covered Bond Receivables of a Covered Bond					
6.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Receivables from Securities Companies and Other Financial Services Institutions	**105**	**639,861**	**77,015**	-	
7.	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments					
8.	Kredit Beragun Properti Rumah Tinggal Home Collateral Credit	**33,730**	**313,836**	**453,944**	**9,200,038**	

			31 Desember 2024 December 31, 2024						
			Tagihan Bersih Berdasarkan Wilayah Net Claims by Area						
	Wilayah 6 Area 6	Total	Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	Wilayah 6 Area 6	Total
	h	i	j	k	l	m	n	o	p
	-	**8,951,886**	8,627,537	-	-	-	-	-	8,627,537
	343,397	**176,908,363**	**78,530,712**	**93,080,494**	**2,304,435**	**3,891,496**	**1,137,524**	**496,536**	**179,441,197**

Notes:
- Asset exposures in the statement of financial position (loans, undrawn commitments) are based on the location of utilization
- Asset exposures in the statement of financial position (placements with Bank Indonesia, placements with other banks, securities, securities sold under repurchase agreements (repo), acceptance receivables, accrued interest receivables, L/C, bank guarantees) are classified under Region 1
- Region classification:
  Region 1: DKI Jakarta, Overseas
  Region 2: West Java, Banten, Central Java, DI Yogyakarta, East Java, Bali
  Region 3: East Kalimantan, Riau Islands, North Sumatra
  Region 4: Riau, South Sumatra, Central Kalimantan, South Kalimantan, North Sulawesi, South Sulawesi, Papua
  Region 5: DI Aceh, Jambi, West Sumatra, Bangka Belitung, Lampung, Bengkulu, West Kalimantan, Southeast Sulawesi, North Kalimantan
  Region 6: East Nusa Tenggara, West Nusa Tenggara, Central Sulawesi, Gorontalo, West Sulawesi, North Maluku, Maluku, West Papua

(dalam jutaan Rupiah/in IDR million)

			31 Desember 2024 December 31, 2025					
			Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables based on the Remaining Term of the Contract					
	Non-Kontraktual Non Contractual	Total	≤ 1 tahun ≤ 1 year	> 1 thn s.d. 3 thn > 1 year to 3 years	> 3 thn s.d. 5 thn > 3 years to 5 years	> 5 thn > 5 years	Non-Kontraktual Non Contractual	Total
	g	h	i	j	k	l	m	n
	10,719,956	**46,436,915**	7,740,163	6,163,778	2,631,664	10,639,985	12,094,984	39,270,575
	-	**4,203,395**	3,370,268	1,133,934	590,812	1,150,745	-	6,245,759
	-	-	-	-	-	-	-	-
	689,252	**5,679,459**	3,559,594	3,750,683	637,962	486,165	913,570	9,347,974
		-						-
	-	**716,981**	28,147	722,832	496,872	-	-	1,247,851
		-						-
	-	**10,001,546**	32,101	273,430	594,555	9,491,259	-	10,391,345

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables based on the Remaining Term of the Contract				
		≤ 1 tahun ≤ 1 year	> 1 thn s.d. 3 thn > 1 year to 3 years	> 3 thn s.d. 5 thn > 3 years to 5 years	> 5 thn > 5 years	
a	b	c	d	e	f	
9.	Kredit Beragun Properti Komersial Commercial Property Backed Loans	756	-	-	-	
10.	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction					
11.	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	985,332	5,812,127	8,865,571	47,513,342	
12.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	3,483,415	3,175,584	3,448,862	8,441,667	
13.	Tagihan kepada Korporasi Claims on the Corporation	10,506,973	2,146,404	1,138,167	4,111,385	
14.	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	466,141	231,917	111,578	478,960	
15.	Aset Lainnya Other Assets					
	Total	45,779,599	15,846,614	17,209,985	77,711,071	

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

Table of Net Claims by Economic Sector Disclosures - Individual Banks

No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Claims to Government	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Claims on Bank	Tagihan berupa Covered Bond Receivables of a Covered	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Receivables from Securities Companies and Other Financial Services Institutions	
a	b	c	d	e	f	g	h	
POSISI TANGGAL LAPORAN DESEMBER 2025 **POSITION OF THE 2025 REPORT DATE**								
1.	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fisheries	-	48,281	-	-	-	-	
2.	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	

			31 Desember 2024 December 31, 2025					
			Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables based on the Remaining Term of the Contract					
	Non-Kontraktual Non Contractual	Total	≤ 1 tahun ≤ 1 year	> 1 thn s.d. 3 thn > 1 year to 3 years	> 3 thn s.d. 5 thn > 3 years to 5 years	> 5 thn > 5 years	Non-Kontraktual Non Contractual	Total
	g	h	i	j	k	l	m	n
	-	**756**	-	1,757	-	-	-	1,757
		-						-
	-	**63,176,372**	974,179	5,776,373	8,730,157	46,687,215	-	62,167,925
	-	**18,549,527**	4,341,100	3,084,810	4,226,161	8,669,510	-	20,321,581
	-	**17,902,928**	12,171,997	2,656,514	1,174,974	4,650,827	-	20,654,311
	-	**1,288,596**	554,154	102,464	195,778	312,187	-	1,164,583
	8,951,886	**8,951,886**					8,627,537	8,627,537
	20,361,094	**176,908,363**	**32,771,704**	**23,666,574**	**19,278,935**	**82,087,892**	**21,636,092**	**179,441,197**

(dalam jutaan Rupiah/in IDR million)

	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Home Collateral Credit	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	Tagihan kepada Korporasi Claims on the Corporation	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	-	-	**218**	**935,456**	**43,556**	**91,178**	-
	-	-	-	-	-	**29,012**	**233,727**	-	-

No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Claims to Government	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Claims on Bank	Tagihan berupa Covered Bond Receivables of a Covered	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Receivables from Securities Companies and Other Financial Services Institutions	
a	b	c	d	e	f	g	h	
3.	Industri Pengolahan Processing Industry	-	**55,354**	-	-	-	-	
4.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Provision of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-	-	-	-	
5.	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Management, Waste Water Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	
6.	Konstruksi Construction	-	**1,679,163**	-	-	-	-	
7.	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair and Maintenance of Cars and Motorcycles	-	**862,219**	-	**5,452**	-	-	
8.	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	
9.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Food and Beverages	-	-	-	-	-	-	
10.	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-	
11.	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	-	-	**4,292,767**	-	**716,981**	
12.	Real Estat Real Estate	-	-	-	-	-	-	

	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Home Collateral Credit	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	Tagihan kepada Korporasi Claims on the Corporation	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	756	-	-	567,292	2,687,128	41,382	-
	-	-	-	-	-	3,850	4,997	401	-
	-	-	-	-	-	25,060	54,669	310	-
	-	-	-	-	-	1,389,318	1,863,192	132,592	-
	-	-	-	-	740	2,570,136	1,326,130	310,637	-
	-	-	-	-	-	61,282	180,792	2,710	-
	-	-	-	-	-	373,502	31,720	7,383	-
	-	-	-	-	-	19,553	419,409	9,158	-
	-	-	-	-	-	25,869	1,135,740	5,555	-
	-	-	-	-	-	32,959	9,019	1,374	-

No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Claims to Government	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Claims on Bank	Tagihan berupa Covered Bond Receivables of a Covered	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Receivables from Securities Companies and Other Financial Services Institutions	
a	b	c	d	e	f	g	h	
13.	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	-	-	
14.	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities Without Option Rights, Employment, Travel Agents and Other Business Support	-	-	-	-	-	-	
15.	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Government Administration, Defense and Compulsory Social Security	-	**242,795**	-	-	-	-	
16.	Pendidikan Education	-	-	-	-	-	-	
17.	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	-	-	-	-	-	-	
18.	Kesenian, Hiburan dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-	-	-	
19.	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	
20.	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Household Activities as Employers; Activities Producing Goods and Services by Households Used to Fulfill Their Own Needs	-	-	-	-	-	-	

	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Home Collateral Credit	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	Tagihan kepada Korporasi Claims on the Corporation	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	-	-	-	10,987	4,010	4,688	-
	-	-	-	-	-	220,203	166,645	24,050	-
	-	-	-	-	-	-	-	32	-
	-	-	-	-	-	151,800	1,007,125	-	-
	-	-	-	-	-	105,160	4,871	764	-
	-	-	-	-	-	33	-	12	-
	-	-	-	-	-	242,932	48,790	6,166	-
	-	-	-	-	-	3,941	-	118	-

No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Claims to Government	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Claims on Bank	Tagihan berupa Covered Bond Receivables of a Covered	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Receivables from Securities Companies and Other Financial Services Institutions	
a	b	c	d	e	f	g	h	
21.	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra-International Agencies	-	-	-	-	-	-	
22.	Rumah Tangga Households	-	-	-	-	-	-	
23.	Bukan Lapangan Usaha Lainnya Other NonBusiness Fields	-	-	-	-	-	-	
23.	Lainnya Others	**46,436,915**	**1,315,583**	-	**1,381,241**	-	-	
	TOTAL	**46,436,915**	**4,203,395**	-	**5,679,460**	-	**716,981**	
POSISI TANGGAL LAPORAN DESEMBER 2024 **POSITION OF THE 2024 REPORT DATE**								
1.	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fisheries	-	**90,994**	-	-	-	-	
2.	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	
3.	Industri Pengolahan Processing Industry	-	**41,523**	-	-	-	-	
4.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Provision of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-	-	-	-	
5.	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Management, Waste Water Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	
6.	Konstruksi Construction	-	**2,079,701**	-	-	-	-	

	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Home Collateral Credit	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	Tagihan kepada Korporasi Claims on the Corporation	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	-	-	-	-	-	-	-
	-	10,001,546	-	-	52,382,156	10,715,029	20,977	581,230	-
	-	-	-	-	10,793,258	1,066,157	2,690	68,855	-
	-	-	-	-	-	-	8,657,741	-1	8,951,886
	-	10,001,546	756	-	63,176,372	18,549,527	17,902,928	1,288,595	8,951,886
	-	-	-	-	235	1,573,874	102,632	28,071	-
	-	-	-	-	-	20,864	333,429	2,323	-
	-	-	1,757	-	21	653,174	3,511,668	44,328	-
	-	-	-	-	-	5,218	1,343	-	-
	-	-	-	-	-	94,884	84,167	287	-
	-	-	-	-	-	1,551,917	2,613,027	110,696	-

No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Claims to Government	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Claims on Bank	Tagihan berupa Covered Bond Receivables of a Covered	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Receivables from Securities Companies and Other Financial Services Institutions	
a	b	c	d	e	f	g	h	
7.	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair and Maintenance of Cars and Motorcycles	-	**2,314,115**	-	**7,958**	-	-	
8.	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	
9.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Food and Beverages	-	-	-	-	-	-	
10.	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-	
11.	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	**418,074**	-	**6,953,830**	-	**1,247,851**	
12.	Real Estat Real Estate	-	-	-	-	-	-	
13.	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	-	-	
14.	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities Without Option Rights, Employment, Travel Agents and Other Business Support	-	-	-	-	-	-	

	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Home Collateral Credit	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	Tagihan kepada Korporasi Claims on the Corporation	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	-	-	922	3,194,621	1,653,758	481,536	-
	-	-	-	-	-	121,447	296,430	1,207	-
	-	-	-	-	-	300,712	10,963	5,795	-
	-	-	-	-	-	27,646	596,557	15,167	-
	-	-	-	-	-	5,635	1,305,826	5,292	-
	-	-	-	-	-	36,755	183,990	1,700	-
	-	-	-	-	-	20,225	14,610	2,535	-
	-	-	-	-	-	275,437	178,049	20,020	-

No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Claims to Government	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Claims on Bank	Tagihan berupa Covered Bond Receivables of a Covered	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Receivables from Securities Companies and Other Financial Services Institutions	
a	b	c	d	e	f	g	h	
15.	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Government Administration, Defense and Compulsory Social Security	-	**618**	-	-	-	-	
16.	Pendidikan Education	-	-	-	-	-	-	
17.	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	-	-	-	-	-	-	
18.	Kesenian, Hiburan dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-	-	-	
19.	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	
20.	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Household Activities as Employers; Activities Producing Goods and Services by Households Used to Fulfill Their Own Needs	-	-	-	-	-	-	
21.	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra-International Agencies	-	-	-	-	-	-	
22.	Rumah Tangga Households	-	-	-	-	-	-	
23.	Bukan Lapangan Usaha Lainnya Other NonBusiness Fields	-	-	-	-	-	-	
24.	Lainnya Others	**39,270,575**	**1,300,734**	-	**2,386,186**	-	-	
	Total	**39,270,575**	**6,245,759**	-	**9,347,974**	-	**1,247,851**	

	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Home Collateral Credit	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	Tagihan kepada Korporasi Claims on the Corporation	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	110,546	863,938	-	-
	-	-	-	-	-	159,446	25,020	592	-
	-	-	-	-	-	91	-	-	-
	-	-	-	-	-	287,693	47,609	8,031	-
	-	-	-	-	-	6,431	-	11	-
	-	-	-	-	-	-	-	-	-
	-	10,391,345	-	-	48,783,188	10,519,023	32,100	379,952	-
	-	-	-	-	13,383,558	1,355,943	2,687	57,040	-
	-	-	-	-	-	-	8,796,507	-0	8,627,537
	-	10,391,345	1,757	-	62,167,925	20,321,581	20,654,311	1,164,582	8,627,537

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual
Table of Claims and Reserves by Area Disclosure - Bank individually

No.	Keterangan Description	Posisi Tanggal Laporan Report Date Position				
		Wilayah Area				
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	
a	b	c	d	e	f	
1.	Tagihan Claims	81,045,518	94,780,171	2,534,386	3,636,423	
2.	Tagihan yang Mengalami Penurunan Nilai Claims that have been impaired					
	a. Belum Jatuh Tempo a. Not yet due	3,408,362	3,874,260	599,896	357,994	
	b. Telah Jatuh Tempo b. Mature	155,916	2,699,179	48,047	82,169	
3.	CKPN - Stage 1 CKPN - Stage 1	34,966	101,048	5,255	5,298	
4.	CKPN - Stage 2 CKPN - Stage 2	297,979	135,281	3,496	2,540	
5.	CKPN - Stage 3 CKPN - Stage 3	477,177	1,759,851	180,618	88,200	
6.	Tagihan yang Dihapus Buku Written-off Receivables	-	-	-	-	
	Total	85,419,918	103,349,791	3,371,698	4,172,625	

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Table of Receivables and Allowances by Economic Sector Disclosure - Individual Banks

(dalam jutaan Rupiah/in IDR million)

No.	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Claims That Have Been Impaired		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	Tagihan Yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Not Yet Due	Telah Jatuh Tempo Mature				
a	b	c	d	e	f	g	h	q
POSISI TANGGAL LAPORAN DESEMBER 2025 POSITION AS OF THE REPORTING DATE – DECEMBER 2025								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fisheries	1,276,530	189,392	184,316	10,242	14,231	142,201	-
2	Pertambangan dan Penggalian Mining and Quarrying	275,567	54,831	1,420	548	1,287	7,989	-
3	Industri Pengolahan Processing Industry	4,625,995	1,387,707	619,891	11,755	31,495	738,846	-

(dalam jutaan Rupiah/in IDR million)

	Posisi Tanggal Laporan Report Date Position			Posisi Tanggal Laporan Tahun Sebelumnya Previous Report Date Position						
	Wilayah Area			Wilayah Area						
	Wilayah 5 Area 5	Wilayah 6 Area 6	Total	Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	Wilayah 6 Area 6	Total
	g	h	i	j	k	l	m	n	o	p
	1,102,427	**360,711**	**183,459,638**	80,431,709	97,118,949	3,342,911	4,644,459	1,212,469	732,172	187,482,670
	14,671	**12,531**	**8,267,713**	2,507,246	3,689,425	620,111	364,654	31,905	3,925	7,217,266
	28,864	**8,538**	**3,022,713**	125,781	2,243,865	66,253	85,362	25,033	20,073	2,566,367
	4,355	**1,375**	**152,298**	124,101	100,743	3,881	10,203	3,626	2,554	245,110
	546	**281**	**440,123**	189,065	112,842	151,069	2,377	993	83	456,428
	13,008	**5,893**	**2,524,746**	68,580	1,358,649	38,090	68,721	18,294	13,241	1,565,575
	-	-	-	-	-	-	-	-	-	-
	1,163,871	**389,328**	**197,867,230**	**83,446,482**	**104,624,473**	**4,222,315**	**5,175,776**	**1,292,320**	**772,050**	**199,533,415**

No.	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Claims That Have Been Impaired		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	Tagihan Yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Not Yet Due	Telah Jatuh Tempo Mature				
a	b	c	d	e	f	g	h	q
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Provision of Electricity, Gas, Steam/Hot Water and Cold Air	**9,662**	**313**	**799**	**62**	**17**	**398**	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Management, Waste Water Management, Waste Management and Recycling, and Remediation Activities	**85,111**	**6,120**	**726**	**399**	**8**	**2,445**	-
6	Konstruksi Construction	**8,001,376**	**2,717,508**	**333,168**	**17,569**	**217,144**	**490,159**	-

No.	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Claims That Have Been Impaired		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	Tagihan Yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Not Yet Due	Telah Jatuh Tempo Mature				
a	b	c	d	e	f	g	h	q
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair and Maintenance of Cars and Motorcycles	6,608,020	1,531,479	962,534	32,457	131,482	893,375	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	295,281	16,929	5,242	2,033	225	4,203	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Food and Beverages	427,518	52,349	13,996	1,985	2,925	6,613	-
10	Informasi dan Komunikasi Information and Communication	490,024	18,086	19,727	1,426	903	10,569	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	6,346,087	474,756	33,959	22,230	1,178	51,585	-
12	Real Estat Real Estate	53,520	4,170	2,657	314	217	1,327	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	24,579	1,282	9,099	73	15	4,544	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities Without Option Rights, Employment, Travel Agents and Other Business Support	467,052	32,202	40,668	3,688	962	18,811	-
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Government Administration, Defense and Compulsory Social Security	245,980	127,886	32	519	3,154	-	-
16	Pendidikan Education	1,160,933	4,519	-	5,062	2,009	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	115,269	4,584	1,493	475	375	729	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment and Recreation	59	-	26	0	-	14	-
19	Aktivitas Jasa Lainnya Other Service Activities	360,803	39,935	12,454	1,765	1,925	7,429	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Household Activities as Employers; Activities Producing Goods and Services by Households Used to Fulfill Their Own Needs	4,227	1,136	215	14	60	108	-

No.	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Claims That Have Been Impaired		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	Tagihan Yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Not Yet Due	Telah Jatuh Tempo Mature				
a	b	c	d	e	f	g	h	q
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra-International Agencies	-	-	-	-	-	-	-
22	Rumah Tangga Households	**73,857,563**	**1,439,083**	**698,786**	**26,921**	**26,600**	**129,870**	**-**
23	Bukan Lapangan Usaha Lainnya Other NonBusiness Fields	**11,948,337**	**163,447**	**81,439**	**4,220**	**3,913**	**13,465**	**-**
24	Lainnya Others	**66,780,144**	**-**	**65**	**8,540**	**-**	**66**	**-**
	TOTAL	**183,459,638**	**8,267,713**	**3,022,713**	**152,298**	**440,123**	**2,524,746**	**-**
POSISI TANGGAL LAPORAN DESEMBER 2024 POSITION AS OF THE REPORTING DATE – DECEMBER 2024								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fisheries	1,846,514	181,036	59,059	13,636	12,278	33,038	-
2	Pertambangan dan Penggalian Mining and Quarrying	372,093	40,473	5,362	573	5,898	3,039	-
3	Industri Pengolahan Processing Industry	5,627,986	1,494,471	604,598	14,236	43,414	569,514	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Provision of Electricity, Gas, Steam/Hot Water and Cold Air	6,601	1,383	-	36	40	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Management, Waste Water Management, Waste Management and Recycling, and Remediation Activities	218,356	13,321	494	333	210	992	-
6	Konstruksi Construction	9,965,226	2,155,281	388,064	69,744	314,303	346,079	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair and Maintenance of Cars and Motorcycles	8,755,685	955,456	862,444	67,621	19,535	438,162	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	431,117	26,663	2,056	1,258	386	3,517	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Food and Beverages	324,898	98,385	9,657	847	1,692	4,004	-
10	Informasi dan Komunikasi Information and Communication	688,329	1,353	20,950	2,588	51	5,821	-

No.	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Claims That Have Been Impaired		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	Tagihan Yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Not Yet Due	Telah Jatuh Tempo Mature				
a	b	c	d	e	f	g	h	q
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	11,053,293	557,658	40,945	29,899	22,219	40,553	-
12	Real Estat Real Estate	230,508	8,544	2,722	697	104	2,067	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	44,559	1,730	4,417	173	10	2,056	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities Without Option Rights, Employment, Travel Agents and Other Business Support	537,198	42,604	29,785	4,224	494	12,745	-
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Government Administration, Defense and Compulsory Social Security	618	-	-	4	-	-	-
16	Pendidikan Education	1,282,423	6,210	-	2,704	172	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	195,047	2,657	3,931	681	123	3,403	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment and Recreation	91	-	-	0	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	355,386	55,215	13,739	1,577	2,470	6,620	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Household Activities as Employers; Activities Producing Goods and Services by Households Used to Fulfill Their Own Needs	6,548	2,681	18	47	83	23	-

No.	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Claims That Have Been Impaired		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	Tagihan Yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Not Yet Due	Telah Jatuh Tempo Mature				
a	b	c	d	e	f	g	h	q
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra-International Agencies	-	-	-	-	-	-	-
22	Rumah Tangga Households	70,220,089	1,410,201	452,963	24,762	28,733	85,594	-
23	Bukan Lapangan Usaha Lainnya Other NonBusiness Fields	14,811,731	161,944	65,107	5,074	4,210	8,293	-
24	Lainnya Others	60,508,373	-	56	4,395	-	56	-
	Total	**187,482,670**	**7,217,266**	**2,566,367**	**245,110**	**456,428**	**1,565,575**	**-**

Tabel Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

Table of Reserve Mutation Details For Impairment Loss Disclosure – Bank Individual

(dalam jutaan Rupiah/in IDR million)

No	Keterangan Description	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		CKPN	CKPN
1	Saldo awal CKPN Initial CKPN balance	**2.269.818**	1,779,250
2	Pembentukan (pemulihan) CKPN pada periode berjalan (*net*) Establishment (recovery) of CKPN in the current period (Net)		
	2.a Pembentukan CKPN pada periode berjalan 2.a Establishment of CKPN in the current period	**2.773.509**	2,642,474
	2.b Pemulihan CKPN pada periode berjalan 2.b Recovery of CKPN in the current period	**(1.453.308)**	(1,826,136)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan CKPN which is used to writte-off on bills on the current period	**(481.051)**	(321,635)
	Saldo akhir CKPN CKPN Ending Balance	**3.108.968**	2,273,953

Tabel Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

Table of Net Claims by Portfolio Category and Rating Scale Disclosure - Bank individually

No	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025					
		Tagihan Bersih Net Bill					
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating				
		Standards and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	
		Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	
		PT. ICRA Indonesia	[Idr] AAA	[Idr]AA+ s.d [Idr]AA-	[Idr]A+ s.d [Idr] A-	[Idr]BBB+ s.d [Idr]BBB-	
		PT Pemeringkat Efek Indonesia	idAAA		idA+ s.d id A-	id BBB+ s.d id BBB-	
1	Tagihan Kepada Pemerintah Claims to Government						
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities		**853,466**	**336,196**	**269,213**	**1,266,071**	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions		-	-	-	-	
4	Tagihan Kepada Bank Claims on Bank		**261,642**	**2,522,144**	**381,957**	-	
5	Tagihan berupa Covered Bond Receivables of a Covered Bond		-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions		-	**575,723**	-	-	
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments		-	-	-	-	
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit		-	-	-	-	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans		-	-	-	-	

(dalam jutaan Rupiah/in IDR million)

	31 Desember 2025 December 31, 2025								
	Tagihan Bersih Net Bill								
	Peringkat Jangka Panjang Long Term Rating			Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
	BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
	BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	F1+ s.d F1	F2	F3	Kurang dari F3 Less than F3		
	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari Less than P-3		
	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)		
	[Idr]BB+ s.d [Idr]BB-	[Idr]B+ s.d [Idr]B-	Kurang dari [Idr]B- Less than [Idr]B-	[Idr]A1+ s.d [Idr]A1	[Idr]A2+ s.d [Idr]A2	[Idr]A3+ s.d [Idr] A3	Kurang dari [Idr]A3 Less than [Idr]A3		
	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4 Less than idA4		
								46,436,905	46,436,905
	88,948	-	1,018,819	-	-	-	-	251,877	4,084,588
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	2,507,213	5,672,956
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	141,258	716,981
	-	-	-	-	-	-	-	19,105	19,105
	-	-	-	-	-	-	-	10,001,529	10,001,529
	-	-	-	-	-	-	-	756	756

No	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025					
		Tagihan Bersih Net Bill					
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating				
		Standards and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	
		Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	
		PT. ICRA Indonesia	[Idr] AAA	[Idr]AA+ s.d [Idr]AA-	[Idr]A+ s.d [Idr] A-	[Idr]BBB+ s.d [Idr]BBB-	
		PT Pemeringkat Efek Indonesia	idAAA		idA+ s.d id A-	id BBB+ s.d id BBB-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction		-	-	-	-	
11	Kredit Pegawai Atau Pensiunan Employee or Retiree Loans		-	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, Dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios		-	-	-	-	
13	Tagihan Kepada Korporasi Claims on the Corporation		**1,003,311**	**979,869**	**1,755,396**	**662,616**	
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date		-	-	-	-	

	31 Desember 2025 December 31, 2025								
	Tagihan Bersih Net Bill								
	Peringkat Jangka Panjang Long Term Rating			Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
	BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
	BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	F1+ s.d F1	F2	F3	Kurang dari F3 Less than F3		
	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari Less than P-3		
	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)		
	[Idr]BB+ s.d [Idr]BB-	[Idr]B+ s.d [Idr]B-	Kurang dari [Idr]B- Less than [Idr]B-	[Idr]A1+ s.d [Idr]A1	[Idr]A2+ s.d [Idr]A2	[Idr]A3+ s.d [Idr] A3	Kurang dari [Idr]A3 Less than [Idr]A3		
	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4 Less than idA4		
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	63,176,372	63,176,372
	-	-	-	-	-	-	-	18,418,754	18,418,754
	-	-	-	-	-	-	-	12,634,558	17,035,751
	-	-	-	-	-	-	-	1,288,595	1,288,595

No	Kategori Portofolio	31 Desember 2024 December 31, 2024					
		Tagihan Bersih Net Bill					
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating				
		Standards and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	
		Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	
		PT. ICRA Indonesia	[Idr] AAA	[Idr]AA+ s.d [Idr]AA-	[Idr]A+ s.d [Idr] A-	[Idr]BBB+ s.d [Idr]BBB-	
		PT Pemeringkat Efek Indonesia	idAAA		idA+ s.d id A-	id BBB+ s.d id BBB-	
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	753,341	746,642	411,724	1,196,118	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	
4	Tagihan Kepada Bank Claims on Bank	-	2,162,636	2,560,045	1,084,571	-	
5	Tagihan berupa Covered Bond Receivables of a Covered Bond	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	278,646	794,024	-	-	
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	-	-	-	-	-	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	
11	Kredit Pegawai Atau Pensiunan Employee or Retiree Loans	-	-	-	-	-	

	31 Desember 2024 December 31, 2024								
	Tagihan Bersih Net Bill								
	Peringkat Jangka Panjang Long Term Rating			Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
	BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
	BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	F1+ s.d F1	F2	F3	Kurang dari F3 Less than F3		
	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari Less than P-3		
	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)		
	[Idr]BB+ s.d [Idr]BB-	[Idr]B+ s.d [Idr]B-	Kurang dari [Idr]B- Less than [Idr]B-	[Idr]A1+ s.d [Idr]A1	[Idr]A2+ s.d [Idr]A2	[Idr]A3+ s.d [Idr] A3	Kurang dari [Idr]A3 Less than [Idr]A3		
	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4 Less than idA4		
	-	-	-	-	-	-	-	39,270,575	39,270,575
	136,660	-	1,179,723	-	-	-	-	1,504,344	5,928,553
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	3,483,088	9,290,340
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	165,152	1,237,821
	-	-	-	-	-	-	-	9,623	9,623
	-	-	-	-	-	-	-	10,391,328	10,391,328
	-	-	-	-	-	-	-	1,757	1,757
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	62,167,925	62,167,925

No	Kategori Portofolio	31 Desember 2024 December 31, 2024					
		Tagihan Bersih Net Bill					
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating				
		Standards and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	
		Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	
		PT. ICRA Indonesia	[Idr] AAA	[Idr]AA+ s.d [Idr]AA-	[Idr]A+ s.d [Idr] A-	[Idr]BBB+ s.d [Idr]BBB-	
		PT Pemeringkat Efek Indonesia	idAAA		idA+ s.d id A-	id BBB+ s.d id BBB-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, Dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	-	-	-	-	-	
13	Tagihan Kepada Korporasi Claims on the Corporation	-	779,882	1,329,502	2,687,716	879,836	
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-	

Tabel Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Derivatif - Bank secara Individual
Table of Counterparty Credit Risk: Derivative Transactions Disclosure - Bank Individual

No.	Variabel yang Mendasari Underlying Variables	31 Desember 2025 December 31, 2025							
		Notional Amount			Tagihan Derivatif Derivative Receivables	Kewajiban Derivatif Derivative Liabilities	Tagihan Bersih Sebelum MRK Receivables Before MRK	MRK	Tagihan Bersih Setelah MRK Receivables After MRK
		≤ 1 Tahun ≤ 1 Year	>1 Tahun - ≤5 Tahun >1 Year - ≤5 Years	>5 Tahun >5 Years					
BANK SECARA INDIVIDUAL BANK INDIVIDUALLY									
1	Suku bunga Interest Rate	-	-	-	-	-	-	-	-
2	Nilai tukar Exchange Rate	-	-	-	-	-	-	-	-
3	Lainnya Others	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-

	31 Desember 2024 December 31, 2024								
	Tagihan Bersih Net Bill								
	Peringkat Jangka Panjang Long Term Rating			Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
	BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
	BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	F1+ s.d F1	F2	F3	Kurang dari F3 Less than F3		
	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari Less than P-3		
	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)		
	[Idr]BB+ s.d [Idr]BB-	[Idr]B+ s.d [Idr]B-	Kurang dari [Idr]B- Less than [Idr]B-	[Idr]A1+ s.d [Idr]A1	[Idr]A2+ s.d [Idr]A2	[Idr]A3+ s.d [Idr] A3	Kurang dari [Idr]A3 Less than [Idr]A3		
	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4 Less than idA4		
	-	-	-	-	-	-	-	20,198,281	20,198,281
	-	-	-	-	-	-	-	13,832,952	19,509,889
	-	-	-	-	-	-	-	1,164,582	1,164,582

(dalam jutaan Rupiah/in IDR million)

	31 Desember 2024 December 31, 2024							
	Notional Amount			Tagihan Derivatif Derivative Receivables	Kewajiban Derivatif Derivative Liabilities	Tagihan Bersih Sebelum MRK Receivables Before MRK	MRK	Tagihan Bersih Setelah MRK Receivables After MRK
	≤ 1 Tahun ≤ 1 Year	>1 Tahun - ≤5 Tahun >1 Year - ≤5 Years	>5 Tahun >5 Years					
	-	-	-	-	-	-	-	-
	40.237,5			2,591.40	0	5,881.30	0	5,881.30
	-	-	-	-	-	-	-	-
	40.237,5			**2,591.40**	**0**	**5,881.30**	**0**	**5,881.30**

No.	Variabel yang Mendasari Underlying Variables	31 Desember 2025 December 31, 2025							
		Notional Amount			Tagihan Derivatif Derivative Receivables	Kewajiban Derivatif Derivative Liabilities	Tagihan Bersih Sebelum MRK Receivables Before MRK	MRK	Tagihan Bersih Setelah MRK Receivables After MRK
		≤ 1 Tahun ≤ 1 Year	>1 Tahun - ≤5 Tahun >1 Year - ≤5 Years	>5 Tahun >5 Years					
BANK SECARA KONSOLIDASI **BANK CONSOLIDATED**									
1	Suku bunga Interest Rate	-	-	-	-	-	-	-	-
2	Nilai tukar Exchange Rate	-	-	-	-	-	-	-	-
3	Saham Stocks	-	-	-	-	-	-	-	-
4	Emas Gold	-	-	-	-	-	-	-	-
5	Logam selain emas Metals non gold	-	-	-	-	-	-	-	-
6	Lainnya Others	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-

Tabel Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Repo - Bank secara Individual

Table of Counterparty Credit Risk: Repo Transactions Disclosure - Bank Individually

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				31 Desember 2024 December 31, 2024			
		Nilai Wajar SSB Repo Fair Value of Repo SSB	Kewajiban Repo Repo Liabilities	Tagihan Bersih Net Receivables	ATMR RWA	Nilai Wajar SSB Repo Fair Value of Repo SSB	Kewajiban Repo Repo Liabilities	Tagihan Bersih Net Receivables	ATMR RWA
1	Tagihan kepada pemerintah Claims to Government	**8,647,151**	**8,641,248**	**5,903**	-	-	-	-	-
2	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	-	-	-	-	-	-	-	-
3	Tagihan kepada bank pembangunan multilateral dan lembaga internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Tagihan kepada bank Claims on Bank	-	-	-	-	-	-	-	-
5	Tagihan kepada usaha mikro dan portofolio ritel Claims on Micro and Retail Portfolios	-	-	-	-	-	-	-	-
6	Tagihan kepada korporasi Claims on the Corporation	-	-	-	-	-	-	-	-
7	Eksposur di unit usaha syariah (apabila ada) Exposure in sharia business unit (if any)	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-

	31 Desember 2024 December 31, 2024							
	Notional Amount			Tagihan Derivatif Derivative Receivables	Kewajiban Derivatif Derivative Liabilities	Tagihan Bersih Sebelum MRK Receivables Before MRK	MRK	Tagihan Bersih Setelah MRK Receivables After MRK
	≤ 1 Tahun ≤ 1 Year	>1 Tahun - ≤5 Tahun >1 Year - ≤5 Years	>5 Tahun >5 Years					
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

Tabel Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Reverse Repo - Bank secara Individual

Table of Counterparty Credit Risk: Reverse Repo Transactions Disclosure - Bank Individually

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				31 Desember 2024 December 31, 2024			
		Tagihan Bersih Net Receivables	Nilai MRK MRK Value	Tagihan Bersih Setelah MRK Net Receivables After MRK	ATMR Setelah MRK RWA after MRK	Tagihan Bersih Net Receivables	Nilai MRK MRK Value	Tagihan Bersih Setelah MRK Net Receivables After MRK	ATMR Setelah MRK RWA after MRK
1	Tagihan kepada pemerintah Claims to Government	-	-	-	-	-	-	-	-
2	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	-	-	-	-	-	-	-	-
3	Tagihan kepada bank pembangunan multilateral dan lembaga internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Tagihan kepada bank Claims on Bank	**78,120**	-	**1,512**	**302**	57,970		1,149	230
5	Tagihan kepada usaha mikro dan portofolio ritel Claims on Micro and Retail Portfolios	-	-	-	-	-	-	-	-
6	Tagihan kepada korporasi Claims on the Corporation	-	-	-	-	-	-	-	-
7	Eksposur di unit usaha syariah (apabila ada) Exposure in sharia business unit (if any)	-	-	-	-	-	-	-	-
	Total	**78,120**	-	**1,512**	**302**	**57,970**		**1,149**	**230**

Tabel Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual
Table of Net Receivables and Credit Risk Mitigation Techniques Disclosure - Individual Banks

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025					
		Tagihan bersih Net Receivables	Bagian Yang Dijamin Dengan Parts Guaranteed With				
			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
A	EKSPOSUR NERACA BALANCE SHEET EXPOSURE						
1	Tagihan Kepada Pemerintah Claims to Government	**46,436,905**					
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	**4,084,588**					
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions						
4	Tagihan Kepada Bank Claims on Bank	**5,672,956**					
5	Tagihan berupa *Covered Bond* *Receivables of a Covered Bond*						
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	**716,981**					
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments						
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	**10,001,529**					
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	**756**					
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction						
11	Kredit Pegawai Atau Pensiunan Employee or Retiree Loans	**63,176,372**	**48,504**				
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, Dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	**18,418,754**	**416,973**	**2,508,773**			
13	Tagihan Kepada Korporasi Claims on the Corporation	**17,035,751**					
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	**1,288,595**					
15	Aset lainnya Other Assets	**8,951,886**					
	Total Eksposur Neraca **Total Balance Sheet Exposure**	**175,804,180**	**465,477**	**2,508,773**			

(dalam jutaan Rupiah/in IDR million)

	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024					
	Bagian Yang Tidak Dijamin Parts Not Guaranteed With	Tagihan bersih Net Receivables	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Parts Not Guaranteed With
			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others	
	(8) = (3)-[(4)+(5)+(6)+(7)]	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
	46,436,905	39,270,575	-	-	-	-	39,270,575
	4,084,588	5,928,554	-	-	-	-	5,928,554
	-	-	-	-	-	-	-
	5,672,956	9,290,340					9,290,340
	-	-	-	-	-	-	-
	716,981	1,237,821	-	-	-	-	1,237,821
	-	9,623	-	-	-	-	9,623
	10,001,529	10,391,328	-	-	-	-	10,391,328
	756	1,757	-	-	-	-	1,757
	-	-	-	-	-	-	-
	63,127,868	62,167,925	58,683	-	-	-	62,109,242
	15,493,008	20,198,281	394,817	-	3,444,008	-	16,359,456
	17,035,751	19,509,889	-	-	-	-	19,509,889
	1,288,595	1,164,582	-	-	-	-	1,164,582
	8,951,886	8,627,537	-	-	-	-	8,627,537
	172,829,929	**177,798,212**	**453,500**	**-**	**3,444,008**	**-**	**173,900,704**

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025					
		Tagihan bersih Net Receivables	Bagian Yang Dijamin Dengan Parts Guaranteed With				
			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
B	EKSPOSUR KEWAJIBAN KOMITMEN/KONTINJENSI PADA TRANSAKSI REKENING ADMINISTRATIF COMMITMENT/CONTINGENT LIABILITY EXPOSURE IN ADMINISTRATIVE ACCOUNT TRANSACTIONS						
1	Tagihan Kepada Pemerintah Claims to Government	**10**					
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	**118,807**					
3	Tagihan kepada Bank Claims on Bank	**6,504**					
4	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions						
5	Kredit Beragun Rumah Tinggal Home Collateral Credit	**17**					
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans						
7	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction						
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	**130,773**					
9	Tagihan Kepada Korporasi Claims on the Corporation	**867,177**					
10	Kredit Pegawai atau Pensiunan Employee or Retiree Loans						
11	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date						
	Total Eksposur TRA Total TRA Exposure	**1,123,288**					
C	EKSPOSUR AKIBAT KEGAGALAN PIHAK LAWAN (COUNTER PARTY CREDIT RISK) EXPOSURE DUE TO COUNTER PARTY CREDIT RISK						
1	Tagihan Kepada Pemerintah Claims to Government	**148,752**					
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities						
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions						
4	Tagihan kepada Bank Claims on Bank	**78,120**					
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions						

	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024					
	Bagian Yang Tidak Dijamin Parts Not Guaranteed With	Tagihan bersih Net Receivables	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Parts Not Guaranteed With
			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others	
	(8) = (3)-[(4)+(5)+(6)+(7)]	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
	10	-	-	-	-	-	-
	118,807	317,205	-	-	-	-	317,205
	6,504	57,634	-	-	-	-	57,634
	-	10,030	-	-	-	-	10,030
	17		-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	130,773	123,300	-	-	-	-	123,300
	867,177	1,144,422					1,144,422
	-						-
	-						-
	1,123,288	**1,652,591**	**-**	**-**	**-**	**-**	**1,652,591**
	148,752	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	78,120	57,970					57,970
	-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025					
		Tagihan bersih Net Receivables	Bagian Yang Dijamin Dengan Parts Guaranteed With				
			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
6	Tagihan Kepada Korporasi Claims on the Corporation						
7	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios						
	Total Eksposur counter party risk **Total Eksposur Counterparty Risk**	**226,872**					

Tabel Pengungkapan Transaksi Sekuritisasi - Bank secara Individual
Table of Securitization Transactions Disclosure - Bank Individually

No.	Eksposur Sekuritisasi Securitization Exposure	31 Desember 2025 December 31, 2025				
		Nilai aset yang disekuritisasi Value of securitized assets	Nilai aset yang disekuritisasi yang mengalami penurunan nilai Value of securitized assets that are impaired		Laba/rugi dari aktivitas sekuritisasi Profit/ loss from securitization activities	
			Tidak jatuh tempo Not due	Belum jatuh tempo Not yet due		
(1)	(2)	(3)	(4)	(5)	(6)	
1	Bank bertindak sebagai kreditur asal Bank acts as originator	-	-	-	-	
2	Bank bertindak sebagai kredit pendukung Bank acts as supporting credit	-	-	-	-	
	a. Fasilitas penanggung risiko pertama a. First risk bearing facility					
	b. Fasilitas penanggung risiko kedua b. Second risk bearing facility	-	-	-	-	
3	Bank bertindak sebagai penyedia fasilitas likuiditas Bank acts as provider of liquidity facility	-	-	-	-	
4	Bank bertindak sebagai penyedia fasilitas jasa Bank acts as provider of service facility	-	-	-	-	
5	Bank bertindak sebagai penyedia bank kustodian Bank acts as provider of custodian bank	-	-	-	-	
6	Bank bertindak sebagai pemodal Bank acts as financier	-	-	-	-	
	a. *Senior tranche* *a. Senior tranche*					
	b. *Junior tranche* *b. Junior tranche*	-	-	-	-	

	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024					
	Bagian Yang Tidak Dijamin Parts Not Guaranteed With	Tagihan bersih Net Receivables	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Parts Not Guaranteed With
			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others	
	(8) = (3)-[(4)+(5)+(6)+(7)]	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	226,872	57,970	-	-	-	-	57,970

(dalam jutaan Rupiah/in IDR million)

	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024					
	ATMR RWA	Pengurang Modal Capital Reduction	Nilai aset yang disekuritisasi Value of securitized assets	Nilai aset yang disekuritisasi yang mengalami penurunan nilai Value of securitized assets that are impaired		Laba/rugi dari aktivitas sekuritisasi Profit/ loss from securitization activities	ATMR RWA	Pengurang Modal Capital Reduction
				Tidak jatuh tempo Not due	Belum jatuh tempo Not yet due			
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

Tabel Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Bank Bertindak Sebagai Kreditur Asal - Bank secara Individual

Table of Summary of Securitisation Transaction Activities of Banks Acting as Originating Creditors Disclosure - Bank Individually

(dalam jutaan Rupiah/in IDR million)

No	*Understanding asset*	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		Nilai aset yang disekuritisasi Value of securitized assets	**Keuntungan (kerugian) Penjualan** Gain (loss) on Sales	**Nilai aset yang disekuritisasi** Value of securitized assets	**Keuntungan (kerugian) Penjualan** Gain (loss) on Sales
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan kepada Pemerintah Claims to Government	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-
3	Tagihan kepada Bank Pembangunan *Multilateral* dan Lembaga Internasional Claims on Banks multilateral and International institution	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-
5	Kredit Beragun Rumah Tinggal Home Collateral Credit	-	-	-	-
6	Kredit Beragun Properti Komersial Commercial property backed loans	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee or Retirement Loans	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small, and Retail Portfolio	-	-	-	-
9	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-
10	Aset Lainnya Other Assets	-	-	-	-
11	Eksposur di Unit Usaha Syariah (Apabila Ada) Exposure in sharia business unit (if any)	-	-	-	-
Total		-	-	-	-

Tabel Pengungkapan Eksposur Aset di Neraca - Bank secara Individual
Table of Asset Exposures in the Balance Sheet Disclosure - Bank Individually

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
1	Tagihan Kepada Pemerintah Claims to Government	**46,436,905**	**-**	**-**	39,270,575	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	**4,084,588**	**2,748,688**	**2,748,688**	5,928,554	3,762,335	3,762,335
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	**-**	**-**	**-**	-	-	-
4	Tagihan Kepada Bank Claims on Bank	**5,672,956**	**1,713,592**	**1,713,592**	9,290,340	2,678,888	2,678,888
5	Tagihan berupa *Covered Bond* Receivables of a Covered Bond	**-**	**-**	**-**	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	**716,981**	**171,648**	**171,648**	1,237,821	280,595	280,595
7	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	**19,105**		**47,762**	9,623		24,058
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	**10,001,529**	**3,000,512**	**3,000,512**	10,391,328	4,085,049	4,085,049
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	**756**	**643**	**643**	1,757	1,494	1,494
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	**-**	**-**	**-**	-	-	-
11	Kredit Pegawai Atau Pensiunan Employee or Retiree Loans	**63,176,372**	**31,588,186**	**31,563,934**	62,167,925	31,083,962	31,054,621
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	**18,418,754**	**13,927,804**	**12,185,774**	20,198,281	15,274,618	13,045,347
13	Tagihan Kepada Korporasi Claims on the Corporation	**17,035,751**	**14,405,855**	**14,405,855**	19,509,889	16,258,564	16,258,564
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	**1,288,595**	**1,498,212**	**1,498,212**	1,164,582	1,371,837	1,371,837
15	Aset lainnya Other Assets	**8,951,886**		**4,483,175**	8,627,537		4,395,849
	Total	**175,804,180**	**73,538,315**	**71,819,795**	**177,798,212**	**74,797,342**	**76,958,637**

Tabel Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif - Bank secara Individual

Table of Commitment/Contingent Liability Exposures in Off-balance sheet transactions Disclosure - Bank Individually

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
1	Tagihan Kepada Pemerintah Claims to Government	**10**	**-**	**-**	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	**118,807**	**59,403**	**59,403**	317,205	158,602	158,602
3	Tagihan kepada Bank Claims on Bank	**6,504**	**2,582**	**2,582**	57,634	12,836	12,836
4	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	10,030	3,212	3,212
5	Kredit Beragun Rumah Tinggal Home Collateral Credit	**17**	**5**	**5**	17	5	5
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-
7	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	-	-	-	-	-	-
9	Tagihan Kepada Korporasi Claims on the Corporation	**130,773**	**99,761**	**99,761**	123,300	92,758	92,758
10	Kredit Pegawai/Pensiunan Employee or Retiree Loans	**867,177**	**832,761**	**832,761**	1,144,422	1,061,073	1,061,073
11	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-	-
	Total	**1,123,288**	**994,513**	**994,513**	**1,652,608**	**1,328,486**	**1,328,486**

Tabel Pengungkapan Eksposur yang menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*) - Bank secara Individual

Table of Exposures that give rise to Credit Risk due to Failure of Counterparty Credit Risk Disclosure - Bank Individually

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024			31 Desember 2023 December 31, 2023		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
1	Tagihan Kepada Pemerintah Claims to Government	**148,752**	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Claims on Bank	**78,120**	**15,624**	**302**	57,970	11,594	230
4	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Home Collateral Credit	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-
7	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	-	-	-	-	-	-
9	Tagihan Kepada Korporasi Claims on the Corporation	-	-	-	-	-	-
10	Kredit Pegawai/Pensiunan Employee or Retiree Loans	-	-	-	-	-	-
11	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-	-
	Total	**226,872**	**15,624**	**302**	**57,970**	**11,594**	**230**

Tabel Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (*Settlement Risk*)

Table of Exposures that give rise to Credit Risk due to Settlement Risk Disclosure

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio Kategori Portofolio	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Nilai Eksposur Exposure Value	Faktor Pengurang Modal Inti Core Capital Reduction Factors	ATMR setelah MRK RWA after MRK	Nilai Eksposur Exposure Value	Faktor Pengurang Modal Inti Core Capital Reduction Factors	ATMR setelah MRK RWA after MRK
1	Delivery versus payment Delivery versus payment	-	-	-	-	-	-
	a. Beban modal 8% (5-15 hari) a. 8% capital charge (5-15 days)	-	-	-	-	-	-
	b. Beban modal 50% (16-30 hari) b. 50% capital charge (16-30 days)	-	-	-	-	-	-
	c. Beban modal 75% (31-45 hari) c. 75% capital charge (31-45 days)	-	-	-	-	-	-
	d. Beban modal 100% (lebih dari 45 hari) d. 100% capital charge (more than 45 days)	-	-	-	-	-	-
2	Non-delivery versus payment Non-delivery versus payment	-	-	-	-	-	-
	Total	-	-	-	-	-	-

Tabel Pengungkapan Eksposur Sekuritisasi

Table of Securitization Exposure Disclosure

(dalam jutaan Rupiah/in IDR million)

No	Jenis Transaksi Transaction Type	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		Faktor Pengurang Modal Inti Core Capital Reduction Factors	ATMR RWA	Faktor Pengurang Modal Inti Core Capital Reduction Factors	ATMR RWA
1	Fasilitas kredit pendukung yang memenuhi persyaratan Supporting loan facilities that meet the requirements	-	-	-	-
2	Fasilitas kredit pendukung yang tidak memenuhi persyaratan Supporting loan facilities that do not meet the requirements	-	-	-	-
3	Fasilitas likuiditas pendukung yang memenuhi persyaratan Supporting liquidity facilities that meet the requirements	-	-	-	-
4	Fasilitas likuiditas pendukung yang tidak memenuhi persyaratan Supporting liquidity facilities that do not meet the requirements	-	-	-	-
5	Pembelian efek beragam aset yang memenuhi persyaratan Purchase of various asset securities that meet the requirements	-	-	-	-
6	Pembelian efek beragam aset yang tidak memenuhi persyaratan Purchase of various asset securities that do not meet the requirements	-	-	-	-

No	Jenis Transaksi Transaction Type	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		Faktor Pengurang Modal Inti Core Capital Reduction Factors	ATMR RWA	Faktor Pengurang Modal Inti Core Capital Reduction Factors	ATMR RWA
7	Eksposur sekuritas yang tidak tercakup dalam ketentuan bank indonesia mengenai prinsip-prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum Securities exposures that are not covered by Bank Indonesia's provisions regarding prudential principles in asset securitization activities for commercial banks	-	-	-	-
	Total	-	-	-	-

Tabel Pengungkapan Total Pengukuran Risiko Kredit – Bank secara Individual

Table of Total Credit Risk Measurement Disclosure – Bank Individually

(dalam jutaan Rupiah/in IDR million)

	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
PERHITUNGAN ATMR RISIKO KREDIT RWA CALCULATION ON CREDIT RISK	**72,814,610**	78,288,529
TOTAL FAKTOR ATMR RISIKO KREDIT Selisih lebih cadangan umum PPKA atas aset produktif yang wajib dihitung dengan 1,25% ATMR Risiko Kredit TOTAL RWA CREDIT RISK FACTOR The excess of PPKA general reserves over productive assets which must be calculated with 1.25% RWA for Credit Risk	**910,183**	978,607
TOTAL ATMR RISIKO KREDIT (A) - (B) TOTAL RWA CREDIT RISK (A) - (B)	**71,904,427**	77,309,922
TOTAL FAKTOR PENGURANG MODAL **TOTAL CAPITAL REDUCTION FACTORS**	-	-

Tabel Pengungkapan Tagihan Berdasarkan Jumlah Hari Tunggakan (CRB)
Table of Receivables by Number of Days Past Due Disclosure (CRB)

No.	Jenis Eksposur Type of Exposure	31 Desember 2025 December 31, 2025	
		Tagihan Berdasarkan Hari Tunggakan Receivables by Days Past Due	
		> 90 hari s.d. 120 hari > 90 days to 120 days	> 120 hari s.d. 180 hari > 120 days to 180 days
a	b	c	d
1	Kredit yang termasuk dalam Tagihan yang Telah Jatuh Tempo Loans classified as Past Due Receivables	158,302	325,800
2	Surat Berharga yang termasuk dalam Tagihan yang Telah Jatuh Tempo Securities classified as Past Due Receivables	-	-
	TOTAL	158,302	325,800

Tabel Pengungkapan Aset *Performing* dan *Non Performing* (CRB-A)
Table of Performing and Non-Performing Assets Disclosure (CRB-A)

		Perfoming (Kualitas L dan DPK) Performing (L and DPK Quality)		Non Perfoming (Kualitas KL, D, M) Non Performing (KL, D, M Quality)	
				Tagihan yang Mengalami Penurunan Nilai Impaired Bills	
		Nilai Tercatat Bruto Gross Carrying Value	CKPN	Nilai Tercatat Bruto Gross Carrying Value	CKPN
		a	b	c	d
1	Surat Berharga Securities	41,670,444	6,699	-	-
2	Kredit Loan				
	a. Korporasi a. Corporation	45,596,541	1,162,270	1,802,252	1,227,567
	b. Ritel b. Retail	88,232,063	133,252	1,448,645	587,378
3	Transaksi Rekening Administrasi Administrative Account Transactions	4,691,844	-	17,849	-

(dalam jutaan Rupiah/in IDR million)

	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024			
	Tagihan Berdasarkan Hari Tunggakan Receivables by Days Past Due		Tagihan Berdasarkan Hari Tunggakan Receivables by Days Past Due			
	> 180 hari > 180 days	Total	> 90 hari s.d. 120 hari > 90 days to 120 days	> 120 hari s.d. 180 hari > 120 days to 180 days	> 180 hari > 180 days	Total
	e	f	g	h	i	j
	2,538,611	3,022,713	762,875	296,366	1,507,125	2,566,367
	-	-	-	-	-	-
	2,538,611	3,022,713	762,875	296,366	1,507,125	2,566,367

(dalam jutaan Rupiah/in IDR million)

	Non Perfoming (Kualitas KL, D, M) Non Performing (KL, D, M Quality)			
	Tagihan yang Tidak Mengalami Penurunan Nilai Bills That Are Not Impaired in Value			
	Memiliki Tunggakan > 90 hari Have Arrears > 90 Days		Memiliki Tunggakan ≤ 90 hari Have Arrears < 90 Days	
	Nilai Tercatat Bruto Gross Carrying Value	CKPN	Nilai Tercatat Bruto Gross Carrying Value	CKPN
	e	f	g	h
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-		-	

Tabel Pengungkapan Aset Restrukturisasi *Performing* dan *Non Performing* (CRB-A)
Tabel Pengungkapan Aset Restrukturisasi Performing dan Non Performing (CRB-A)

		Perfoming (Kualitas L dan DPK) Performing (L and DPK Quality)		Non Perfoming (Kualitas KL, D, M) Non Performing (KL, D, M Quality)	
		Nilai Tercatat Bruto Gross Carrying Value	CKPN	Nilai Tercatat Bruto Gross Carrying Value	CKPN
		a	b	c	d
1	Surat Berharga Securities	-	-	-	-
2	Kredit Loan				
	a. Korporasi a. Corporation	1,237,800	928,894	1,237,800	928,894
	b. Ritel b. Retail	72,761	21,364	72,761	21,364
3	Transaksi Rekening Administrasi Administrative Account Transactions	2,320	-	2,320	-

Tabel Pengungkapan Kualitas Kredit Atas Aset (CR1)
Disclosure of Credit Quality on Assets (CR1)

		Nilai Tercatat Bruto Gross Carrying Value		CKPN
		Tagihan yang Telah Jatuh Tempo Claims That Have Been Due	Tagihan yang Belum Jatuh Tempo Impaired Bills	
		a	b	c
1.	Kredit Loan	3,022,713	133,894,901	3,110,467
2.	Surat Berharga Securities	-	32,880,444	6,699
3.	Transaksi Rekening Administrasi Administrative Account Transactions	-	4,709,693	-
4.	**Total**	**3,022,713**	**171,485,039**	**3,117,167**

Tabel Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2)
Disclosure of Mutations In Credits and Matured Securities (CR2)

(dalam jutaan Rupiah/in IDR million)

		a
1.	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir Loans and Securities that have matured in the last reporting period	**3,022,713**
2.	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir Loans and Securities that have matured in the last reporting period	
3.	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo Loans and Securities that return to bills that have not yet matured	

(dalam jutaan Rupiah/in IDR million)

	Stage 1		Stage 2		Stage 3	
	Nilai Tercatat Bruto Gross Carrying Value	CKPN	Nilai Tercatat Bruto Gross Carrying Value	CKPN	Nilai Tercatat Bruto Gross Carrying Value	CKPN
	e	f	e	f	g	h
	-	-	-	-	-	-
	-	398	-	192,859	-	1,564,353
	-	114	-	2,750	-	27,414
	-	-	70,891	-	284,365	-

(dalam jutaan Rupiah/in IDR million)

	CKPN		CKPN (Pendekatan IRB) (IRB Approach)	Nilai Bersih (a+b-c) Net Worth (a+b-c)
	Stage 2 dan Stage 3 Stage 2 and Stage 3	Stage 1		
	d	e	f	g
	2,964,869	145,598		133,807,147
	-	6,699		32,873,745
	-	-		4,709,693
	2,964,869	**152,298**		**171,390,585**

		a
4.	Nilai hapus buku Writen-off value	
5.	Perubahan lain Other changen	
6.	**Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5)** Loan and Securities that have matured at the end of the reporting period (1+2-3-4+5)	**3,022,713**

Tabel Pengungkapan Kuantitatif Terkait Teknik MRK (CR3)
Quantitative Disclosures Related to MRK Techniques(CR3)

		Tagihan yang Tidak Dijamin dengan Teknik MRK Bills That Are Not Guaranteed Using MRK Techniques	Tagihan yang Dijamin dengan Teknik MRK Bills Guaranteed with MRK Techniques	
		a	b	
1.	Kredit Loans	129,891,572	3,915,575	
2.	Surat Berharga Securities	32,873,745	-	
3.	Total	162,765,317	3,915,575	
4.	Kredit dan Surat Berharga yang Telah Jatuh Tempo Maturity Credit and Securities	(1)	-	

Tabel Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4)
Disclosure of Credit Risk Exposure and Impact of MRK Techniques (CR4)

No.	Kategori Portofolio Portfolio Category	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Bills Before Implementation of FKK and MRK Techniques		
		Laporan Posisi Keuangan Financial Position Report	TRA	
		a	b	
1.	Tagihan kepada Pemerintah Claims against Government	46,436,905	10	
2.	Tagihan kepada Entitas Sektor Publik Claims against Public Sector Entities	4,084,588	769,202	
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims against Multilateral Development Banks and International Institutions	-	-	
4.	Tagihan kepada Bank Claims against Banks	5,672,956	65,040	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya 1) Claims to Securities Companies and Other Financial Services Institutions 1)	716,981	-	
5.	Tagihan berupa Covered Bond Claims on Covered Bonds	-	-	
6.	Tagihan kepada Korporasi - Eksposur Korporasi Umum 2) Claims on Corporations - General Corporate Exposures 2)	17,035,751	2,567,539	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya 3) Claims on Corporations - General Corporate Exposures 3)	-	-	
	Eksposur Pembiayaan Khusus 4) Special Financing Exposure 4)	-	-	
7.	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	-	-	

(dalam jutaan Rupiah/in IDR million)

	Tagihan yang Dijamin dengan Agunan Bills Secured by Collateral	Tagihan yang Dijamin dengan Garansi, Penjaminan dan / atau Asuransi Kredit Bills Secured by Guarantee, Guarantee and/or Credit Insurance	Tagihan yang Dijamin dengan Derivatif Kredit Bills Secured by Credit Derivatives
	c	d	e
	415,105	3,500,469	
	-	-	
	415,105	3,500,469	
	-	-	

(dalam jutaan Rupiah/in IDR million)

	Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Bills After implementing FKK and MRK Techniques		ATMR dan Rata-Rata Bobot Risiko RWA and Average Risk Weight	
	Laporan Posisi Keuangan Financial Position Report	TRA	ATMR RWA	Rata-Rata Bobot Risiko Average Risk Weight (e/(c+d))
	c	d	e	f
	46,436,905	10	-	0.00%
	4,084,588	118,807	2,808,092	66.81%
	-	-	-	-
	5,672,956	6,504	1,716,174	30.22%
	716,981	-	171,648	23.94%
	-	-	-	-
	17,035,751	867,177	15,238,616	85.12%
	-	-	-	-
	-	-	-	-
	-	-	-	-

No.	Kategori Portofolio Portfolio Category	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Bills Before Implementation of FKK and MRK Techniques	
		Laporan Posisi Keuangan Financial Position Report	TRA
		a	b
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro Businesses, Small Businesses, and Retail Portfolios	18,418,754	1,307,732
9	Kredit Beragun Properti Property Backed Loans		
	Kredit Beragun Properti Rumah Tinggal yang Pembayaraannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property-Backaged Loans whose Payments Are Not Materially Dependent on Property Cash Flow	10,001,529	170
	Kredit Beragun Properti Rumah Tinggal yang Pembayaraannya Bergantung Secara Material pada Arus Kas Properti Residential Property- Backaged Loans whose Payments Depend Materially on the Property's Cash Flows	-	-
	Kredit Beragun Properti Komersial yang Pembayaraannya Tidak Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans Where Payments Are Not Materially Dependent on Property Cash Flows	756	0
	Kredit Beragun Properti Komersial yang Pembayaraannya Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans Where Payments Depend Materially on the Property's Cash Flows	-	-
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing and Construction Loan	-	-
10.	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	1,288,595	-
11.	Aset Lainnya Other Assets	8,951,886	-
	Total	**112,608,703**	**4,709,693**

Tabel Pengungkapan Eksposur Berdasarkan Kelas Aset dan Bobot Risiko (CR5)
Exposure Disclosure Based on Asset Class and Risk Weight (CR5)

	Kategori Portofolio Portfolio Category	0%	20%	50%
1.	Tagihan kepada Pemerintah Claims against Government	46,436,914.84	-	-

	Kategori Portofolio Portfolio Category	20%	50%
2.	Tagihan kepada Entitas Sektor Publik Claims against Public Sector Entities	1,189,661.27	1,905,967.84

	Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Bills After implementing FKK and MRK Techniques		ATMR dan Rata-Rata Bobot Risiko RWA and Average Risk Weight	
	Laporan Posisi Keuangan Financial Position Report	**TRA**	**ATMR** RWA	**Rata-Rata Bobot Risiko** Average Risk Weight **(e/(c+d))**
	c	**d**	**e**	**f**
	18,418,754	130,773	12,285,536	66.23%
	10,001,529	17	3,000,517	30.00%
	-	-	-	-
	756	0	643	85.00%
	-	-	-	-
	-	-	-	-
	1,288,595	-	1,498,212	116.27%
	8,951,886	-	4,483,175	50.08%
	112,608,703	**1,123,288**	**41,202,611**	**-**

	100%	**150%**	**Lainnya** Others	**Tagihan Bersih Setelah FKK dan Teknik MRK** Net Bills After FKK and MRK Techhnique
	-	-		**46,436,914.84**

	100%	**150%**	**Lainnya** Others	**Tagihan Bersih Setelah FKK dan Teknik MRK** Net Bills After FKK and MRK Techhnique
	88,947.85	1,018,818.52		**4,203,395.48**

	Kategori Portofolio Portfolio Category	0%	20%	30%	
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims against Multilateral Development Banks and International Institutions	-	-	-	

	Kategori Portofolio Portfolio Category	20%	30%	40%	50%	
4.	Tagihan kepada Bank Claims against Banks	3,172,852.58	-	1,804,715.96	666,806.75	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya1) Claims to Securities Companies and Other Financial Services Institutions1)	575,722.88	-	141,258.35	-	

	Kategori Portofolio Portfolio Category	10%	15%	20%	25%	
5.	Tagihan berupa Covered Bond Claims on Covered Bonds	-	-	-	-	

	Kategori Portofolio Portfolio Category	20%	50%	65%5)	75%	80%	
6.	Tagihan kepada Korporasi Umum2) Receivables to General Corporations 2)	2,013,280.67	1,771,431.39		671,888.35		
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya3) Receivables from securities companies and other financial services institutions 3)	-	-		-		
	Eksposur Pembiayaan Khusus4) Special Financing Exposure 4)					-	

	Kategori Portofolio Portfolio Category	100%	150%	
7.	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	-	-	

	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Bills After FKK and MRK Techhnique
	-	-	-		-

	75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Bills After FKK and MRK Techhnique
	35,084.38	-	-		5,679,459.67
	-	-	-		716,981.23

	35%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Bills After FKK and MRK Techhnique
	-	-	-		-

	85%	100%	130%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Bills After FKK and MRK Techhnique
	-	13,446,327.77		-		17,902,928.18
	-	-		-		-
		-	-			-

	250%	400%5)	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Bills After FKK and MRK Techhnique
	19,104.91			19,104.91

	Kategori Portofolio Portfolio Category	45%	75%	
8.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro Businesses, Small Businesses, and Retail Portfolios	48,652.78	17,404,811.29	

	Kategori Portofolio Portfolio Category	0%	20%	25%	30%	35%	40%	45%	
9.	Kredit Beragun Properti Property Backed Loans	-	-	-	10,001,429.31	-	-	-	
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property- Backaged Loans whose Payments Are Not Materially Dependent on Property Cash Flow		-	-	10,001,429.31		-		
	tanpa pendekatan pembagian kredit5) without credit sharing approach 5)								
	dengan menggunakan pendekatan pembagian kredit (dijamin)5) using a credit sharing approach (guaranteed) 5)								
	dengan menggunakan pendekatan pembagian kredit (dijamin)5) using a credit sharing approach (guaranteed) 5)								
	Kredit Beragun Properti Rumah Tinggal yang Pembayarnnya Bergantung Secara Material pada Arus Kas Properti Residential Property- Backaged Loans whose Payments Depend Materially on the Property's Cash Flows				-	-		-	
	Kredit Beragun Properti Komersial yang Pembayarnnya Tidak Bergantung Secara Material pada Arus Kas Properti Commercial Property- Backed Loans Where Payments Are Not Materially Dependent on Property Cash Flows		-						
	tanpa pendekatan pembagian kredit5) without credit sharing approach 5)								
	dengan menggunakan pendekatan pembagian kredit (dijamin)5) using a credit sharing approach (guaranteed) 5)								
	dengan menggunakan pendekatan pembagian kredit (dijamin)5) using a credit sharing approach (guaranteed) 5)								
	Kredit Beragun Properti Komersial yang Pembayarnnya Bergantung Secara Material pada Arus Kas Properti Commercial Property- Backed Loans Where Payments Depend Materially on the Property's Cash Flows								

	85%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Bills After FKK and MRK Techhnique
	959,997.19	136,065.97	-	**18,549,527.23**

	50%	60%	65%5)	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Bills After FKK and MRK Techhnique
	-	-		-	117.14	756.50	-	-	-	-	-	-	**10,002,302.94**
	-			-	117.14	-		-			-	-	**10,001,546.44**
													-
													-
													-
		-			-				-		-	-	-
	-	-			-	756.50		-			-		**756.50**
													-
													-
													-
				-			-			-	-		-

	Kategori Portofolio Portfolio Category	0%	20%	25%	30%	35%	40%	45%	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi5) Land Acquisition, Land Processing and Construction Loan 5)								

	Kategori Portofolio Portfolio Category	50%	100%	
10.	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due	237,204	394,954	

	Kategori Portofolio Portfolio Category	0%	20%	100%	
11.	Aset Lainnya Other Assets	4,490,608		4,417,484	

No	Bobot Risiko Risk Weight	Tagihan Bersih Laporan Posisi Keuangan Net Bills Report Financial Position	Tagihan Bersih TRA (sebelum pengenaan FKK) TRA Net Bill (before imposition of FKK)	Rata-Rata FKK Average FKK	Tagihan Bersih (Setelah pengenaah FKK dan Teknik MRK) Net Bill (After imposition of FKK and MRK Technique)
1	< 40%	67,850,242	302,174	30,227	67,880,470
2	40%-70%	6,434,791	993,591	141,246	6,576,037
3	75%	17,987,888	1,240,133	124,013	18,111,901
4	85%	945,244	155,102	15,510	960,754
5	90%-100%	17,671,488	2,018,684	812,291	18,483,779
6	105%-130%	0	0	0	-

	50%	60%	65%5)	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Bills After FKK and MRK Techhnique
								-			-	-	-

	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Bills After FKK and MRK Techhnique
	656,437		**1,288,595.39**

	150%	1250%5)	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Bills After FKK and MRK Techhnique
	43,794			**8,951,886.22**

No	Bobot Risiko Risk Weight	Tagihan Bersih Laporan Posisi Keuangan Net Bills Report Financial Position	Tagihan Bersih TRA (sebelum pengenaan FKK) TRA Net Bill (before imposition of FKK)	Rata-Rata FKK Average FKK	Tagihan Bersih (Setelah pengenaah FKK dan Teknik MRK) Net Bill (After imposition of FKK and MRK Technique)
7	150%	1,719,050	0	0	1,719,050
8	250%	19,105	0	0	19,105
9	400%	0	0	0	-
10	1250%	0	0	0	-
11	**Total Tagihan Bersih** Total Net Bills	**112,627,808**	**4,709,683**	**1,123,288**	**113,751,096**

Analisis Eksposur *Counterparty Credit Risk* (CCR1)
Counterparty Credit Risk Exposure Analysis (CCR1)

		Replacement Cost (RC)	*Potential future exposure* (PFE)	*Effective Expected Positive Exposure* (EEPE)	Alpha yang digunakan untuk perhitungan *regulatory* EAD Alpha Used for Regulatory EAD Calculation	Tagihan Bersih Net Claims	ATMR RWA
		a	b	c	d	e	f
1	SA-CCR (untuk derivatif) SA-CCR (for Derivatives)	-	-		-	-	-
2	Metode Internal Model (untuk derivatif dan SFT) Internal Model Method (for Derivatives and SFTs)			-	-	-	-
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) Simple Approach for Credit Risk Mitigation (for SFTs)					-	-
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) Comprehensive Approach for Credit Risk Mitigation (for SFTs)					-	-
5	VaR untuk SFT VaR for SFT					-	-
6	**Total**						-

Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3)
CCR Exposure by Portfolio Category and Risk Weight (CCR3)

Kategori Portofolio Portfolio Category	0%	10%	20%	30%	50%	75%	85%	100%	150%	Lainnya	Total Tagihan Bersih Total Net Claims
	a	b	c	c1	d	e	d1	f	g	h	i
Tagihan kepada Pemerintah Claims on Government	148.752	-	-	-	-	-	-	-	-	-	148.752
Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-		-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-

Kategori Portofolio Portfolio Category	0%	10%	20%	30%	50%	75%	85%	100%	150%	Lainnya	Total Tagihan Bersih Total Net Claims
	a	b	c	c1	d	e	d1	f	g	h	i
Tagihan kepada Bank Claims on Other Banks	-	-	78.120	-	-	-	-	-	-	-	78.120
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Claims on Securities Companies and other financial institutions	-	-	-	-	-	-	-	-	-	-	-
Tagihan kepada Korporasi Claims on Corporates	-	-	-	-	-	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Enterprises, and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-
Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

Analisa Kualitatif Qualitative Analysis
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Komposisi Agunan untuk Eksposur CCR (CCR5)
Collateral Composition for CCR Exposure (CCR5)

	Nilai wajar jaminan yang diterima Fair value of collateral received		Nilai wajar jaminan yang diterbitkan Fair value of posted collateral		Nilai wajar jaminan yang diterima Fair value of collateral received	Nilai wajar jaminan yang diterbitkan Fair value of posted collateral
	Segregated	*Non-Segregated*	*Segregated*	*Non-Segregated*		
	a	b	c	d	e	f
Kas - Rupiah Cash – Rupiah	-	-	-	-	-	-
Kas - mata uang lainnya Cash – Other Currencies	-	-	-	-	-	-
Surat Utang Negara - Domestik Government Securities – Domestic	-	-	-	-	-	-
Surat Utang Negara - Asing Government Securities – Foreign	-	-	-	-	-	-
Surat Utang Lembaga - Pemerintah Government Agency Securities	-	-	-	-	-	-

	Nilai wajar jaminan yang diterima Fair value of collateral received		Nilai wajar jaminan yang diterbitkan Fair value of posted collateral		Nilai wajar jaminan yang diterima Fair value of collateral received	Nilai wajar jaminan yang diterbitkan Fair value of posted collateral
	Segregated	*Non-Segregated*	*Segregated*	*Non-Segregated*		
	a	b	c	d	e	f
Obligasi Korporasi Corporate Bonds	-	-	-	-	-	-
Equity securities Equity Securities	-	-	-	-	-	-
Agunan Lainnya Other Collateral	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**

Analisa Kualitatif Qualitative Analysis
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Tagihan Bersih Derivatif Kredit (CCR6)
Net Credit Derivative Claims (CCR6)

	Proteksi yang dibeli Purchased Protection	Proteksi yang dijual Sold Protection
	a	b
Nilai *Notional* **Notional Value**	-	-
Single-name credit default swaps Single-name credit default swaps	-	-
Index credit default swaps Index credit default swaps	-	-
Total return swaps Total return swaps	-	-
Credit options Credit options	-	-
Derivatif kredit lainnya Other Credit Derivatives	-	-
Total Nilai *Notional* **Total Notional Value**	**-**	**-**
Nilai Wajar Fair Value	-	-
Nilai wajar positif (ase) Positive Fair Value (Assets)	-	-
Nilai wajar negatif (kewajiban) Negative Fair Value (Liabilities)	-	-

Analisa Kualitatif Qualitative Analysis
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Laporan Eksposur Terkait Transaksi dengan CCP (CCR8)
Report on Exposure Related to Transactions with CCP (CCR8)

No	Keterangan Description	a Tagihan Bersih (setelah teknik MRK) Net Claims (after MRK techniques)	b ATMR RWA
1	Total Eksposur kepada QCCP Total Exposure to QCCP	-	-
2	Eksposur yang ditransaksikan dengan QCCP (tidak termasuk *initial margin* dan *default fund contribution*) Exposures transacted with QCCP (excluding initial margin and default fund contribution)	-	-
	a. derivatif OTC a. OTC derivatives	-	-
	b. transaksi derivatif melalui bursa b. Exchange-traded derivatives	-	-
	c. *securities financing transactions* c. securities financing transactions	-	-
	d. *netting set* (dalam hal *cross-product netting* diperbolehkan) d. netting set (where cross-product netting is permitted)	-	-
3	*Initial margin* yang terpisah (*segregated*) Segregated initial margin	-	-
4	*Initial margin* yang tidak terpisah (non*segregated*) Non-segregated initial margin	-	-
5	Prefunded default fund contribution Prefunded default fund contribution	-	-
6	Unfunded default fund contribution Unfunded default fund contribution	-	-
7	**Total Eksposur kepada NonQCCP** Total Exposure to Non-QCCP	-	-
8	Eksposur yang ditransaksikan melalui nonQCCP (tidak termasuk *initial margin* dan *default fund contribution*) Exposures transacted through non-QCCP (excluding initial margin and default fund contribution)	-	-
	(i) derivatif OTC (i) OTC derivatives	-	-
	(ii) transaksi derivatif melalui bursa (ii) Exchange-traded derivatives	-	-
	(iii) *securities financing transactions* (iii) Securities financing transactions	-	-
	(iv) *netting set* (dalam hal *cross-product netting* diperbolehkan) (iv) Netting set (where cross-product netting is permitted)	-	-
9	*Initial margin* yang terpisah (*segregated*) Segregated initial margin	-	-
10	*Initial margin* yang tidak terpisah (non*segregated*) Non-segregated initial margin	-	-
11	Prefunded default fund contribution Prefunded default fund contribution	-	-
12	Unfunded default fund contribution Unfunded default fund contribution	-	-
13	Total Eksposur kepada QCCP dan NonQCCP Total Exposure to QCCP and Non-QCCP	-	-

Pengungkapan Kualitatif mengenai Eksposur Sekuritisasi (SECA)
Qualitative Disclosure on Securitization Exposures (SECA)

Bank tidak memiliki eksposur sekuritisasi pada tanggal 31 Desember 2025.

The Bank had no securitization exposure as of December 31, 2025.

Eksposur Sekuritisasi pada *Banking Book* (SEC1)
Securitization Exposures in the Banking Book (SEC1)

		Bank sebagai *originator* Bank as originator				Bank sebagai sponsor Bank as sponsor	
		Tradisional Traditional	***Simple, Transparent, and Comparable* (STC)**	**Sintesis** Synthetic	**Subtotal** Subtotal	**Tradisional** Traditional	
		a	**b**	**c**	**d**	**e**	
1	Ritel (total) - antara lain Retail (Total) – Among Others	-	-	-	-	-	
2	Kredit perumahan Housing Loans	-	-	-	-	-	
3	Kartu kredit Credit Cards	-	-	-	-	-	
4	Eksposur ritel lainnya Other Retail Exposures	-	-	-	-	-	
5	Re-sekuritisasi Resecuritization	-	-	-	-	-	
6	Non-ritel (total) - antara lain Wholesale (total) – Among Others	-	-	-	-	-	
7	Kredit korporasi Corporate Loans	-	-	-	-	-	
8	Kredit komersial Commercial Loans	-	-	-	-	-	
9	Sewa dan piutang Leases and Receivables	-	-	-	-	-	
10	Non-ritel lainnya Other wholesale	-	-	-	-	-	
11	Re-sekuritisasi Resecuritization	-	-	-	-	-	

Analisa Kualitatif Qualitative Analysis
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	Bank sebagai sponsor Bank as sponsor			Bank sebagai *Investor* Bank as Investor			
	***Simple, Transparent, and Comparable* (STC)**	**Sintesis** Synthetic	**Subtotal** Subtotal	**Tradisional** Traditional	***Simple, Transparent, and Comparable* (STC)**	**Sintesis** Synthetic	**Subtotal** Subtotal
	f	**g**	**i**	**j**	**k**	**l**	**m**
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

Eksposur Sekuritisasi pada *Trading Book* (SEC2)
Securitization Exposures in the Trading Book (SEC2)

		Bank sebagai *originator* Bank as originator				Bank sebagai sponsor Bank as sponsor	
		Tradisional Traditional	***Simple, Transparent, and Comparable* (STC)**	**Sintesis** Synthetic	**Subtotal** Subtotal	**Tradisional** Traditional	
		a	**b**	**c**	**d**	**e**	
1	Ritel (total) - antara lain Retail (Total) – Among Others	-	-	-	-	-	
2	Kredit perumahan Housing Loans	-	-	-	-	-	
3	Kartu kredit Credit Cards	-	-	-	-	-	
4	Eksposur ritel lainnya Other Retail Exposures	-	-	-	-	-	
5	Re-sekuritisasi Resecuritization	-	-	-	-	-	
6	Non-ritel (total) - antara lain Wholesale (total) – Among Others	-	-	-	-	-	
7	Kredit korporasi Corporate Loans	-	-	-	-	-	
8	Kredit komersial Commercial Loans	-	-	-	-	-	
9	Sewa dan piutang Leases and Receivables	-	-	-	-	-	
10	Non-ritel lainnya Other wholesale	-	-	-	-	-	
11	Re-sekuritisasi Resecuritization	-	-	-	-	-	

Analisa Kualitatif Qualitative Analysis
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	Bank sebagai sponsor Bank as sponsor			Bank sebagai *Investor* Bank as Investor			
	***Simple, Transparent, and Comparable* (STC)**	**Sintesis** Synthetic	**Subtotal** Subtotal	**Tradisional** Traditional	***Simple, Transparent, and Comparable* (STC)**	**Sintesis** Synthetic	**Subtotal** Subtotal
	f	**g**	**i**	**j**	**k**	**l**	**m**
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

Eksposur Sekuritisasi pada *Banking Book* dan Persyaratan Permodalan Bank yang Bertindak Sebagai Originator atau Sponsor (SEC3)

Securitization Exposures in the Banking Book and Related Capital Requirements – Banks Acting as Originator or Sponsor (SEC3)

		Nilai eksposur (berdasarkan Bobot Risiko) Exposure Value (Based on Risk Weighted)					Nilai eksposur (berdasaran *regulatory approach*) Exposure Values (Based on Regulatory Approach)		
		≤20% Bobot Risiko ≤20% Risk Weight	>20% to 50% Bobot Risiko >20% to 50% Risk Weight	>50% to 100% Bobot Risiko >50% to 100% Risk Weight	>100% to <1250% Bobot Risiko >100% to <1250% Risk Weight	1250% Bobot Risiko 1250% Risk Weight	IRRBA	Pendekatan Berdasarkan Peringkan (SEC-ERBA) External Ratings-Based Approach (SEC-ERBA)	
		a	b	c	d	e	f	g	
1	**Total eksposur** Total Exposure	-	-	-	-	-	-	-	
2	**Sekertaris tradisional** Traditional Securitization	-	-	-	-	-	-	-	
3	Diantaranya sekuritisasi Of which securitization	-	-	-	-	-	-	-	
4	Diantaranya *underlying* ritel Of which retail underlying	-	-	-	-	-	-	-	
5	Diantaranya STC Of which STC	-	-	-	-	-	-	-	
6	Diantaranya non-ritel Of which non-retail	-	-	-	-	-	-	-	
7	Diantaranya STC Of which STC	-	-	-	-	-	-	-	
8	Diantarana re-sekuritisasi Of which re-securitization	-	-	-	-	-	-	-	
9	**Sekuritisasi sintetis** Synthetic Securitization	-	-	-	-	-	-	-	
10	Diantaranya sekuritisasi Of which securitization	-	-	-	-	-	-	-	
11	Diantaranya *underlying* ritel Of which retail underlying	-	-	-	-	-	-	-	
12	Diantaranya non-ritel Of which non-retail	-	-	-	-	-	-	-	
13	Diantarana re-sekuritisasi Of which re-securitization	-	-	-	-	-	-	-	

Analisa Kualitatif
Qualitative Analysis

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	Nilai eksposur (berdasaran *regulatory approach*) Exposure Values (Based on Regulatory Approach)		ATMR (berdasaran *regulatory approach*) RWA (Based on Regulatory Approach)				*Capital charge after cap*			
	Pendekatan Standar (SEC-SA) Standardized Approach (SEC-SA)	**1250%**	**IRRBA**	**Pendekatan Berdasarkan Peringkan (SEC-ERBA)** External Ratings-Based Approach (SEC-ERBA)	**Pendekatan Standar (SEC-SA)** Standardized Approach (SEC-SA)	**1250%**	**IRRB**	**Pendekatan Berdasarkan Peringkan (SEC-ERBA)** External Ratings-Based Approach (SEC-ERBA)	**Pendekatan Standar (SEC-SA)** Standardized Approach (SEC-SA)	**1250%**
	h	**i**	**j**	**k**	**l**	**m**	**n**	**o**	**p**	**q**
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

Eksposur Sekuritisasi pada *Banking Book* dan Persyaratan Permodalan – Bank yang Bertindak Sebagai Investor (SEC4)
Securitization Exposures in the Banking Book and Related Capital Requirements – Banks Acting as Investor (SEC4)

		Nilai eksposur (berdasarkan Bobot Risiko) Exposure Value (Based on Risk Weighted)					Nilai eksposur (berdasaran *regulatory approach*) Exposure Values (Based on Regulatory Approach)		
		≤20% Bobot Risiko ≤20% Risk Weight	>20% to 50% Bobot Risiko >20% to 50% Risk Weight	>50% to 100% Bobot Risiko >50% to 100% Risk Weight	>100% to <1250% Bobot Risiko >100% to <1250% Risk Weight	1250% Bobot Risiko 1250% Risk Weight	IRRBA	Pendekatan Berdasarkan Peringkan (SEC-ERBA) External Ratings-Based Approach (SEC-ERBA)	
		a	b	c	d	e	f	g	
1	**Total eksposur** Total Exposure	-	-	-	-	-	-	-	
2	**Sekertaris tradisional** Traditional Securitization	-	-	-	-	-	-	-	
3	Diantaranya sekuritisasi Of which securitization	-	-	-	-	-	-	-	
4	Diantaranya *underlying* ritel Of which retail underlying	-	-	-	-	-	-	-	
5	Diantaranya STC Of which STC	-	-	-	-	-	-	-	
6	Diantaranya non-ritel Of which non-retail	-	-	-	-	-	-	-	
7	Diantaranya STC Of which STC	-	-	-	-	-	-	-	
8	Diantarana re-sekuritisasi Of which re-securitization	-	-	-	-	-	-	-	
9	**Sekuritisasi sintetis** Synthetic Securitization	-	-	-	-	-	-	-	
10	Diantaranya sekuritisasi Of which securitization	-	-	-	-	-	-	-	
11	Diantaranya *underlying* ritel Of which retail underlying	-	-	-	-	-	-	-	
12	Diantaranya non-ritel Of which non-retail	-	-	-	-	-	-	-	
13	Diantarana re-sekuritisasi Of which re-securitization	-	-	-	-	-	-	-	

Analisa Kualitatif
Qualitative Analysis

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	Nilai eksposur (berdasaran *regulatory approach*) Exposure Values (Based on Regulatory Approach)		ATMR (berdasaran *regulatory approach*) RWA (Based on Regulatory Approach)				*Capital charge after cap*			
	Pendekatan Standar (SEC-SA) Standardized Approach (SEC-SA)	**1250%**	**IRRBA**	**Pendekatan Berdasarkan Peringkan (SEC-ERBA)** External Ratings-Based Approach (SEC-ERBA)	**Pendekatan Standar (SEC-SA)** Standardized Approach (SEC-SA)	**1250%**	**IRRB**	**Pendekatan Berdasarkan Peringkan (SEC-ERBA)** External Ratings-Based Approach (SEC-ERBA)	**Pendekatan Standar (SEC-SA)** Standardized Approach (SEC-SA)	**1250%**
	h	**i**	**j**	**k**	**l**	**m**	**n**	**o**	**p**	**q**
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

Distribusi Geografis atas Eksposur Kredit yang Digunakan dalam Perhitungan Kewajiban *Countercyclical Capital Buffer* (CCyB1)

Geographical Distribution of Credit Exposure Used in the Calculation of Countercyclical Capital Buffer Requirements (CCyB1)

Rincian Geografis* Geographical Breakdown *		*Countercyclical capital buffer***	Nilai Eksposur dan/atau ATMR yang Digunakan dalam Perhitungan *Countercyclical Capital Buffer* Exposure Value and/or RWA Used in the Calculation of the Countercyclical Capital Buffer		Tingkat *Countercyclical Capital Buffer* Khusus Bank **** Bank-Specific Countercyclical Capital Buffer Rate ****	Jumlah *Countercyclical Capital Buffer* Amount of Countercyclical Capital Buffer
			Nilai Eksposur*** Exposure Value ***	ATMR RWA		
		a	b	c	d	cxd
(*Home*) *Country 1*	(*Home*) Indonesia (Home) Indonesia	-	-	-	-	-
Country 2	Nama Negara Country Name	-	-	-	-	-
Country 3	Nama Negara Country Name	-	-	-	-	-
Country N	Nama Negara Country Name	-	-	-	-	-
Sum	Jumlah eksposur dan ATMR di negara dengan CCyB rate > 0%. Total Exposure and RWA in countries with a CCyB rate > 0%	-	-	-	-	-
Total	**Jumlah eksposur dan ATMR dari seluruh negara baik memiliki CCyB maupun tidak** Total Exposure and RWA across all countries, whether subject to CCyB or not	-	-	-	-	-

Analisa Kualitatif Qualitative Analysis
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Pengungkapan Kualitatif terkait Teknik MRK (CRC)
Qualitative Disclosures Regarding MRK Techniques (CRC)

a. Kualitatif **1. Fitur utama dari kebijakan dan proses terkait evaluasi dan manajemen agunan** Agunan Kredit merupakan salah satu unsur yang diperhatikan dalam pemberian kredit. Apabila berdasarkan analisa, Bank telah memperoleh keyakinan atas kelayakan/kemampuan untuk mengembalikan hutangnya, maka agunan dapat hanya berupa obyek yang dibiayai dengan kredit. Faktor yang harus dipertimbangkan dalam mengevaluasi agunan Bank adalah aman secara yuridis, dapat dikontrol, mudah dipasarkan dan mempunyai nilai ekonomi yang memadai. Selain itu Bank memiliki kebijakan internal mengenai agunan kredit yang mengatur tata cara, jenis dan persyaratan, serta penilaian agunan. Dalam hal Mitigasi Risiko Kredit, Bank menerapkan Teknik Mitigasi Risiko Kredit sesuai Pedoman perhitungan Aktiva Tertimbang Menurut Risiko Menurut Pendekatan Standar yang mencakup Mitigasi Risko Kredit dalam bentuk Agunan, Garansi dan Penjaminan **2. Informasi terkait konsentrasi Risiko Kredit atas instrumen yang digunakan sebagai teknik Mitigasi Risiko Kredit.** Bank melakukan Restukturisasi Kredit terhadap debitur yang mengalami kesulitan pembayaran pokok dan/atau bunga Kredit dan debitur masih memiliki prospek usaha yang baik dan dinilai mampu memenuhi kewajiban setelah Kredit direstrukturisasi. Bank melakukan restrukturisasi kredit dengan memperhatikan prinsip objektivitas, *four eyes principle,* menghindari benturan kepentingan dan kewajaran. Bank mengkategorikan Kredit dalam Korporasi dan Ritel berdasarkan segmentasi yang dimiliki Bank. Kredit Korporasi merupakan Kredit yang berasal dari segmen Kredit kelolaan Divisi Korporasi, Divisi Komersial, dan Divisi *International Banking*, sementara Kredit Ritel merupakan Kredit kelolaan Divisi Kredit Konsumer, Divisi Kredit Ritel, Divisi Kredit UMKM dan Divisi Kredit KPR & KKB.	**a Qualitative** **1. Key features of policies and processes related to collateral evaluation and management** Credit collateral is one of the elements considered in granting credit. If, based on analysis, the Bank has obtained confidence in the feasibility/ability to repay its debt, then the collateral can only be the object financed by the credit. Factors that must be considered in evaluating the Bank's collateral include legal security, controllability, marketability, and sufficient economic value. Furthermore, the Bank has an internal policy regarding credit collateral that regulates the procedures, types and requirements, and collateral valuation. In terms of Credit Risk Mitigation, the Bank applies Credit Risk Mitigation Techniques in accordance with the Guidelines for Calculating Risk-Weighted Assets According to the Standard Approach, which includes Credit Risk Mitigation in the form of Collateral, Guarantees, and Guarantees. **2. Information regarding the concentration of Credit Risk on the instruments used as Credit Risk Mitigation techniques.** The Bank restructures credit for debtors experiencing difficulties in paying principal and/or interest, and debtors who still have good business prospects and are deemed capable of meeting their obligations after the credit is restructured. The Bank conducts credit restructuring by adhering to the principles of objectivity, the four eyes principle, avoiding conflicts of interest, and fairness. The Bank categorizes Corporate and Retail Loans based on its segmentation. Corporate Loans are loans managed by the Corporate Division, Commercial Division, and International Banking Division, while Retail Loans are loans managed by the Consumer Loan Division, Retail Loan Division, MSME Loan Division, and Mortgage & Vehicle Loan Division.

Pengungkapan Penggunaan Peringkat Kredit Eksternal (CRD)
Disclosure on the Use of External Credit Ratings (CRD)

a. Kualitatif **1. Lembaga Pemeringkat yang Digunakan Selama Periode Laporan** Sesuai ketentuan dalam SEOJK Nomor 37/SEOJK.03/2016 tentang Lembaga Pemeringkat dan Peringkat yang Diakui Otoritas Jasa Keuangan, Bank menggunakan Lembaga Pemeringkat yang diakui OJK, yaiu Perusahaan Pemeringkat Ficth Rating International, Ficth Rating Indonesia, PT Pemeringkat Efek Indonesia. **2. Kategori Portofolio yang Menggunakan Peringkat** Bobot risiko sesuai peringkat ditetapkan untuk jenis kategori portofolio sesuai dengan yang diatur dalam SEOJK Nomor 24/SEOJK.03/2021 tentang Perhitungan Aset Tertimbang Menururt Risiko Untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum. Kategori portfolio yang menggunakan peringkat adalah Tagihan Kepada Entitas Sektor Publik, Tagihan Kepada Bank, Tagihan Kepada Perusahaan Efek dan Tagihan Kepada Lembaga Jasa Keuangan Lainnya, serta Tagihan Kepada Korporasi.	**a. Qualitative** **1. Rating Agencies Used During the Reporting Period** In accordance with the provisions of OJK Circular Letter No. 37/SEOJK.03/2016 concerning Rating Agencies and Ratings Recognized by the Financial Services Authority, the Bank uses rating agencies recognized by the OJK, namely Fitch Rating International, Fitch Rating Indonesia, and PT Pemeringkat Efek Indonesia. **2. Portfolio Categories Using Ratings** Risk weights based on ratings are determined for each portfolio category as stipulated in OJK Circular Letter No. 24/SEOJK.03/2021 concerning the Calculation of Risk-Weighted Assets for Credit Risk Using the Standardized Approach for Commercial Banks. Portfolio categories using ratings are Receivables to Public Sector Entities, Receivables to Banks, Receivables to Securities Companies, Receivables to Other Financial Services Institutions, and Receivables to Corporations.

Pengungkapan Kualitatif *Counterparty Credit Risk* (CCRA)
Qualitative Disclosure on Counterparty Credit Risk (CCRA)

Counterparty credit risk merupakan Risiko yang timbul akibat terjadinya kegagalan pihak lawan dalam memenuhi kewajibannya dan timbul dari jenis transaksi yang memiliki karakteristik tertentu, misalnya transaksi yang dipengaruhi oleh pergerakan nilai wajar atau nilai pasar. Risiko kredit akibat pihak lawan (counterparty credit risk) dapat terjadi akibat transaksi derivatif, repo dan reverse repo.	Counterparty credit risk is the risk arising from a counterparty's failure to fulfill its obligations and arises from certain types of transactions with specific characteristics, such as transactions influenced by fluctuations in fair value or market value. Counterparty credit risk can arise from derivative transactions, repos, and reverse repos.
Dalam rangka perhitungan KPMM, perhitungan untuk risiko kredit akibat kegagalan pihak lawan (counterparty credit risk) menggunakan metode perhitungan Standardised Approach for Measuring Counterparty Credit Risk Exposures (SA-CCR). Namun demikian, merujuk pada SEOJK No 23/SEOJK.03.2022 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Pasar Bagi Bank Umu, mulai periode Januari 2024 Bank melakukan perhitungan Credit Valuation Adjustment (CVA) menggunakan pendekatan dasar yang disederhanakan (basic approach CVA-BA CVA) dan pelaporannya menjadi bagian dari ATMR Risiko Pasar.	For the purposes of calculating CAR, the calculation for counterparty credit risk (CPRM) uses the Standardized Approach for Measuring Counterparty Credit Risk Exposures (SA-CCR) calculation method. However, referring to OJK Circular Letter No. 23/SEOJK.03.2022 concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks, starting in January 2024, banks will calculate Credit Valuation Adjustment (CVA) using the simplified basic approach (CVA-BA CVA), and its reporting is part of the Market Risk Risk-Weighted Assets (RWA).
Jenis instrumen mitigasi risiko dari counterparty credit risk yang diterima oleh Bank antara lain : 1. Uang tunai yang disimpan oleh Bank 2. Giro, tabungan, atau deposito yang diterbitkan oleh Bank 3. Surat berharga pemerintah Indonesia dan Surat Berharga Syariah Negara.	The types of risk mitigation instruments accepted by the Bank for counterparty credit risk include: 1. Cash held by the Bank 2. Current accounts, savings, or time deposits issued by the Bank 3. Indonesian government securities and State Sharia Securities.

Risiko Pasar

Risiko pasar adalah risiko yang timbul atas portfolio pada posisi neraca dan rekening administratif termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk Risiko perubahan harga option.

Komponen risiko pasar meliputi:

- Risiko *suku bunga* adalah risiko akibat perubahan harga instrumen keuangan dari posisi *trading book* yang disebabkan oleh pergerakan sensitivitas risiko (*risk factor*) pada setiap instrumen atau akibat perubahan nilai ekonomis modal (*economic value of equity*) bank dari aktivitas *banking book* yang disebabkan oleh perubahan suku bunga.
- Klasifikasi risiko suku bunga mencakup pula risiko suku bunga dari posisi *banking Book* yang antara lain meliputi *repricing risk*, *yield curve risk*, *basis risk*, dan *optionality risk*.
- Risiko nilai tukar adalah risiko akibat perubahan nilai posisi terbuka valuta asing klasifikasi *trading book* atau akibat perubahan posisi devisa neto bank (*banking Book*) yang disebabkan oleh perubahan nilai tukar valuta asing.

Risiko pasar timbul dari pergerakan/perubahan tingkat suku bunga dan/atau nilai tukar yang mempengaruhi posisi keuangan bank khususnya terhadap rasio permodalan. Secara garis besar, manajemen risiko pasar terbagi menjadi 2 (dua) yaitu manajamen risiko pasar *trading book* dan manajemen risiko pasar *banking book*. Sumber risiko pasar *trading book* timbul dari aktivitas dealing room Divisi Treasuri akibat posisi terbuka bank yang terekspos pergerakan suku bunga atau nilai tukar valuta asing.

Market Risk

Market Risk is the risk arising from the portfolio in the balance sheet and administrative account positions including derivative transactions, due to overall changes in market conditions, including the risk of changes in option price.

Components of market risk include:

- Interest Rate Risk is the risk due to changes in financial instrument prices from Trading Book positions caused by risk factor movements on each instrument or due to changes in the Economic Value Of Equity of bank **bjb** from Banking Book activities caused by changes in interest rates.
- Classification of interest rate risk also includes interest rate risk from the banking book position, which includes repricing risk, yield curve risk, basis risk, and optionality ris.
- Exchange Rate Risk is the risk due to changes in the value of open positions in the Trading Book classification or due to changes in the position of bank **bjb** Net Open Exchange (Banking Book) caused by changes in foreign exchange rates.

Market risk arises from movements/changes in interest rates and/ or exchange rates that affect the financial position of bank **bjb**, especially towards capital ratios. Broadly speaking, market risk management is divided into 2 (two), namely trading book market risk management and banking book market risk management. The source of trading book market risk arises from the Dealing Room of the Treasury Division due to bank **bjb** open position exposed to movements in interest rates or foreign exchange rates.

Sumber risiko pasar *banking book* timbul antara lain disebabkan oleh perubahan stuktur portofolio neraca dan rekening adminstratif bank yang sensitif terhadap pergerakan suku bunga sehingga berdampak terhadap pendapatan bunga bersih dan yang yang disebabkan pula karena perubahan struktur portofolio neraca dan rekening adminstratif bank yang sensitif terhadap pergerakan nilaii tukar yang tercermin dari posisi devisa neto bank.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggungjawab atas efektivitas penerapan manajemen risiko pasar di bank **bjb**. Terkait wewenang dan tanggung jawab pengawasan aktif Dewan Komisaris dan Direksi bank **bjb**, Dewan Komisaris dan Direksi selalu memperoleh informasi yang jelas mengenai evaluasi dan penerapan manajemen risiko eksposur risiko pasar, pemantauan limit secara harian serta langkah-langkah yang diambil oleh *Risk Taking Unit* khususnya terkait adanya pelampauan limit.

Dalam pelaksanaan pengawasannya, Dewan Komisaris dibantu oleh Komite Pemantau Risiko (KPR), bank secara berkala melakukan pengawasan melalui koordinasi dengan Satuan Kerja Manajemen Risiko. Media koordinasi yang digunakan dapat berupa laporan pemantauan risiko oleh SKMR yang disampaikan kepada Komite Pemantau Risiko ataupun melalui media rapat antara kedua belah pihak. Pada implementasinya, pelaksanaan rapat yang diadakan umumnya membahas penerapan manajemen risiko di bank **bjb** menyangkut diantaranya penerapan pengukuran *risk tolerance* risiko pasar, pembahasan profil risiko yang bersifat material, serta kecukupan dan evaluasi metodologi dan/atau *tools* pengukuran risiko pasar yang dipergunakan Satuan Kerja Manajemen Risiko.

Pengawasan yang dilakukan oleh Direksi adalah melalui pemantauan penerapan limit *treasury* secara berkala baik terjadi pelampauan limit (*breach limit*) maupun tidak terjadi pelampauan limit, dan melakukan persetujuan atas limit yang bersifat baru ataupun setelah dilakukan perubahan. Sedangkan pembahasan eksposur risiko pasar dibahas dalam rapat Komite Manajemen Risiko/*Risk Management Committee* (RMC). Sejalan dengan kebijakan manajemen risiko pasar mengenai tahapan eskalasi pelampauan limit, setiap pelampauan limit akan diinformasikan dan disetujui apabila terjadi kondisi abnormal dalam Komite Manajemen Risiko (RMC). Pengelolaan risiko pasar tersebut disusun ke dalam bentuk kebijakan, prosedur, limit risiko dan hasil keputusan lainnya terkait dengan pengelolaan risiko pasar. Limit risiko pasar dan *risk appetite* bank dievaluasi secara periodik atau sewaktu-waktu diperlukan untuk dilakukan evaluasi sesuai dengan perubahan lingkungan bisnis bank **bjb**.

Sources of banking book market risk arise, among others, due to changes in the structure of bank **bjb** balance sheet and administrative accounts which are sensitive to interest rate movements so that it has an impact on net interest income and which is also caused by changes in the structure of bank **bjb** balance sheet and administrative accounts which are sensitive to exchange rate movements reflected by bank **bjb** Net Open Positio.

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors are responsible for the effectiveness of the application of Market Risk Management in bank **bjb**. Related to the authority and responsibility of active supervision of bank **bjb** Board of Commissioners and Board of Directors, the Board of Commissioners and Board of Directors always obtain clear information regarding the evaluation and application of risk management for market risk exposure, daily monitoring of limits and steps taken by the Risk Taking Unit, especially related to the existence of limit exceeding.

In carrying out its supervisory duties, the Board of Commissioners is assisted by the Risk Monitoring Committee (KPR). The bank periodically conducts oversight through coordination with the Risk Management Unit (SKMR). Coordination is facilitated via risk monitoring reports submitted by SKMR to the Risk Monitoring Committee or through meetings between the two parties. In practice, these meetings generally discuss the implementation of risk management at **bjb**, including the application of market risk tolerance measurements, review of material risk profiles, and the adequacy and evaluation of methodologies and/or tools used by the Risk Management Unit for market risk measurement.

Supervision by the Board of Directors is conducted through regular monitoring of treasury limit compliance, whether or not limit breaches occur, and includes approval of new or revised limits. Market risk exposures are discussed in Risk Management Committee (RMC) meetings. In line with market risk management policies on limit breach escalation, any limit breach is reported and requires approval in the RMC if abnormal conditions arise. Market risk management is formalized through policies, procedures, risk limits, and other decisions related to market risk oversight. Market risk limits and the bank's risk appetite are evaluated periodically or on an ad hoc basis as needed, in accordance with changes in **bjb**'s business environment.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

Sebagai penerapan manajemen risiko pasar yang bersifat dinamis, Satuan Kerja Manajemen Risiko bank **bjb** melakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank **bjb** secara berkala. Evaluasi pedoman pengukuran limit risiko pasar oleh Satuan Kerja Manajemen Risiko secara berkala dan dilakukan pembahasan dengan *Risk Taking Unit* (Divisi *Treasury*) dan selanjutnya akan diajukan kepada Direksi untuk persetujuan atas pedoman dimaksud. Terkait dengan evaluasi penetapan limit *Dealing Room Treasury* dan ALM yang diajukan oleh Divisi *Treasury*, Satuan Kerja Manajemen Risiko melakukan evaluasi terhadap limit tersebut dengan metodologi yang telah disahkan dalam pedoman manajemen risiko bank. Limit untuk level portofolio treasury dievaluasi minimal satu tahun sekali atau dapat dilakukan lebih sering jika terdapat pergerakan volatilitas harga pasar atau perubahan *business plan Risk Taking Unit*. Evaluasi analisa tersebut sekurang-kurangnya memuat informasi mengenai latar belakang perubahan limit, kondisi saat ini, dasar perhitungan dalam melakukan perubahan limit, kepatuhan terhadap regulasi dan dampak terhadap modal.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Dalam melakukan penerapan manajemen risiko melalui proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, serta sistem informasi manajemen risiko untuk risiko pasar sebagaimana Surat Edaran Otoritas Jasa Keuangan Nomor 34/SEOJK.03/2016 tanggal 1 September 2016, bank **bjb** melakukan penerapan manajemen risiko yaitu:

a. **Identifikasi Risiko Pasar**
   Proses identifikasi risiko pasar meliputi identifikasi dari karakteristik produk baru, identifikasi sumber risiko pasar yang dapat berdampak kepada transaksi yang akan dilakukan oleh *dealing room treasury*. Proses identifikasi risiko yang disesuaikan dengan risiko pasar melekat pada aktivitas bisnis bank **bjb** yang meliputi risiko suku bunga antara lain *repricing risk*, *yield curve risk*, *basis risk*, *optionality risk*, dan untuk risiko nilai tukar antara lain tercermin dari besarnya eksposur transaksional. Satuan Kerja Manajemen Risiko juga melakukan *review* atau evaluasi atas produk maupun aktivitas yang terekspos pengaruh pergerakan variabel pasar.
b. **Pengukuran Risiko Pasar**
   Pengelolaan portofolio Divisi Treasuri tanpa adanya dasar pertimbangan dan penilaian risiko akan mengakibatkan kerugian di atas toleransi bank **bjb** dalam menyerap kerugian. Salah satu cara dalam menanggulangi kejadian risiko yang dapat menyebabkan kerugian di atas toleransi risiko bank adalah penggunaan toleransi risiko atau limit transaksi yang diperkenankan manajemen bank **bjb**.

Adequacy of Policies, Procedures, and Limit Determination

As a dynamic application of market risk management, bank **bjb** Risk Management Work Unit regularly updates and evaluates bank **bjb** risk management policies and guidelines. Evaluate guidelines for measuring market risk limits by the Risk Management Work Unit on a regular basis and discuss with the risk taking unit (Treasury Division) and subsequently will be submitted to Board of Directors for approval of the guidelines referred to. In connection with the evaluation of the determination of the Dealing Room Treasury and ALM limits proposed by the Treasury Division, the Risk Management Work Unit evaluates these limits using the methodology that has been approved in bank **bjb** risk management guidelines. Limit for treasury portfolio level is evaluated at least once a year or can be done more frequently if there is a movement in market price volatility or changes in business plan risk taking units. Evaluation of the analysis contains at least information on the background of changes in limits, current conditions, the basis for calculating changes in limits, compliance with regulations and the impact on capitaL.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As Risk Management Information System

In implementing Risk Management through the process of identifying, measuring, monitoring, and controlling Risk, as well as the Risk Management information system for Market Risks as stated in the Financial Services Authority (OJK) Circular Letter Number 34/DPNP.03/2016 dated September 1, 2016, bank **bjb** implements risk management, namely:

a. **Market Risk Identification**
   The process of identifying market risk includes identification of the characteristics of new products and identification of sources of market risk that can have an impact on transactions that will be carried out by the Dealing Room Treasury. The risk identification process that is adjusted to Market Risk is inherent in bank **bjb** business activities which includes interest rate risk including repricing risk, yield curve risk, basis risk, and optionality risk and for exchange rate risk, among others, reflected in the magnitude of transactional exposure. The Risk Management Work Unit also reviews or evaluates products and activities that are exposed to the influence of market variable movements.
b. **Market Risk Measurement**
   Management of the Treasury Division's portfolio without a basis for consideration and risk assessment will result in losses above bank **bjb** tolerance in absorbing losses. One way to overcome risk events that can cause losses above bank **bjb** risk tolerance is to use risk tolerance or transaction limits that are allowed by bank **bjb** management. Submission of limits by the Treasury

Pengajuan limit oleh Divisi Treasuri sebagai *Risk Taking Unit* harus mendapatkan kajian risiko secara terukur oleh Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi. Pengajuan limit ini bertujuan untuk mempermudah Manajemen bank **bjb** dalam memahami risiko yang dihadapi serta pengelolaan risikonya.

Pengajuan limit harus meliputi kriteria-kriteria sebagai berikut:
Divisi Treasuri sebagai *Risk Taking Unit* menerapkan "*trading*" dan "*hedging*" secara berkala sebagai bagian dari proses pengelolaan bisnis *Treasury* khususnya bidang *Treasury Trading*. Pada konteks limit berbasis risiko ini, yang ditentukan adalah limit yang berkaitan dengan aktivitas *Treasury*. Dalam proses penerapan limit dilakukan usaha pendekatan dimana terdapat komponen-komponen yang mendukung diantaranya:

1. **Rencana Bisnis**
   a. Rencana bisnis harus secara luas mencantumkan tujuan dari limit yang diminta, target pasar, pendapatan yang diharapkan dan kebutuhan akan modal. Rencana tersebut harus mengkualifikasikan cara bagaimana limit tersebut akan dipergunakan, contoh "*trading*" atau "*hedging*".
   b. Aplikasi limit harus mengidentifikasi mata uang dan pasar spesifik yang menjadi eksposur terhadap tujuan unit bisnis.
2. **Persyaratan Modal dan Proyeksi Pendapatan**
   a. Divisi Treasuri meminta masukan dari Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi dalam mengukur alokasi modal yang harus disediakan dalam memitigasi potensi kerugian yang akan timbul.
   b. Divisi Treasuri harus memberikan proyeksi pendapatan yang berhubungan dengan aplikasi limit. Proyeksi tersebut akan memudahkan Direksi dalam proses pengambilan keputusan persetujuan limit.
3. **Penggunaan Historis**
   Divisi Treasuri dapat memberikan analisa *trend market outlook* dengan penggunaan historis yang ada atas eksposur risiko atau limit yang akan diterapkan.

Prosedur kerja pengukuran limit unit bisnis Treasuri mempertimbangkan beberapa aspek yang dinilai cukup berpotensial dalam menimbulkan kejadian risiko. Komponen yang mendasari dalam pengukuran limit memuat yaitu:

a. **Faktor Sensitivitas Risiko Pasar**
   Setiap aktivitas Treasuri terdapat risiko yang melekat (*risk inherent*) dimana proses dalam pengukuran risiko harus didasarkan pada sensitivitas risiko yang melekat pada aktivitas transaksi Treasuri. Faktor sensitivitas risiko pasar meliputi yaitu PV01, *duration* dan volatilitas transaksi.
b. **Kecukupan Data**
   Kecukupan data diperlukan sebagai kecukupan prosedur analisis statistik dan agar analisis pengukuran terhadap risiko menghasilkan output yang memadai

Division as a risk-taking unit must obtain a measurable risk assessment by the Credit, Market, and Integrated Risk Management Division. Submission of this limit aims to facilitate management bank **bjb** in understanding the risks faced and managing the risks.

Submission of limits must include the following criteria:
Treasury Division as a risk taking unit implements "trading" and "hedging" regularly as part of the Treasury business management process, especially in the field of Treasury Trading. In the context of this risk-based limit, what is determined is the limit relating to Treasury activities. In the process of applying limits, an attempt is made to approach where there are supporting components including:

1. **Business Plan**
   a. The business plan must broadly state the objectives of the requested limit, target market, expected income, and capital requirements. The plan must qualify the way the limit will be used, for example "trading" or "hedging".
   b. The limit application must identify specific currencies and markets that are exposure to the objectives of the business unit.
2. **Capital Requirements and Projection of Income**
   a. The Treasury Division requests input from the Credit, Market, and Integrated Risk Management Division in measuring capital allocation that must be provided in mitigating potential losses that will aris.
   b. The Treasury Division must provide income projections related to limit applications. This projection will facilitate Board of Directors in the decision process for approval of limits.
3. **Historical Use**
   The Treasury Division can provide an analysis of market outlook trends with existing historical use of risk exposures or limits to be applied.

The work procedure for measuring Treasury business unit limits considers several aspects that are considered to be quite potential in causing risk events. The underlying component in the measurement limit loading namely:

a. **Market Risk Sensitivity Factor**
   Each Treasury activity has risk inherent where the process of measuring risk must be based on the risk sensitivity inherent in Treasury transaction activities. Market risk sensitivity factors include PV01, Duration and transaction volatility.
b. **Data Adequacy**
   Adequacy of data is needed as an adequate statistical analysis procedure and so that the measurement of risk analysis produces adequate output and is in accordance

dan sesuai dengan eksposur risiko yang dihadapi oleh bank. Data yang diperlukan adalah data historis yang dibutuhkan guna memperkuat suatu analisis pengukuran limit risiko.

c. **Pengukuran *Value at Risk***

Model *Value at Risk* tersebut dipergunakan dalam mengukur dan menganalisa risiko transaksi Treasuri secara komprehensif dan terukur. Misalnya, penggunaan VaR (*value at risk*) untuk mengukur kerugian/*budget loss* atas aktivitas transaksi *treasury trading* selain itu kegunaan model ini juga dapat mengukur perkiraan kerugian terburuk yang dapat dialami bank dalam selang waktu tertentu pada kondisi pasar yang normal dan tingkat kepercayaan tertentu.

Beberapa strategi pengelolaan risiko pasar yang dilakukan bank **bjb** adalah mencakup sistem dan prosedur dengan menggunakan teknik *Mark to Market, mark to model*, *Value at Risk* (VaR), *Stress Testing*, *Repricing Gap* and *Duration Gap Model* atau metoda lain yang sesuai untuk mendapatkan nilai wajar eksposur secara berkala, sekaligus merupakan platform yang tepat untuk menilai posisi risiko.

Pada saat ini bank **bjb** menerapkan metode yang mampu mengukur risiko terhadap nilai tukar yaitu dengan menggunakan Model Nilai Tukar Var EWMA (*Exponential Weighted Moving Average*) yang dilengkapi dengan *Fundamental Analysis* dan *Historical Simulation* untuk menangkap tingkat risiko nilai tukar yang tercermin dalam Posisi Devisa Netto. bank **bjb** juga telah membangun model pengukuran risiko tingkat suku bunga dengan menggunakan metodologi yang dapat menangkap risiko suku bunga dari portofolio aset dan kewajiban yang sensitif terhadap perubahan suku bunga serta menentukan besaran risiko terhadap bank **bjb** melalui pengukuran *interest rate risk in the banking book* yang meliputi Re*pricing Profile, Duration GAP, Economic Value of Equity* (EVE), dan sensitivitas *Net interest income* (NII). Dalam proses pengukuran potensi kerugian baik itu suku bunga dan nilai tukar dari transaksi-transaksi *treasury* diukur melalui VaR simulasi historis baik secara sistem (OPICS *Risk*) maupun manual. Pengujian kelayakan internal VaR simulasi historis melalui *back testing* VaR vs *profit/loss treasury* dan dilakukan secara berkala.

Pemantauan Risiko Pasar

1. Aktivitas Adanya RMA (*Risk Management Agency*) yang berfungsi untuk melakukan proses manajemen risiko pasar *trading book* melalui pemantauan limit Treasuri secara harian, misalnya ketentuan GWM, *open position, budget loss, risk sensitivity limit*, dan lain-lain. Sebagai upaya proses pemantauan yang efektif dan akurat, bank telah memiliki sistem OPICS *Risk* yang berfungsi dalam mengukur eksposur risiko *trading book* yang dilakukan oleh *dealing room Treasury*.

with the risk exposures faced by bank **bjb**. The data needed is historical data needed to strengthen an analysis of risk limit measurements.

c. **Measurement of Value Risk**

The Value at Risk model is used in measuring and analyzing Treasury transaction risk in a comprehensive and measurable manner. For example, the use of VaR (value at risk) to measure losses/budget loss on Treasury trading transaction activities. In addition, the use of this model can also measure the estimated worst losses that can be experienced by bank **bjb** in certain intervals under normal market conditions and a certain level of confidence.

Some of the market risk management strategies undertaken by bank **bjb** include systems and procedures using Mark To Market, Mark to Model, Value at Risk (VaR), Stress Testing, Repricing Gap, and Duration Gap Models or other appropriate methods to obtain fair value of periodic exposures, as well as being the right platform for assessing risk position.

At this time bank **bjb** applies a method that is able to measure risk to the exchange rate, namely by using the EWMA Var (Exponential Weighted Moving Average) Exchange Rate Model which is equipped with fundamental analysis and historical simulation to capture the exchange rate risk level reflected in the Net Open Position. bank **bjb** has also developed a model for measuring interest rate risk using a methodology that can capture interest rate risk from portfolio assets and liabilities that are sensitive to changes in interest rates and determine the amount of risk to bank **bjb** through Repricing Profile, Duration GAP, Economic Value of Equity (EVE), and Net Interest Income sensitivity (NII). In the process of measuring potential losses both interest rates and exchange rates of Treasury transactions are measured through historical VaR simulation cally (OPICS Risk) and manually. Testing the internal feasibility of historical VaR simulations through back testing VaR vs Profit/Loss Treasury and is conducted regularly.

Market Risk Monitoring

1. The existence of an RMA (Risk Management Agency) that functions to carry out the trading book market risk management process through daily monitoring of Treasury limits, for example the statutory reserve requirement, open positions, budget loss, risk sensitivity limits, etc. As an effort to monitor the process effectively and accurately, bank **bjb** has an OPICS Risk system that functions in measuring trading book risk exposure by the Treasury dealing room.

2. Pemantauan risiko nilai tukar *banking book* dilakukan melalui pemantauan posisi devisa neto secara harian agar berada dalam toleransi limit internal bank dan regulasi Bank Indonesia.
3. Pemantauan risiko suku bunga *banking book* dilakukan melalui pengukuran *Repricing GAP, Duration GAP,* dan *Economic Value of Equity* (EVE) untuk melihat sensitivitas porotfolio aktiva dan pasiva bank dalam menghadapi perubahan suku bunga di masa datang.
4. Melakukan evaluasi terhadap eksposur risiko yang dimiliki oleh bank **bjb**.
5. Apabila terjadi pelampauan limit, Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi segera melakukan pelampauan tersebut kepada Direksi.

Pengendalian Risiko Pasar

Strategi yang diambil oleh bank dalam proses pengendalian risiko pasar, antara lain melalui *hedging, squaring position, back-to-back* dan cara lain yang bertujuan untuk meng-*offset* suatu transaksi/posisi yang mengalami kerugian serta *stress testing* guna melihat ketahanan posisi keuangan bank dalam menghadapi kondisi krisis. Selain itu pula dapat digunakan untuk mentransfer risiko yang dimiliki *dealing room Treasury* bank sepanjang transfer risiko tersebut masih berada dalam *risk limit* bank. bank juga membatasi atau melarang jenis transaksi atau instrumen tertentu untuk ditransaksikan oleh bisnis unit, serta mengurangi risiko dengan cara memberikan batas maksimum transaksi atau portofolio sesuai dengan *risk appetite* bank **bjb**.

Sistem Pengendalian Intern yang Menyeluruh

Dalam rangka pengembangan penerapan manajemen risiko yang dinamis, Satuan Kerja Manajemen Risiko selalu melakukan evaluasi atas kebijakan, prosedur dan limit risiko pasar secara berkala. Sebagai upaya pengendalian risiko pasar berupa kecukupan kebijakan dan prosedur Satuan Kerja Manajemen Risiko, kaji ulang atas kebijakan dan prosedur dilakukan oleh unit independen baik di internal ataupun pihak eksternal.

Pelaksanaan kaji ulang dan evaluasi terhadap pengukuran risiko yang dilakukan oleh Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi meliputi:

1. Kesesuaian kebijakan, desain proses manajemen risiko, sistem informasi, dan pelaporan manajemen risiko bank **bjb** dengan kebutuhan bisnis bank **bjb**, serta perkembangan peraturan dan praktek terbaik *(best practice)* terkait manajemen risiko.
2. Metode, asumsi, dan variabel yang digunakan untuk mengukur risiko dan menetapkan limit risiko pasar.
3. Perbandingan antara asumsi yang digunakan dalam metode pengukuran risiko yang dipergunakan dengan kondisi yang sebenarnya/aktual.
4. Perbandingan antara limit yang ditetapkan dengan eksposur yang sebenarnya/aktual.

2. Banking book exchange risk monitoring is carried out through monitoring the Net Open Position per 30 minutes and on a daily basis to be within the tolerance limits of bank **bjb** internal limits and Bank Indonesia regulations.
3. Banking book interest rate risk monitoring is carried out through measurement of Repricing GAP, Duration GAP, and Economic Value of Equity (EVE) to see the sensitivity of bank **bjb** assets and liabilities portfolio in the face of changes in interest rates in the future.
4. Evaluate the risk exposures held by bank **bjb**.
5. In the event of exceeding the limit, the Credit, Market, and Integrated Risk Management Division immediately reports the excess to the Board of Directors.

Market Risk Control

Strategies taken by bank **bjb** in the process of controlling market risk include hedging, squaring positions, back-to-back and other means aimed at offsetting a transaction/position that has a loss and stress testing in order to see the resilience of bank **bjb** financial position in facing crisis conditions. In addition, it can also be used to transfer risks owned by the Treasury bank's dealing room as long as the risk transfer is still within bank **bjb** risk limit. bank **bjb** also limits or prohibits certain types of transactions or instruments to be transacted by business units and reduces risk by providing a maximum limit of transactions or portfolios in accordance with bank **bjb** risk appetite.

Comprehensive Internal Control System

In the context of developing a dynamic application of risk management, the Risk Management Unit always evaluates market risk policies, procedures and limits on a regular basis. As an effort to control market risk in the form of adequacy of policies and procedures of the Risk Management Work Unit, reviews of policies and procedures are carried out by independent units, both internal and external parties.

The review and evaluation of risk measurements carried out by the Credit, Market, and Integrated Risk Management Division include:

1. Conformity of policies, design of Risk Management processes, information systems, and reporting of bank **bjb** risk management with bank business needs, as well as the development of regulations and best practices related to Risk Management;
2. The methods, assumptions, and variables used to measure risk and determine market risk limits;
3. Comparison between assumptions used in the risk measurement method used and actual/actual conditions;
4. Comparison between specified limits and actual/actual exposures;..

Hasil kaji ulang Satuan Kerja Manajemen Risiko (Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi) yang telah dikaji ulang oleh Satuan Kerja Audit Intern (SKAI) akan disampaikan dalam Komite Manajemen Risiko (RMC) untuk kemudian diminta persetujuannya kepada Direksi. Pembahasan tersebut dilakukan pula dengan Dewan Komisaris yang dibantu oleh Komite Pemantau Risiko. Kaji ulang yang dilakukan oleh Satuan Kerja Audit Intern (SKAI) meliputi:

1. Keandalan kerangka manajemen risiko, yang mencakup kebijakan, struktur organisasi, alokasi sumber daya, desain proses manajemen risiko, sistem informasi, dan pelaporan risiko bank **bjb**.
2. Proses pemantauan yang dilakukan oleh Satuan Kerja Manajemen Risiko.
3. Evaluasi atas metodologi pengukuran Satuan Kerja Manajemen Risiko.

The results of the Risk Management Work Unit (Credit, Market, and Integrated Risk Management Division) which have been reviewed by the Internal Audit Work Unit (SKAI) will be submitted to the Risk Management Committee (RMC) for approval from Board of Directors. The discussion was also conducted with the Board of Commissioners, assisted by the Risk Monitoring Committee. The review conducted by the Internal Audit Work Unit (SKAI) include:

1. Reliability of the Risk Management framework, which includes policies, organizational structure, resource allocation, design of the Risk Management process, information systems, and bank **bjb** Risk reporting;
2. The monitoring process carried out by the Risk Management Work Unit;
3. Evaluation of the measurement methodology of the Risk Management Work Unit..

Pengungkapan Kuantitatif Risiko Pasar

Quantitative Disclosure of Market Risk

Tabel Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar (MR1)
Table of Market Risks Using the Standard Method Disclosure (MR1)

(dalam jutaan Rupiah/in IDR million)

Kategori Category			Korelasi Menengah Medium Correlation	Korelasi Tinggi High Correlation	Korelasi Rendah Low Correlation	Beban Modul SBM SBM Module Load
a.	Beban modal berdasarkan *sensitivity based method* *Capital expenses based on sensitivity based method*		407,549.99	412,482.40	401,971.03	412,482.40
	i.	Kelas risiko GIRR GIRR risk class	247,403.62	253,201.01	241,467.09	
	ii.	Kelas risiko CSR (non-sekuritisasi) CSR risk class (non-securitisation)	130,070.98	133,046.60	127,025.67	
	iii.	Kelas risiko CSR (sekuritisasi: non-CTP) CSR risk class (securitisation: non-CTP)				
	iv.	Kelas risiko CSR (sekuritisasi: CTP) CSR risk class (securitisation: CTP)				
	v.	Kelas risiko ekuitas Equity risk class				
	vi.	Kelas risiko komoditas Commodity risk class				
	vii.	Kelas risiko nilai tukar Exchange rate risk class	30,075.39	26,234.79	33,478.27	
b.	Beban modal *default risk capital* (DRC) Default risk capital (DRC) expense		26,000.13			
c.	*Residual risk add-on* (RRAO) Residual risk add-on (RRAO)					
Beban Modal Risiko Pasar Market risk capital expense			438,482.53			
ATMR Pilar 1 tambahan Additional Pillar 1 RWA						

Kategori Category	Korelasi Menengah Medium Correlation	Korelasi Tinggi High Correlation	Korelasi Rendah Low Correlation	Beban Modul SBM SBM Module Load
***Credit Valuation Adjustment* (CVA)** **Credit Valuation Adjustment (CVA)**				
Pendekatan Dasar yang Disederhanakan Simplified Basic Approach				
100% ATMR SACCR 100% ATMR SACCR				
Total ATMR Risiko Pasar Total Market Risk RWA	5,481,032			

Pengungkapan ATMR untuk Risiko Pasar dengan Menggunakan Pendekatan Standar yang Disederhanakan (MR3)

Perhitungan ATMR Pasar menggunakan metode standardized approach. Skala Bisnis dan Kompleksitas Portofolio membuat penggunaan *Simplified Standardized Approach* tidak memadai untuk mencerminkan profil risiko bank.

Disclosure of Market Risk-Weighted Assets Using the Simplified Standardized Approach (MR3)

The calculation of Risk-Weighted Assets (RWA) for Market Risk is conducted using the standardized approach. The Bank's business scale and portfolio complexity render the use of the Simplified Standardized Approach inadequate to appropriately reflect the Bank's risk profile.

Pengungkapan Informasi Kualitatif terkait CVA (CVAA)

Perhitungan ATMR CVA termasuk dalam perhitungan ATMR risiko pasar yang diterbitkan dalam SEOJK No.23/SEOJK.03/2022. Risiko CVA merupakan risiko kerugian yang timbul dari perubahan nilai CVA sebagai akibat dari perubahan credit spread pihak lawan dan faktor risiko pasar yang mempengaruhi harga transaksi derivatif dan securities financing transaction (SFT). Pengukuran dilakukan menggunakan sistem Bank berdasarkan bobot risiko per counterparty dan data transaksi seperti jangka waktu hingga jatuh tempo, nilai transaksi, serta market data. Dari data-data tersebut selanjutnya dihitung CVA dan kebutuhan permodalan untuk risiko CVA. Pemantauan dilakukan secara bulanan untuk memperhitungkan dampaknya terhadap ATMR Risiko Pasar. Sedangkan pengendalian dilakukan dengan menetapkan limit counterparty.

Qualitative Information Disclosure Related to CVA (CVAA)

The calculation of Risk-Weighted Assets (RWA) for Credit Valuation Adjustment (CVA) is included in the calculation of RWA for Market Risk as stipulated under SEOJK No.23/SEOJK.03/2022. CVA risk represents the risk of loss arising from changes in CVA value due to movements in counterparty credit spreads and market risk factors affecting the pricing of derivative transactions and securities financing transactions (SFT). The measurement is conducted using the Bank's internal system based on risk weights per counterparty and transaction data, including time to maturity, transaction value, and relevant market data. Based on these inputs, the CVA and the corresponding capital requirement for CVA risk are subsequently calculated. Monitoring is performed on a monthly basis to assess its impact on RWA for Market Risk, while control is implemented through the establishment of counterparty limits.

Pengungkapan BA-CVA yang Disederhanakan (CVA1)

Sebagaimana dijelaskan pada SEOJK No.23/SEOJK.03/2022, Perhitungan beban modal untuk risiko CVA dengan pendekatan dasar yang disederhanakan dihitung dan dijumlahkan untuk seluruh pihak lawan yang masuk dalam cakupan perhitungan CVA. Pada perhitungan periode Desember 2025, bank tidak memiliki exposure at default sehingga tidak memiliki nilai CVA.

Simplified BA-CVA Disclosure (CVA1)

As stipulated in SEOJK No.23/SEOJK.03/2022, the calculation of capital charges for CVA risk using the simplified basic approach is performed and aggregated across all counterparties within the scope of CVA calculation. As of the December 2025 reporting period, the Bank did not have any exposure at default; therefore, no CVA value was recognized.

Interest Rate Risk In Banking Book (IRRBB)

Interest Rate Risk In Banking Book (IRRBB)

Laporan Penerapan Manajemen Risiko untuk IRRBB (IRRBBA)

Implementation of Risk Management for IRRBB Report (IRRBBA)

Analisa Kualitatif
Qualitative Analysis

1. Penjelasan mengenai bagaimana Bank mendefinisikan IRRBB untuk pengukuran dan pengendalian Risiko :
   Risiko suku bunga dalam banking book (IRRBB) merupakan risiko yang timbul akibat dari posisi aset, kewajiban dan rekening administratif yang terekspos pergerakan suku bunga pasar yang menimbulkan *gap risk*, *basis risk* dan *option risk* sehingga dapat mempengaruhi nilai ekonomis (*economic value*) dan pendapatan bunga bersih (*net interest income*) bank. Bank mengukur eksposur IRRBB menggunakan 2 (dua) pendekatan yaitu perspektif nilai ekonomis modal (*economic value of equity*) dan perspektif rentabilitas (*earnings*) berdasarkan skenario *shock* suku bunga yang telah ditetapkan oleh OJK.
2. Penjelasan mengenai strategi Manajemen Risiko dan mitigasi Risiko untuk IRRBB :
   Bank telah memiliki kebijakan dan prosedur manajemen risiko pasar suku bunga banking book termasuk strategi mitigasi dalam mendukung pelaksanaan manajemen risiko suku bunga. Untuk memitigasi risiko serta langkah perbaikan terhadap eksposur IRRBB, Bank secara bertahap akan melakukan penerapan limit risiko IRRBB, strategi natural *hedging*, melakukan *stress testing* IRRBB, pengawasan oleh Satuan Kerja Audit Internal atas eksposur IRRBB yang dilakukan secara periodik serta pembahasan pengukuran IRRBB baik metode maupun model yang digunakan untuk pengukuran IRRBB pada komite ALCO dan Komite Manajemen Risiko.
3. Periodisasi perhitungan IRRBB Bank dan penjelasan mengenai pengukuran spesifik yang digunakan Bank untuk mengukur sensitivitas terhadap IRRBB :
   Perhitungan IRRBB dilakukan setiap triwulan sesuai dengan periode pelaporan profil risiko dan tingkat kesehatan bank. Perhitungan IRRBB dilakukan dengan memperhatikan ketentuan yang tertuang pada Surat Edaran OJK No.12/SEOJK.03/2018 mengenai Pedoman Pengukuran Risiko Pendekatan Standar untuk Risiko Suku Bunga dalam Banking Book bagi Bank Umum dimana bank mengukur sensitivitas IRRBB melalui perhitungan ΔEVE terhadap Modal Inti untuk mengetahui dampak risiko IRRBB terhadap Limit yang ditetapkan serta perhitungan rasio ΔNII terhadap *net interest income*.
4. Penjelasan mengenai skenario shock suku bunga dan skenario stress yang digunakan Bank dalam perhitungan IRRBB dengan menggunakan metode EVE dan NII :
   Bank menggunakan 6 skenario shock suku bunga dalam perhitungan IRRBB dengan menggunakan metode EVE, yaitu *parallel up*, *parallel down*, *steepener*, *flattener*, *short rate up* dan *short rate down*. Sementara perhitungan dengan metode NII menggunakan 2 skenario, yaitu *parallel up* dan *parallel down*.
5. Asumsi Pemodelan yang Berdampak secara Signifikan dalam Perhitungan IRRBB, yang mana Asumsi tersebut Berbeda dari Perhitungan IRRBB dengan Pendekatan Standar :
   Asumsi pemodelan yang dilakukan bank dalam perhitungan IRRBB mengikuti pendekatan standar yang tertuang pada Surat Edaran OJK No.12/SEOJK.03/2018. Sehingga untuk saat ini bank tidak memiliki asumsi pemodelan khusus yang memiliki pendekatan yang berbeda dari pendekatan standar.
6. Penjelasan mengenai bagaimana Bank melakukan lindung nilai (*hedging*) terhadap IRRBB (apabila ada) dan perlakuan akuntansi terkait :
   Dalam melakukan lindung nilai (*hedging*) bank menggunakan *natural hedging* antara aset dan kewajiban yang terekspos risiko suku bunga.

1. Explanation of how the Bank defines IRRBB for the measurement and management of risk:
   Interest Rate Risk in the Banking Book (IRRBB) represents the risk arising from positions in assets, liabilities, and off-balance sheet accounts that are exposed to movements in market interest rates, resulting in gap risk, basis risk, and option risk, which may affect the Bank's economic value and net interest income. The Bank measures IRRBB exposure using two approaches, namely the economic value perspective (Economic Value of Equity/EVE) and the earnings perspective, based on interest rate shock scenarios as prescribed by OJK.
2. Explanation of Risk Management strategy and mitigation for IRRBB:

   The Bank has established policies and procedures for managing interest rate risk in the banking book, including mitigation strategies to support the implementation of interest rate risk management. In mitigating risk and undertaking corrective actions on IRRBB exposure, the Bank progressively implements IRRBB risk limits, adopts natural hedging strategies, conducts IRRBB stress testing, and ensures periodic oversight by the Internal Audit Unit over IRRBB exposure. In addition, discussions on IRRBB measurement, including the methods and models applied, are conducted within the Asset and Liability Committee (ALCO) and the Risk Management Committee.
3. Frequency of IRRBB calculation and explanation of specific measurements used by the Bank to assess IRRBB sensitivity:

   IRRBB is calculated on a quarterly basis in line with the reporting period for the Bank's risk profile and soundness level. The calculation of IRRBB is performed in accordance with the provisions set out in SEOJK No.12/SEOJK.03/2018 regarding the Standardized Approach for measuring interest rate risk in the banking book for commercial banks, whereby the Bank measures IRRBB sensitivity through the calculation of ΔEVE to Tier 1 Capital to assess the impact of IRRBB risk against established limits, as well as the calculation of the ΔNII ratio to net interest income.
4. Explanation of interest rate shock scenarios and stress scenarios used by the Bank in IRRBB calculation using the EVE and NII methods :

   The Bank applies six interest rate shock scenarios in the calculation of IRRBB using the EVE method, namely parallel up, parallel down, steepener, flattener, short rate up, and short rate down. Meanwhile, the NII method utilizes two scenarios, namely parallel up and parallel down.
5. Modeling assumptions that have a significant impact on IRRBB calculation, where such assumptions differ from the IRRBB calculation under the Standardized Approach :
   The Bank's modeling assumptions applied in the IRRBB calculation are aligned with the standardized approach as stipulated in SEOJK No.12/SEOJK.03/2018. Accordingly, the Bank currently does not apply any specific modeling assumptions that differ from the standardized approach.
6. Explanation of how the Bank performs hedging for IRRBB (if any) and the related accounting treatment:

   In performing hedging activities, the Bank applies natural hedging between assets and liabilities that are exposed to interest rate risk.

Analisa Kualitatif Qualitative Analysis	
7. Penjelasan Komprehensif mengenai Asumsi Utama Pemodelan dan Parametric yang Digunakan untuk Menghitung ΔEVE dan ΔNII : Dalam perhitungan ΔEVE dan ΔNII, tingkat suku bunga diskonto yang digunakan berdasarkan *risk free* ditambah margin komersial. Metodologi yang digunakan untuk mengestimasi *prepayment rate* dari pinjaman berdasarkan analisis historis *prepayment* terhadap total nilai portofolio untuk masing-masing segmen kredit. Selanjutnya diperoleh nilai baseline *rate credit prepayment risk* (CPR) dikalikan dengan multiplier berdasarkan *shock* skenario yang telah ditentukan regulator, kemudian ditentukan arus kas masing-masing untuk setiap skenario. Pada *early withdrawal* Deposito berjangka dimana terdapat mitigasi untuk meminimalkan angka *early withdrawal rate*. Dampak *early withdrawal* ini sangat minimum terhadap IRRBB karena deposito berjangka mayoritas bertenor pendek (1 bulan). *Non Maturing Deposit* (NMD) mencakup produk Giro dan Tabungan, dimana karakteristik behavior NMD tersebut dipengaruhi oleh jenis kelompok produk/nasabah, seperti CASA Retail dan CASA Wholesale. Penentuan rata-rata jatuh tempo penilaian ulang (*repricing maturities*) menggunakan analisa terhadap data historis internal dengan tetap mempertimbangkan caps terhadap proporsi dan terhadap jangka waktu rata-rata dari *core deposit* sesuai dengan SEOJK IRRBB. Perhitungan total ΔEVE menggunakan mata uang Rupiah, adapun untuk mata uang valuta asing (valas) di konversi kedalam mata uang Rupiah, hal ini dikarenakan eksposur dalam mata uang valuta asing kurang dari 5% dari total aset dan liabilitas dalam posisi *banking book*. 8. Informasi lainnya yang perlu diungkapkan oleh Bank terkait interpretasi Bank terhadap signifikansi dan sensitivitas hasil pengukuran IRRBB yang telah diungkapkan dan/atau penjelasan terhadap variasi yang signifikan pada tingkat IRRBB yang dilaporkan dibandingkan dengan pengungkapan sebelumnya (apabila ada) : Tidak terdapat informasi tambahan atas pengungkapan sebelumnya.	7. Comprehensive explanation of key modeling assumptions and parameters used to calculate ΔEVE and ΔNII: In calculating ΔEVE and ΔNII, the discount rate applied is based on the risk-free rate plus a commercial margin. The methodology used to estimate the prepayment rate of loans is based on historical analysis of prepayment relative to the total portfolio value for each loan segment. Subsequently, the baseline credit prepayment risk (CPR) is determined and multiplied by a multiplier based on regulatory-defined shock scenarios, after which the respective cash flows are derived for each scenario. For early withdrawal of time deposits, mitigation measures are in place to minimize the early withdrawal rate. The impact of early withdrawal on IRRBB is considered minimal, as time deposits are predominantly short-tenor (1 month). Non-Maturing Deposits (NMD), comprising current accounts and savings accounts, exhibit behavioral characteristics influenced by product and customer segments, such as Retail CASA and Wholesale CASA. The determination of average repricing maturities is based on analysis of internal historical data while taking into account caps on both the proportion and the average maturity of core deposits in accordance with IRRBBB SEOJK. The calculation of total ΔEVE is conducted in Indonesian Rupiah. Foreign currency exposures are converted into Indonesian Rupiah, as such exposures represent less than 5% of total assets and liabilities in the banking book position. 8. Other information to be disclosed by the Bank regarding the Bank's interpretation of the significance and sensitivity of IRRBB measurement results disclosed and/or explanation of significant variations in IRRBB levels compared to previous disclosures (if any): There is no additional information to be disclosed compared to the previous disclosure.

Analisa Kualitatif Quantitative Analysis	
1. Rata-rata jangka waktu penyesuaian suku bunga (*repricing maturity*) yang diterapkan untuk *Non Maturing Deposit* (NMD) : Rata-rata jangka waktu penyesuaian suku bunga (*repricing maturity*) yang diterapkan untuk *Non Maturing Deposit* (NMD) adalah 5 tahun untuk core CASA retail transaksional, 4.5 tahun untuk CASA Retai non transaksional dan 4 Tahun untuk CASA *Wholesale*. 2. Jangka waktu penyesuaian suku bunga (*repricing maturity*) terlama yang diterapkan untuk *Non Maturing Deposit* (NMD) : *Repricing maturity* terpanjang atau terlama yang diterapkan untuk NMD ada di *time bucket* antara 4 tahun s/d 5 tahun sesuai dengan ketentuan SE OJK No.12/SEOJK.03/2018.	1. Average repricing maturity applied to Non-Maturing Deposits (NMD) : The average repricing maturity applied to Non-Maturing Deposits (NMD) is 5 years for transactional Retail CASA core deposits, 4.5 years for non-transactional Retail CASA, and 4 years for Wholesale CASA. 2. Maximum repricing maturity applied to Non-Maturing Deposits (NMD): The maximum repricing maturity applied to NMD is within the time bucket of 4 years to 5 years, in accordance with the provisions set out in SEOJK No.12/SEOJK.03/2018.

Laporan Perhitungan IRRBB (IRRBB1)

IRRBB Calculation Report (IRRBB1)

Dalam Juta Rupiah In Million Rupiah	ΔEVE		ΔNII	
Periode Period	T	T-1	T	T-1
Parallel up	5,525,447	4,490,986	1,786,597	1,518,538
Parallel down	(3,612,273)	(2,229,902)	(2,267,437)	(1,918,510)
Steppener	922,199	537,932		
Flattener	739,914	879,559		
Short rate up	4,701,152	4,489,566		
Short rate down	(4,070,804)	(3,932,336)		
Nilai Maksimum Negatif (absolut) Negative Maximum Value (absolute)	5,525,447	4,490,986	1,786,597	1,518,538
Modal Tier 1 (untuk ΔEVE) atau Tier 1 Capital (for ΔEVE) or	14,939,322	14,536,760		
Projected income (untuk ΔNII) Projected income (for ΔNII)			7,067,093	7,556,651
Nilai Maksimum dibagi Modal *Tier* 1 (untuk ΔEVE) atau *Peojected Income* (untuk ΔNII) Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	36.99%	30.89%	25.28%	20.10%

Risiko Likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan bank untuk memenuhi kewajiban yang timbul atas kewajiban yang telah jatuh tempo. Risiko ini terjadi akibat kegagalan pengelolaan sumber dana dan penanaman dana (*mismatch*) atau kekurangan likuiditas (*shortage*) yang mengakibatkan bank tidak mampu memenuhi kewajiban keuangannya pada waktu yang telah ditetapkan. Risiko likuiditas dapat dikategorikan sebagai berikut:

a. Risiko likuiditas pasar, yaitu risiko yang timbul karena bank tidak mampu melakukan *offsetting* posisi tertentu dengan harga pasar karena kondisi likuiditas pasar yang tidak memadai atau terjadi gangguan di pasar (*market disruption*);
b. Risiko likuiditas pendanaan, yaitu risiko yang timbul karena bank tidak mampu mencairkan asetnya atau memperoleh pendanaan dari sumber dana lain.

Liquidity Risk

Liquidity Risk is the risk due to the inability of banks to meet obligations that arise or obligations that are due. This risk occurs due to the failure of the management of the source of funds and investment of funds (mismatch) or lack of liquidity (shortage) which results in bank not being able to meet its financial obligations at the specified time. Liquidity risk can be categorized as follows:

a. Market Liquidity Risk, the risk arising because banks are unable to offsetting certain positions at market prices due to inadequate market liquidity conditions or market disruption;
b. Funding Liquidity Risk, the risk arising because banks are unable to disburse their assets or obtain funding from other funding source.

Manajemen Risiko Likuiditas (LIQA)

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggungjawab atas efektivitas penerapan Manajemen Risiko Likuiditas di bank **bjb**. Terkait wewenang dan tanggung jawab pengawasan

Liquidity Risk Management (LIQA)

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors are responsible for the effectiveness of the implementation of Liquidity Risk Management in bank **bjb**. Regarding the powers

aktif Dewan Komisaris dan Direksi bank **bjb**, Dewan Komisaris dan Direksi selalu memperoleh informasi yang jelas mengenai evaluasi dan penerapan manajemen risiko eksposur risiko likuiditas, pemantauan limit secara harian serta langkah-langkah yang diambil oleh *Risk Taking Unit* khususnya terkait adanya pelampauan limit.

Dalam pelaksanaan pengawasannya, Dewan Komisaris dibantu oleh Komite Pemantau Risiko (KPR) bank yang secara berkala melakukan pengawasan melalui koordinasi dengan Satuan Kerja Manajemen Risiko. Media koordinasi yang digunakan dapat berupa laporan pemantauan risiko oleh SKMR yang disampaikan kepada Komite Pemantau Risiko maupun melalui media rapat antara kedua belah pihak. Adapun rapat yang diadakan tersebut pada umumnya membahas penerapan manajemen risiko di bank **bjb** menyangkut diantaranya penerapan pengukuran *risk tolerance* risiko likuiditas, *stress testing* likuiditas, pembahasan profil risiko likuiditas yang bersifat material, dan kecukupan metodologi pengukuran yang dipergunakan Satuan Kerja Manajemen Risiko.

Pengawasan yang dilakukan oleh Direksi yaitu memantau penerapan limit Treasury secara berkala baik terjadi pelampauan limit (*breach limit*) maupun tidak terjadi pelampauan limit, melakukan persetujuan atas limit yang bersifat baru ataupun perubahannya. Pembahasan tentang pengelolaan risiko likuiditas seperti komposisi deposan inti, *maturity profile* bank dilakukan dalam Rapat ALCO (*Asset Liability Committee*) sedangkan pembahasan eksposur risiko likuiditas seperti profil risiko likuiditas yang bersifat material, *liquidity stress testing*, dan eksposur risiko likuiditas lainnya dibahas dalam rapat Komite Manajemen Risiko (RMC).

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

Sebagai upaya menghadapi permasalahan likuiditas mendasar, bank **bjb** telah memiliki kebijakan dan pedoman terkait penerapan manajemen risiko likuiditas. Kebijakan dan pedoman tersebut memuat diantaranya memuat identifikasi, pengukuran, pemantauan dan pengendalian risiko likuiditas, *stress testing* likuiditas dengan menggunakan skenario *general market crisis* dan *bank specific crisis* serta Pengaturan langkah-langkah Bank dalam menjaga ketersediaan likuiditas pada saat terjadi krisis atau tekanan likuiditas yang dituangkan dalam Pedoman Rencana Pendanaan Darurat (*Contingency Funding Plan/CFP*). Penetapan limit likuiditas yang berjalan di bank **bjb** meliputi limit *liquidity coverage ratio* (LCR), limit net stable funding ratio (NSFR), limit terkait pemantauan GWM serta limit yang mencerminkan kondisi likuiditas harian bank sementara itu, penetapan pagu kas di Cabang Operasional dilakukan oleh Divisi Operasi.

and responsibilities of active supervision of the Board of Commissioners and Board of Directors of bank **bjb**, the Board of Commissioners and Board of Directors has always obtained clear information regarding the evaluation and implementation of risk management for liquidity risk exposure, daily limit monitoring as well as steps taken by the risk taking unit, especially in relation to the existence of exceedance of limit.

In implementing its supervision, the Board of Commissioners has been assisted by bank **bjb** Risk Monitoring Committee (KPR), which has regularly performed supervision through coordination with the risk management work unit. The coordination media used could be in the form of risk monitoring reports by the Risk Management Working Unit (SKMR) which were submitted to the Risk Monitoring Committee or through media meetings between the two parties. The meetings held generally discuss the application of risk management at bank **bjb**, including the application of risk tolerance measurement for liquidity risk, stress testing of liquidity, discussion of material liquidity risk profiles, and the adequacy of the measurement methodology used by the Risk Management Work Unit.

Supervision was carried out by Board of Directors, namely monitoring the implementation of treasury limits on a regular basis whether there was a breach limit or there was no exceeding the limit, approving new limits or changes. Discussions on liquidity risk management such as the composition of core depositors, bank **bjb** maturity profiles were conducted at the Asset Liability Committee (ALCO) meeting, while discussions on liquidity risk exposures such as material liquidity risk profiles, liquidity stress testing, and other liquidity risk exposures were discussed in the Risk Management Committee (RMC) meeting.

Adequacy of Policies, Procedures and Limit Determination

As an effort to deal with fundamental liquidity problems, bank **bjb** had policies and guidelines related to the implementation of liquidity risk management. The policies and guidelines included procedures for measuring liquidity risk, liquidity stress testing including scenarios of general market crisis and bank specific crisis and Guidelines for Contingency Funding Plan (CFP). The determination of the current liquidity limit at bank **bjb** was the determination of the limit of primary reserve, secondary reserve, and excess reserve GWM, excess to total funding ratio and daily limit of Liquidity coverage ratio while the determination of the cash ceiling in Operational Branch was carried out by the Operations Division.

Satuan Kerja Manajemen Risiko selalu melakukan evaluasi atas kebijakan, prosedur dan analisis kinerja bank terhadap limit yang diterapkan. Adapun perubahan limit dilakukan oleh *Risk Taking Unit* untuk kemudian dilakukan evaluasi melalui pengukuran yang telah distandardisasi oleh Satuan Kerja Manajemen Risiko.

The risk management work unit always evaluates the policies, procedures and performance analysis of bank **bjb** against the applied limits. The limit changes are carried out by the risk taking unit and then evaluated through standardized measurements by the Risk Management Work Unit.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As the Risk Management Information System

Kebijakan risiko likuiditas mencakup risiko yang dapat menimbulkan kerugian bagi bank akibat meningkatnya biaya dana atau adanya hambatan/keterbatasan dalam memenuhi kewajiban yang jatuh tempo. Sebagian besar transaksi finansial atau komitmen mempunyai dampak terhadap likuiditas bank. Oleh karena itu, bank sangat rentan terhadap masalah likuiditas, baik bagi bank maupun terhadap stabilitas industri perbankan secara keseluruhan. Untuk itu, bank berkewajiban memenuhi kewajiban keuangannya secara tepat waktu sehingga bank harus mampu memelihara serta mempertahankan tingkat likuiditas yang memadai setiap waktu.

Liquidity risk policies include risks that cause bank **bjb** to suffer losses due to increased funding costs or the presence of obstacles/ limitations in meeting obligations that are due. Most financial transactions or commitments have an impact on bank **bjb** liquidity. Therefore, banks are very vulnerable to liquidity problems, both for bank **bjb** themselves and their effects on bank **bjb** industry as a whole. bank **bjb** is required to meet their financial obligations in a timely manner so that bank **bjb** must be able to maintain an adequate level of liquidity at all time.

Dalam menentukan limit risiko likuiditas, bank **bjb** memperhatikan kondisi likuiditas dari aktiva-pasiva bank. Likuiditas yang cukup besar perlu dikelola secara baik dan dijadikan indikator dalam penerapan limit risiko likuiditas untuk mendukung upaya peningkatan profitabilitas bank. Hal ini penting karena likuiditas yang berlebihan akan meningkatkan *idle fund*, yang berpotensi merugikan bank, terutama bagi bank yang didanai oleh nasabah korporasi. Gap likuiditas secara historis dapat dijadikan patokan dalam menentukan limit risiko likuiditas bagi bank. Penerapan limit likuiditas yang berjalan di bank ~~yaitu~~ meliputi limit *Liquidity Coverage Ratio* (LCR)), limit net stable funding ratio (NSFR), limit terkait pemantauan GWM serta limit yang mencerminkan kondisi likuiditas harian bank sementara itu penetapan pagu kas di Cabang Operasional dilakukan oleh Divisi Operasi.

In determining the liquidity risk limit, bank **bjb** considered the liquidity condition of bank **bjb** assets and liabilities. Large liquidity needed to be managed properly and used as an indicator in implementing liquidity risk limits to support efforts to increase bank **bjb** profitability, because sufficiently large liquidity would actually increase idle funds and would be detrimental to bank **bjb**, especially bank **bjb** funded by corporate customers. The liquidity gap had historically been used as a benchmark in determining the liquidity risk limit for a bank **bjb**. The implementation of the current liquidity limit at the bank **bjb** became the determination of the limit of primary reserve, secondary reserve, excess reserve requirement, excess to total funding ratio and daily limit of Liquidity coverage ratio (LCR), while the determination of cash ceiling in Operational Branch was carried out by the Operations Division.

~~Saat ini~~ Bank telah memiliki sistem informasi untuk pengukuran risiko likuiditas seperti *maturity profile* yang terintegrasi. Satuan Kerja Manajemen Risiko bersama *Risk Taking Unit* secara berkala melakukan pemantauan kewajiban jatuh tempo menggunakan sistem informasi maturity profile. Selain itu sistem pelaporan *maturity profile* telah terintegrasi dan tervalidasi dengan memadai sehingga pelaporannya tidak memerlukan proses manual lagi.

Currently bank **bjb** is developing a liquidity risk measurement information system such as an integrated maturity profile. The Risk Management Unit together with the Risk Taking Unit in the integration stage of the maturity profile information system always hold meetings to find out the utilization of the progress that has been made. System The foreign currency maturity profile reporting system had been adequately integrated and validated so that reporting did not require manual processing anymore.

Sebagai bagian dari koordinasi manajemen bank dalam menghadapi kemungkinan krisis likuiditas di masa mendatang, bank **bjb** menyusun Tim Manajemen Krisis Likuiditas (*Liquidity Crisis Management Team*) sebagai langkah antisipatif dalam menindaklanjuti krisis likuiditas dengan menjalankan prosedur rencana pendanaan darurat (*Contingency Funding Plan*) sesuai dengan kerangka kerja skenario yang telah ditetapkan.

As part of the bank's management coordination in preparing for potential future liquidity crises, **bjb** has established a Liquidity Crisis Management Team as a proactive measure to address liquidity crises by implementing the Contingency Funding Plan in accordance with the established scenario framework.

Dalam proses pemantauan limit *Risk Taking Unit*, Satuan Kerja Manajemen Risiko selalu melakukan pemantauan limit secara harian dan dilaporkan kepada Direksi secara berkala. Apabila terjadi eskalasi pelampauan limit, hal tersebut akan segera dilaporkan kepada Direksi, termasuk upaya *contingency plan* yang akan dilakukan oleh *Risk Taking Unit*. Sejalan dengan implementasi Basel III yang terfokus kepada pengelolaan risiko likuiditas, Satuan Kerja Manajemen Risiko bekerja sama dengan Unit Bisnis dan *Supporting Unit* melakukan pengukuran dampak Basel III terhadap bank dengan melakukan simulasi perhitungan rasio *Liquidity Coverage Ratio* (LCR) dan NSFR (*Net Stable Funding Ratio*) untuk memastikan bank dapat terhindar dari risiko likuiditas sekaligus mematuhi kepatuhan internal maupun eksternal.

In the process of monitoring the Risk Taking Unit limit, the Risk Management Unit always monitors the limits on a daily basis and is reported to Board of Directors periodically. Meanwhile, in the event of an escalation in excess of the limit, it will be immediately reported to Board of Directors, including a contingency plan that will be carried out by the Risk Taking Unit. Related to the implementation of Basel III which is focused on liquidity issues, the Risk Management Work Unit in collaboration with the Business Unit and Supporting Unit measures the impact of Basel III on bank **bjb** by simulating the calculation of the LCR ratio (Liquidity Coverage Ratio) and NSFR (Net Stable Funding Ratio) which needed by bank **bjb** to avoid the effects of liquidity risk and internal and external compliance.

Sistem Pengendalian Intern yang Menyeluruh

Dalam rangka pengembangan penerapan manajemen risiko yang dinamis, Satuan Kerja Manajemen Risiko selalu melakukan evaluasi atas kebijakan, prosedur dan limit risiko likuiditas secara berkala. Sebagai upaya pengendalian risiko pasar berupa kecukupan kebijakan dan prosedur Satuan Kerja Manajemen Risiko, kaji ulang atas kebijakan dan prosedur dilakukan oleh unit independen baik di internal ataupun pihak eksternal. Satuan Kerja Manajemen Risiko pun melakukan stress testing likuiditas bank **bjb** dan memberikan informasi kondisi kecukupan asset likuid yang dipandang memadai untuk meng-*cover* penarikan dana oleh nasabah secara tiba-tiba dan dalam jumlah besar. Laporan tersebut diinformasikan kepada Direksi dan *Risk Taking Unit* agar mendapatkan *feedback* dan menciptakan *risk awareness*.

Comprehensive Internal Control System

In the context of developing a dynamic application of risk management, the Risk Management Work Unit always evaluates policies, procedures and liquidity risk limits on a regular basis. As an effort to control market risk in the form of adequacy of policies and procedures of the Risk Management Work Unit, reviews of policies and procedures are carried out by independent units, both internal and external parties. The Risk Management Work Unit conducts stress testing of bank **bjb** liquidity and provides information on the adequacy of liquid assets that are deemed adequate to cover sudden and large withdrawals of funds by customers. The report is informed to Board of Directors and risk taking units in order to get feed back and create risk awareness.

Pengungkapan Kuantitatif Risiko Likuiditas

Profil Maturitas Rupiah – Bank Secara Individual Pengungkapan Profil Maturitas Rupiah

Tabel Pengungkapan Profil Maturitas Rupiah - Bank secara Individual
Table of Rupiah Maturity Profile Disclosure - Bank Individually

POS-POS POSTS	SALDO BALANCE	31 Desember 2025 December 31, 2025	
		JATUH TEMPO *) DUE DATE *)	
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks
I. NERACA BALANCE			
A. Aset Asset	171.371.653	9.527.801	360.946
1. Kas Cash	4.490.608	4.490.608	-
2. Penempatan pada Bank Indonesia Placement with Bank Indonesia	12.083.360	3.544.532	-
a. Giro Current Account	10.719.956	2.181.128	-
b. SBI dan SDBI SBI and SDBI	-	-	-
c. Lainnya (*Depo Facility, Term Deposit* dan *Reverse Repo*) Other (Depo Facility, Term Deposit and Reverse Repo)	1.363.404	1.363.404	-
3. Penempatan pada bank lain Placement with Other Banks	1.214.318	1.164.318	50.000
4. Surat Berharga Securities	40.942.094	17.171	-
a. SUN SUN	31.660.394	17.171	-
1) Diperdagangkan Traded	2.495.947	852	-
2) Tersedia untuk dijual Available for Sale	27.911.082	16.319	-
3) Dimiliki hingga jatuh tempo Held to Maturity	1.253.364	-	-
4) Pinjaman yang diberikan dan piutang Loans and Receivables	-	-	-
b. Surat Berharga Korporasi Corporate Securities	9.281.701	-	-
1) Diperdagangkan Traded	7.115.954	-	-
2) Tersedia untuk dijual Available for Sale	2.070.634	-	-

Quantitative Disclosure of Liquidity Risk

Rupiah Maturity Profile – Bank Individually Disclosure of Rupiah Maturity Profile

(dalam jutaan Rupiah/ in IDR million)

	31 Desember 2025 December 31, 2025				
	JATUH TEMPO *) DUE DATE *)				
	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	**>1 bulan sampai dengan 3 bulan** >1 month to 3 months	**>3 bulan sampai dengan 6 bulan** >3 months to 6 months	**>6 bulan sampai dengan 12 bulan** >6 months to 12 months	**>12 bulan** >12 months
	1.143.908	35.222.350	6.425.063	20.332.184	98.359.402
	-	-	-	-	-
	-	-	-	-	8.538.828
	-	-	-	-	8.538.828
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	20.042	31.205.470	1.292.387	7.395.338	1.011.685
	20.042	22.018.882	1.292.387	7.395.338	916.573
	3.167	1.090.008	514.270	887.650	-
	16.875	20.928.875	778.117	6.170.896	-
	-	-	-	336.791	916.573
	-	-	-	-	-
	-	9.186.588	-	-	95.112
	-	7.115.954	-	-	-
	-	2.070.634	-	-	-

POS-POS POSTS	SALDO BALANCE	31 Desember 2025 December 31, 2025	
		JATUH TEMPO *) DUE DATE *)	
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks
3) Dimiliki hingga jatuh tempo Held to Maturity	95.112	-	-
4) Pinjaman yang diberikan dan piutang Loans and Receivables	-	-	-
c. Lainnya Others	-	-	-
5. Kredit yang Diberikan Loans Given	112.601.273	271.172	310.946
a. Belum Jatuh Tempo Not Yet Due	111.336.120	271.172	310.946
b. Sudah Jatuh Tempo Matured	1.265.153	-	-
6. Tagihan Lainnya Other Receivables	40.000	40.000	-
a. Tagihan atas Surat Berharga yang dibeli dengan janji dijual kembali (RR) Claims on Securities Purchased Under Agreement to Resell (RR)	40.000	40.000	-
b. Lainnya Others	-	-	-
7. Lain-lain Others	-	-	-
B. Kewajiban **Obligation**	146.525.311	11.830.847	4.120.010
1. Dana Pihak Ketiga Third Parties Fund	122.142.092	6.659.007	4.101.805
a. Giro Current Account	17.184.319	3.035.548	142.728
b. Tabungan Savings	34.250.746	1.477.316	1.400.193
c. Simpanan Berjangka Time Deposits	70.707.026	2.146.143	2.558.884
1) Deposito on call Deposito on call	1.813.489	645.519	78.320
2) Deposito berjangka Time Deposit	68.893.537	1.500.624	2.480.563
3) Lainnya Others	-	-	-
2. Kewajiban kepada Bank Indonesia Obligations to Bank Indonesia	-	-	-
3. Kewajiban kepada bank lain Obligations to Other Banks	4.836.342	4.342.798	18.205

	31 Desember 2025 December 31, 2025				
	JATUH TEMPO *) DUE DATE *)				
	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	**>1 bulan sampai dengan 3 bulan** >1 month to 3 months	**>3 bulan sampai dengan 6 bulan** >3 months to 6 months	**>6 bulan sampai dengan 12 bulan** >6 months to 12 months	**>12 bulan** >12 months
	-	-	-	-	95.112
	-	-	-	-	-
	-	-	-	-	-
	1.123.866	4.016.879	5.132.676	12.936.846	88.808.889
	1.123.866	4.016.879	5.132.676	12.936.846	87.543.735
	-	-	-	-	1.265.153
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	7.537.299	10.100.505	8.809.921	17.503.952	86.622.777
	7.023.555	8.030.289	7.268.041	14.005.298	75.054.097
	142.728	1.141.827	1.712.741	3.425.482	7.583.265
	3.400.470	2.480.342	3.720.515	7.441.028	14.330.882
	3.480.356	4.408.120	1.834.786	3.138.788	53.139.949
	662.573	112.276	-	314.801	-
	2.817.783	4.295.844	1.834.786	2.823.987	53.139.949
	-	-	-	-	-
	-	-	-	-	-
	316.675	70.181	41.880	45.654	950

POS-POS POSTS	SALDO BALANCE	31 Desember 2025 December 31, 2025	
		JATUH TEMPO *) DUE DATE *)	
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks
4. Surat Berharga yang Diterbitkan Securities Issued	**4.220.730**	-	-
a. Obligasi Bond	**74.000**	-	-
b. Subordinasi Subordination	**4.146.730**	-	-
c. Lainnya Others	-		
5. Pinjaman yang Diterima Loans Received	**14.300.000**	-	-
a. Pinjaman Subordinasi Subordinated Loans	-	-	-
b. Lainnya Others	**14.300.000**	-	-
6. Kewajiban Lainnya Other Obligations	**1.026.112**	**829.042**	-
a. Kewajiban atas Surat Berharga yang dijual dengan janji dibeli kembali (*Repo*) Obligations for Securities Sold Under Repurchase Agreement (Repo)	**1.026.112**	**829.042**	-
b. Lainnya Others	-	-	-
7. Lain-lain Others	**35**	-	-
C. Selisih Aset dengan Kewajiban dalam Neraca **Difference between Assets and Liabilities in the Balance Sheets**	**24.846.342**	**(2.303.046)**	**(3.759.064)**
II. REKENING ADMINISTRATIF **ADMINISTRATIVE ACCOUNT**			
A. Tagihan Rekening Administratif **Claim on Administrative Account**	-	-	-
1. Komitmen Commitment	-	-	-
a. Fasilitas pinjaman yang belum ditarik Undisbursed Loans	-	-	-
b. Posisi pembelian spot dan derivatif yang masih berjalan Outstanding Spot and Derivative Purchases	-	-	-
1) Spot Spot	-	-	-

	31 Desember 2025 December 31, 2025				
	JATUH TEMPO *) DUE DATE *)				
	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	**>1 bulan sampai dengan 3 bulan** >1 month to 3 months	**>3 bulan sampai dengan 6 bulan** >3 months to 6 months	**>6 bulan sampai dengan 12 bulan** >6 months to 12 months	**>12 bulan** >12 months
	-	-	-	453.000	3.767.730
	-	-	-	74.000	-
	-	-	-	379.000	3.767.730
	-	2.000.000	1.500.000	3.000.000	7.800.000
	-	-	-	-	-
	-	2.000.000	1.500.000	3.000.000	7.800.000
	197.070	-	-	-	-
	197.070	-	-	-	-
	-	-	-	-	-
	-	35	-	-	-
	(6.393.392)	25.121.844	(2.384.858)	2.828.232	11.736.625
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-

POS-POS POSTS	SALDO BALANCE	31 Desember 2025 December 31, 2025	
		JATUH TEMPO *) DUE DATE *)	
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks
2) Derivatif Derivative	-	-	-
c. Lainnya Others	-	-	-
2. Kontijensi Contingencies	-	-	-
B. Kewajiban Rekening Administratif **Administrative Account Obligations**	**3.944.567**	**70.072**	**19.542**
1. Komitmen Commitment	**3.944.567**	**70.072**	**19.542**
a. Fasilitas Kredit yang belum ditarik Undisbursed Loans	**3.944.567**	**70.072**	**19.542**
b. *Irrevocable* L/C yang masih berjalan Irrevocable L/C that is Still Running	-	-	-
c. Posisi penjualan spot dan derivatif yang masih berjalan Outstanding Spot and Derivative Purchases	-	-	-
1) Spot Spot	-	-	-
2) Derivatif Derivative	-	-	-
d. Lainnya Others	-	-	-
2. Kontijensi Contingencies	-	-	-
C. Selisih Tagihan dan Kewajiban dalam Rekening Administratif **Difference between Claims and Obligatins in Administrative Account**	**(3.944.567)**	**(70.072)**	**(19.542)**
Selisih ((IA-IB) + (IIA-IIB)) Difference ((IA-IB) + (IIA-IIB))	**20.901.775**	**(2.373.118)**	**(3.778.606)**
Selisih Kumulatif Cumulative Diffrence	**24.846.342**	**(2.303.046)**	**(6.062.110)**

	31 Desember 2025 December 31, 2025				
	JATUH TEMPO *) DUE DATE *)				
	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	**>1 bulan sampai dengan 3 bulan** >1 month to 3 months	**>3 bulan sampai dengan 6 bulan** >3 months to 6 months	**>6 bulan sampai dengan 12 bulan** >6 months to 12 months	**>12 bulan** >12 months
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	203.863	**1.690.858**	**634.819**	**317.768**	**1.007.645**
	203.863	**1.690.858**	**634.819**	**317.768**	**1.007.645**
	203.863	**1.690.858**	**634.819**	**317.768**	**1.007.645**
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	(203.863)	**(1.690.858)**	**(634.819)**	**(317.768)**	**(1.007.645)**
	(6.597.255)	**23.430.986**	**(3.019.676)**	**2.510.464**	**10.728.980**
	(12.455.502)	**12.666.343**	**10.281.485**	**13.109.717**	**24.846.342**

Tabel Pengungkapan Profil Maturitas Rupiah - Bank secara Individual
Table of Rupiah Maturity Profile Disclosure - Bank Individually

POS-POS POSTS	SALDO BALANCE	31 Desember 2024 December 31, 2024	
		JATUH TEMPO *) DUE DATE *)	
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks
I. NERACA BALANCE			
A. Aset Asset	171,471,704	8,830,355	442,368
1. Kas Cash	4,253,913	4,253,913	-
2. Penempatan pada Bank Indonesia Placement with Bank Indonesia	9,165,661	2,300,000	-
a. Giro Current Account	6,865,661	-	-
b. SBI dan SDBI SBI and SDBI	-	-	-
c. Lainnya (*Depo Facility, Term Deposit* dan *Reverse Repo*) Other (Depo Facility, Term Deposit and Reverse Repo)	2,300,000	2,300,000	-
3. Penempatan pada bank lain Placement with Other Banks	1,868,626	1,868,626	-
4. Surat Berharga Securities	36,032,406	23,519	31,627
a. SUN SUN	26,761,356	23,519	31,627
1) Diperdagangkan Traded	1,401,610	8,774	18,986
2) Tersedia untuk dijual Available for Sale	24,155,993	14,745	12,641
3) Dimiliki hingga jatuh tempo Held to Maturity	1,203,753	-	-
4) Pinjaman yang diberikan dan piutang Loans and Receivables	-	-	-
b. Surat Berharga Korporasi Corporate Securities	9,271,050	-	-
1) Diperdagangkan Traded	6,994,003	-	-
2) Tersedia untuk dijual Available for Sale	2,277,047	-	-
3) Dimiliki hingga jatuh tempo Held to Maturity	-	-	-
4) Pinjaman yang diberikan dan piutang Loans and Receivables	-	-	-

(dalam jutaan Rupiah/ in IDR million)

	31 Desember 2024 December 31, 2024				
	JATUH TEMPO *) DUE DATE *)				
	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	>1 bulan sampai dengan 3 bulan >1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 months to 6 months	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
	1,321,753	34,371,528	7,884,697	16,678,280	101,942,724
	-	-	-	-	-
	-	-	-	-	6,865,661
	-	-	-	-	6,865,661
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	21,680	28,749,958	2,182,458	3,819,412	1,203,753
	21,680	28,749,958	2,182,458	3,819,412	1,203,753
	10,208	550,842	350,998	461,801	-
	11,472	18,928,065	1,831,460	3,357,611	-
	-	-	-	-	1,203,753
	-	-	-	-	-
	-	9,271,050	-	-	-
	-	6,994,003	-	-	-
	-	2,277,047	-	-	-
	-	-	-	-	-
	-	-	-	-	-

POS-POS POSTS	SALDO BALANCE	31 Desember 2024 December 31, 2024	
		JATUH TEMPO *) DUE DATE *)	
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks
c. Lainnya Others	-	-	-
5. Kredit yang Diberikan Loans Given	120,088,512	321,714	410,741
a. Belum Jatuh Tempo Not Yet Due	118,862,119	321,714	410,741
b. Sudah Jatuh Tempo Matured	1,226,393	-	-
6. Tagihan Lainnya Other Receivables	60,000	60,000	-
a. Tagihan atas Surat Berharga yang dibeli dengan janji dijual kembali (RR) Claims on Securities Purchased Under Agreement to Resell (RR)	60,000	60,000	-
b. Lainnya Others	-	-	-
7. Lain-lain Others	2,586	2,583	-
B. Kewajiban **Obligation**	160,245,239	19,268,942	4,918,232
1. Dana Pihak Ketiga Third Parties Fund	125,745,713	6,950,003	4,196,642
a. Giro Current Account	18,437,544	3,256,926	153,137
b. Tabungan Savings	34,115,941	1,471,501	1,394,682
c. Simpanan Berjangka Time Deposits	73,192,228	2,221,576	2,648,823
1) Deposito on call Deposito on call	1,877,230	668,208	81,073
2) Deposito berjangka Time Deposit	71,314,998	1,553,368	2,567,750
3) Lainnya Others	-	-	-
2. Kewajiban kepada Bank Indonesia Obligations to Bank Indonesia	-	-	-
3. Kewajiban kepada bank lain Obligations to Other Banks	2,921,221	2,446,188	31,346
4. Surat Berharga yang Diterbitkan Securities Issued	6,515,310	-	-
a. Obligasi Bond	2,074,000	-	-

	31 Desember 2024 December 31, 2024				
	JATUH TEMPO *) DUE DATE *)				
	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	>1 bulan sampai dengan 3 bulan >1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 months to 6 months	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
	-	-	-	-	-
	1,300,073	5,621,568	5,702,240	12,858,868	93,873,309
	1,300,073	5,621,568	5,702,240	12,858,868	92,646,916
	-	-	-	-	1,226,393
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	3	-	-	-
	7,372,336	8,470,757	9,027,344	16,745,745	94,441,883
	7,142,907	8,258,735	7,442,794	14,336,148	77,418,484
	153,137	1,225,099	1,837,648	3,675,297	8,136,300
	3,387,086	2,470,580	3,705,871	7,411,741	14,274,478
	3,602,684	4,563,056	1,899,274	3,249,110	55,007,706
	685,861	116,222	-	325,866	-
	2,916,823	4,446,834	1,899,274	2,923,244	55,007,706
	-	-	-	-	-
	-	-	-	-	-
	229,429	80,022	84,550	47,017	2,669
	-	132,000	-	162,580	6,220,730
	-	-	-	-	2,074,000

POS-POS POSTS	SALDO BALANCE	31 Desember 2024 December 31, 2024	
		JATUH TEMPO *) DUE DATE *)	
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks
b. Subordinasi Subordination	4,441,310	-	-
c. Lainnya Others	-	-	-
5. Pinjaman yang Diterima Loans Received	14,500,000	-	-
a. Pinjaman Subordinasi Subordinated Loans	-	-	-
b. Lainnya Others	14,500,000	-	-
6. Kewajiban Lainnya Other Obligations	10,555,470	9,865,226	690,244
a. Kewajiban atas Surat Berharga yang dijual dengan janji dibeli kembali (*Repo*) Obligations for Securities Sold Under Repurchase Agreement (Repo)	10,555,470	9,865,226	690,244
b. Lainnya Others	-	-	-
7. Lain-lain Others	7,525	7,525	-
C. Selisih Aset dengan Kewajiban dalam Neraca **Difference between Assets and Liabilities in the Balance Sheets**	11,226,466	(10,438,587)	(4,475,864)
II. REKENING ADMINISTRATIF **ADMINISTRATIVE ACCOUNT**			
A. Tagihan Rekening Administratif **Claim on Administrative Account**	-	-	-
1. Komitmen Commitment	-	-	-
a. Fasilitas pinjaman yang belum ditarik Undisbursed Loans	-	-	-
b. Posisi pembelian spot dan derivatif yang masih berjalan Outstanding Spot and Derivative Purchases	-	-	-
1) Spot Spot	-	-	-
2) Derivatif Derivative	-	-	-
c. Lainnya Others	-	-	-

	31 Desember 2024 December 31, 2024				
	JATUH TEMPO *) DUE DATE *)				
	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	>1 bulan sampai dengan 3 bulan >1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 months to 6 months	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
	-	132,000	-	162,580	4,146,730
	-	-	-	-	-
	-	-	1,500,000	2,200,000	10,800,000
	-	-	-	-	-
	-	-	1,500,000	2,200,000	10,800,000
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	(6,050,583)	25,900,771	(1,142,646)	(67,465)	7,500,840
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-

POS-POS POSTS	SALDO BALANCE	31 Desember 2024 December 31, 2024	
		JATUH TEMPO *) DUE DATE *)	
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks
2. Kontijensi Contingencies	-	-	-
B. Kewajiban Rekening Administratif **Administrative Account Obligations**	6,563,927	223,149	16,583
1. Komitmen Commitment	6,563,927	223,149	16,583
a. Fasilitas Kredit yang belum ditarik Undisbursed Loans	6,563,927	223,149	16,583
b. *Irrevocable* L/C yang masih berjalan Irrevocable L/C that is Still Running	-	-	-
c. Posisi penjualan spot dan derivatif yang masih berjalan Outstanding Spot and Derivative Purchases	-	-	-
1) Spot Spot	-	-	-
2) Derivatif Derivative	-	-	-
d. Lainnya Others	-	-	-
2. Kontijensi Contingencies	-	-	-
C. Selisih Tagihan dan Kewajiban dalam Rekening Administratif **Difference between Claims and Obligatins in Administrative Account**	(6,563,927)	(223,149)	(16,583)
Selisih ((IA-IB) + (IIA-IIB)) **Difference ((IA-IB) + (IIA-IIB))**	4,662,539	(10,661,737)	(4,492,447)
Selisih Kumulatif **Cumulative Diffrence**	11,226,466	(10,438,587)	(14,914,451)

	31 Desember 2024 December 31, 2024				
	JATUH TEMPO *) DUE DATE *)				
	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	>1 bulan sampai dengan 3 bulan >1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 months to 6 months	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
	-	-	-	-	-
	246,543	2,221,688	1,123,716	181,097	2,551,151
	246,543	2,221,688	1,123,716	181,097	2,551,151
	246,543	2,221,688	1,123,716	181,097	2,551,151
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	(246,543)	(2,221,688)	(1,123,716)	(181,097)	(2,551,151)
	(6,297,125)	23,679,083	(2,266,363)	(248,562)	4,949,689
	(20,965,034)	4,935,737	3,793,091	3,725,625	11,226,466

Laporan Perhitungan Rasio Kecukupan Likuiditas (LIQ1)

Liquidity Coverage Ratio Calculation Report (LIQ1)

No	Komponen Component	INDIVIDUAL INDIVIDUAL				KONSOLIDASI CONSOLIDATED			
		Triwulan III Tahun 2025 Quarter III 2025		Triwulan IV Tahun 2025 Quarter IV 2025		Triwulan III Tahun 2025 Quarter III 2025		Triwulan IV Tahun 2025 Quarter IV 2025	
1	Jumlah data Poin yang digunakan dalm perhitungan LCR Number of data points used in LCR calculation		**3 bulan** 3 months		**3 bulan** 3 months		**3 bulan** 3 months		**3 bulan** 3 months
	***HIGH QUALITY LIQUID ASSET* (HQLA)**								
2	Total *High Quality Liquid Asset* (HQLA)		**38,558,538**		**41,028,010**		**48,920,814**		**52,036,415**
	ARUS KAS KELUAR *(CASH OUTFLOWS)* CASH OUTFLOWS								
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari: Retail and Small Business Customer Deposits, consisting of:	**37,047,247**	**2,588,703**	**37,007,768**	**2,551,359**	**43,822,995**	**2,998,804**	**44,024,746**	**2,988,766**
	a. Simpanan / Pendanaan stabil a. Stable deposits	**22,320,442**	**1,116,022**	**22,988,356**	**1,149,418**	**27,669,919**	**1,383,496**	**28,274,180**	**1,413,709**
	b. Simpanan/ Pendanaan kurang stabil b. Less stable deposits	**14,726,805**	**1,472,681**	**14,019,412**	**1,401,941**	**16,153,075**	**1,615,308**	**15,750,566**	**1,575,057**
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funding from corporate customers, consisting of:	**43,487,992**	**14,928,959**	**41,747,806**	**14,547,607**	**58,837,222**	**22,892,250**	**57,007,051**	**21,577,706**
	a. Simpanan operasional a. Operational deposits	**20,507,887**	**3,633,229**	**22,387,496**	**4,310,471**	**25,020,483**	**4,497,206**	**27,678,291**	**5,345,943**
	b. Simpanan non-operasional dan/ atau kewajiban lainnya yang bersifat non-operasional b. Non-operational deposits and/or non-operational funding	**22,980,105**	**11,295,729**	**19,354,877**	**10,231,702**	**33,657,555**	**18,235,859**	**29,202,824**	**16,105,827**
	c. surat berharga berupa surat utang yang diterbitkan oleh bank (*unsecured debt*) c. Unsecured debt issued by the Bank	**0**	**0**	**5,434**	**5,434**	**159,185**	**159,185**	**125,936**	**125,936**
5	Pendanaan dengan agunan (*secured funding*) Secured funding		**0**		**0**		**0**		**0**
6	Arus kas keluar lainnya (*additional requirement*), terdiri dari: Other cash outflows (additional requirements), consisting of:	**6,700,608**	**997,828**	**7,827,144**	**2,273,046**	**10,688,172**	**1,186,059**	**11,001,484**	**2,475,312**
	a. arus kas keluar atas transaksi *derivatif* a. Outflows related to derivative transactions	**2,136**	**2,136**	**1,570**	**1,570**	**2,136**	**2,136**	**1,570**	**1,570**
	b. arus kas keluar atas peningkatan kebutuhan likuiditas b. Outflows related to increased liquidity needs	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

No	Komponen Component	INDIVIDUAL INDIVIDUAL				KONSOLIDASI CONSOLIDATED			
		Triwulan III Tahun 2025 Quarter III 2025		Triwulan IV Tahun 2025 Quarter IV 2025		Triwulan III Tahun 2025 Quarter III 2025		Triwulan IV Tahun 2025 Quarter IV 2025	
	c. arus kas keluar atas kehilangan pendanaan c. Outflows due to loss of funding	0	0	0	0	0	0	0	0
	d. arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas d. Outflows related to drawdown of committed credit and liquidity facilities	0	0	0	0	188,224	18,051	555,573	48,314
	e. arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana e. Outflows related to other contractual obligations	455,223	455,223	2,054,011	2,054,011	556,069	556,069	2,135,030	2,135,030
	f. arus kas keluar atas kewajiban kontijensi pendanaan lainnya f. Outflows related to contingent obligations	5,737,815	35,035	5,597,651	43,552	9,382,113	50,173	8,080,161	61,249
	g. arus kas keluar kontraktual lainnya g. Other contractual funding obligations	505,435	505,435	173,913	173,913	559,631	559,631	229,150	229,150
7	**TOTAL ARUS KAS KELUAR (*CASH OUTFLOWS*)** TOTAL CASH OUTFLOWS		18,515,490		19,372,012		27,077,113		27,041,784
	ARUS KAS MASUK (*CASH INFLOWS*) CASH INFLOWS								
8	Pinjaman dengan agunan *Secured lending* *Secured lending*	2,662,372	0	817,905	0	3,438,816	0	1,706,172	0
9	Tagihan berasal dari pihak lawan (*counterparty*) yang bersifat lancar (*inflows from fully performing exposures*) Inflows from counterparties	7,336,537	4,325,685	7,796,034	4,723,752	10,325,280	6,384,901	10,398,565	6,555,784
10	Arus kas masuk lainnya Other cash inflows	2,508	2,508	3,682	3,682	86,022	44,265	217,741	110,712
11	**TOTAL ARUS KAS MASUK (*CASH INFLOWS*)** TOTAL CASH INFLOWS	10,001,417	4,328,193	8,617,621	4,727,434	13,850,117	6,429,166	12,322,479	6,666,496
12	**TOTAL HQLA**		38,558,538		41,028,010		48,920,814		52,036,415
13	**TOTAL ARUS KAS KELUAR BERSIH (*NET CASH OUTFLOWS*)** TOTAL NET CASH OUTFLOWS		14,187,296		14,644,579		20,647,947		20,375,288
14	LCR (%)		271.78%		280.16%		236.93%		255.39%

Analisis Secara Individu
Individual Analysis

1. LCR Individu (Bank Only) posisi Triwulan IV 2025 sebesar 280.16 % diatas ketentuan yang dipersyaratkan sebesar 100%;
2. LCR Triwulan IV 2025 dibandingkan dengan Triwulan III 2025 mengalami peningkatan sebesar 8.38% menjadi 280.16% dari sebelumnya sebesar 271.78%, hal ini dikarenakan adanya peningkatan HQLA sebesar Rp2.47 Triliun, sedangkan untuk Arus Kas Keluar Bersih (Net Cash Outflows) meningkat sebesar Rp856.52 Miliar;
3. Komposisi HQLA per Triwulan IV 2025 didominasi oleh HQLA Level 1 sebesar 93.69%, HQLA level 2A sebesar 0.46%, dan HQLA Level 2B sebesar 5.85%;
4. Likuiditas bank **bjb** dapat dijaga dengan baik dalam pemenuhan compliance terhadap regulasi maupun untuk mendukung kegiatan bisnis bank.

1 The Individual LCR (Bank Only) as of Quarter IV 2025 was 280.16%, exceeding the minimum regulatory requirement of 100%;
2 The LCR in Quarter IV 2025 increased by 8.38% compared to Quarter III 2025, rising to 280.16% from 271.78%. This increase was primarily driven by an increase in HQLA of IDR2.47 trillion, while Net Cash Outflows increased by IDR856.52 billion;
3 The composition of HQLA in Quarter IV 2025 was dominated by Level 1 HQLA at 93.69%, followed by Level 2A HQLA at 0.46% and Level 2B HQLA at 5.85%;
4 The Bank's liquidity condition is maintained at an adequate level to ensure compliance with regulatory requirements and to support the Bank's business activities.

Laporan NSFR (LIQ2)

NSFR Report (LIQ2)

	Komponen ASF ASF Component	Posisi Tanggal Laporan (30 September 2025) Position as of the Reporting Date (September 30, 2025)				
		Nilai Tercatat Berdasarkan Jangka Waktu (Dalam Jutaan Rupiah) Carrying Amount Based on Remaining Maturity (in IDR million)				
		Tanpa Jangka Waktu Without Maturity	< 6 bulan < 6 months	≥ 6 s.d. < 1 bulan 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
1	**Modal :** **Capital:**					
2	Modal sesuai POJK KPMM Capital in accordance with POJK on Minimum Capital Adequacy Requirements (KPMM)	19,050,981	5,510	63,798	2,398,939	
3	Instrumen Modal Lainnya Other Capital Instruments	-	-	-	-	
4	**Simpanan yang berasal dari nasabah perorangan dan Pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil :** **Deposits from individual customers and funding from micro and small enterprise customers:**	**30,721,199**	**13,133,332**	**368,024**	**53,639**	
5	Simpanan dan Pendanaan Stabil Stable Deposits and Funding	19,281,899	5,058,363	262,805	12,394	
6	Simpanan dan Pendanaan Kurang Stabil Less Stable Deposits and Funding	11,439,300	8,074,970	105,218	41,245	
7	**Pendanaan yang berasal dari nasabah korporasi:** **Funding from corporate customers:**	**31,985,274**	**52,994,229**	**4,419,802**	**17,690,358**	
8	Simpanan operasional Operational deposits	30,420,044	-	-	-	
9	Pendanaan lainnya yang berasal dari nasabah korporasi Other funding from corporate customers	1,565,230	52,994,229	4,419,802	17,690,358	
10	**Liabilitas yang memiliki pasangan aset yang saling bergantung** **Liabilities with interdependent asset counterparts**	-	-	-	-	

		Posisi Tanggal Laporan (31 Desember 2025) Position as of the Reporting Date (December 31, 2025)				
	Total Nilai Tertimbang Total Weighted Value	Nilai Tercatat Berdasarkan Jangka Waktu (Dalam Jutaan Rupiah) Carrying Amount Based on Remaining Maturity (in IDR million)				Total Nilai Tertimbang Total Weighted Value
		Tanpa Jangka Waktu Without Maturity	< 6 bulan < 6 months	≥ 6 s.d. < 1 bulan 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
	21,449,920	**19,359,952**	-	**44,638**	**2,243,806**	**21,603,758**
	-	-	-	-	-	-
	41,084,092	**35,392,717**	**13,722,814**	**393,605**	**54,806**	**46,061,510**
	23,385,307	**23,708,787**	**4,980,965**	**279,869**	**11,318**	**27,532,458**
	17,698,784	**11,683,930**	**8,741,849**	**113,736**	**43,489**	**18,529,052**
	58,345,076	**17,320,524**	**63,471,715**	**7,534,979**	**18,040,494**	**53,441,084**
	15,210,022	**15,100,979**	-	-	-	**7,550,489**
	43,135,054	**2,219,545**	**63,471,715**	**7,534,979**	**18,040,494**	**45,890,595**
	-	-	-	-	-	-

	Komponen ASF ASF Component	Posisi Tanggal Laporan (30 September 2025) Position as of the Reporting Date (September 30, 2025)				
		Nilai Tercatat Berdasarkan Jangka Waktu (Dalam Jutaan Rupiah) Carrying Amount Based on Remaining Maturity (in IDR million)				
		Tanpa Jangka Waktu Without Maturity	< 6 bulan < 6 months	≥ 6 s.d. < 1 bulan 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
11	**Liabilitas dan ekuitas lainnya:** **Other liabilities and equity:**	**7,970,361**	**-**	**-**	**841**	
12	NSFR liabilitas derivatif Derivative Liabilities for NSFR		841			
13	ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori di atas Other equity and liabilities not included in the above categories	7,970,361	-	-	-	
14	Total ASF **Total ASF**					
15	**Total HQLA dalam rangka perhitungan NSFR** **Total NQLA for NSFR calculation**					
16	**Simpanan pada lembaga keuangan lain untuk tujuan operasional** **Deposits with other financial institutions for operational purposes**	**1,416,346**	**-**	**-**	**-**	
17	**Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (performing) dan surat berharga** **Loans in the Current and Special Mention (performing) categories and securities**	**-**	**10,250,696**	**7,943,264**	**109,559,388**	
18	kepada lembaga keuangan yang dijamin dengan HQLA Level 1 To financial institutions secured by Level 1 HQLA	-	19,388	-	-	
19	kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan To financial institutions secured by non-Level 1 HQLA and unsecured loans to financial institutions	-	927,359	384,422	5,366,487	
20	kepada perusahaan non-keuangan, nasabah perorangan dan nasabah usaha mikro dan usaha kecil, Pemerintah Indonesia, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang diantaranya: To non-financial corporates, individual customers, and micro and small enterprise customers, the Government of Indonesia, foreign governments, Bank Indonesia, foreign central banks, and public sector entities, including:	-	7,854,416	7,063,468	84,056,803	
21	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit Qualifying for a risk weight of 35% or lower in accordance with OJK Circular Letter on RWA for Credit Risk	-	1,166,641	389,837	1,600,529	

	Total Nilai Tertimbang Total Weighted Value	Posisi Tanggal Laporan (31 Desember 2025) Position as of the Reporting Date (December 31, 2025)				
		Nilai Tercatat Berdasarkan Jangka Waktu (Dalam Jutaan Rupiah) Carrying Amount Based on Remaining Maturity (in IDR million)				Total Nilai Tertimbang Total Weighted Value
		Tanpa Jangka Waktu Without Maturity	< 6 bulan < 6 months	≥ 6 s.d. < 1 bulan 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
	-	8,616,576	-	-	35	-
			35			
	-	8,616,576	-	-	-	-
	120,879,088					121,106,352
	1,094,845					1,511,144
	708,173	689,318	-	-	-	344,659
	99,145,496	-	8,421,801	7,142,562	105,531,165	95,823,203
	1,939	-	78,172	-	-	7,817
	5,697,802	-	781,558	2,762,547	2,809,190	4,307,697
	75,677,724	0	6,312,450	3,376,796	83,211,343	74,073,694
	1,818,582	-	644,282	750,650	1,382,314	1,595,970

	Komponen ASF ASF Component	Posisi Tanggal Laporan (30 September 2025) Position as of the Reporting Date (September 30, 2025)				
		Nilai Tercatat Berdasarkan Jangka Waktu (Dalam Jutaan Rupiah) Carrying Amount Based on Remaining Maturity (in IDR million)				
		Tanpa Jangka Waktu Without Maturity	< 6 bulan < 6 months	≥ 6 s.d. < 1 bulan 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
22	Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang diantaranya: Residential mortgage loans that are not pledged, including:	-	11,462	25,352	10,149,718	
23	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit Qualifying for a risk weight of 35% or lower in accordance with OJK Circular Letter on RWA for Credit Risk	-	-			
24	Surat Berharga yang tidak sedang dijaminkan, tidak gagal bayar , dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa Securities that are not pledged, not in default, and not classified as HQLA, including listed equities	-	271,429	80,185	8,385,851	
25	**Aset yang memiliki pasangan liabilitas yang saling bergantung** **Assets with interdependent liability counterparts**	-	-	-	-	
26	**Aset lainnya:** **Other assets:**	**3,167,857**	**417,578**	**37,718**	**8,758,493**	
27	Komoditas fisik yang diperdagangkan, termasuk emas Traded physical commodities, including gold	-				
28	Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai default fund pada central counterparty (CCP) Cash, securities, and other assets recorded as initial margin for derivative contracts and cash or other assets provided as default fund contributions to a central counterparty (CCP)		-	-	-	
29	NSFR aset derivatif Derivative assets for NSFR		-	-	-	
30	NSFR liabilitas derivatif sebelum dikurangi dengan variation margin Derivative liabilities for NSFR before deduction of variation margin		-	-	-	
31	Seluruh aset lainnya yang tidak masuk dalam kategori di atas**) All other assets not included in the above categories **)	3,167,857	417,578	37,718	8,758,493	
32	**Rekening Administratif** **Off-Balance Sheet Accounts**					
33	Total RSF Total RSF					
34	**Rasio Pendanaan Stabil Bersih (Net Stable Funding Ratio (%))** **Net Stable Funding Ratio (%)**					

	Total Nilai Tertimbang Total Weighted Value	Posisi Tanggal Laporan (31 Desember 2025) Position as of the Reporting Date (December 31, 2025)				
		Nilai Tercatat Berdasarkan Jangka Waktu (Dalam Jutaan Rupiah) Carrying Amount Based on Remaining Maturity (in IDR million)				Total Nilai Tertimbang Total Weighted Value
		Tanpa Jangka Waktu Without Maturity	< 6 bulan < 6 months	≥ 6 s.d. < 1 bulan 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
	8,645,668	-	**11,765**	**22,815**	**9,965,584**	**8,488,037**
		-	-			
	7,303,781	-	**593,575**	**229,753**	**8,162,734**	**7,349,988**
	-	-	-	-	-	-
	12,381,646	**3,125,501**	**442,198**	**38,476**	**8,846,852**	**12,453,027**
	-	-				-
	-		-	-	-	-
	-		-	-	-	-
	-		-	-	-	-
	12,381,646	**3,125,501**	**442,198**	**38,476**	**8,846,852**	**12,453,027**
	41,815					**35,308**
	113,371,975					**110,167,342**
	106.62%					**109.93%**

Analisis Secara Individu
Individual Analysis

Per Posisi 31 Desember 2025, rasio kecukupan pendanaan stabil bersih bank **bjb** mencapai 109.93%. Dengan nilai tertimbang *Available Stable Funding* (ASF) mencapai Rp121,11 Triliun yang terdiri dari:
1) Modal (diluar faktor pengurang Modal) sebesar Rp21,60 triliun dengan komposisi 17,84% dari total ASF;
2) Total nilai tertimbang Pendanaan dari Nasabah Perorangan dan Usaha Mikro & Usaha Kecil sebesar Rp46,06 triliun dengan komposisi 38,03% dari total ASF, dan;
3) Total nilai tertimbang Pendanaan dari Nasabah Korporasi sebesar Rp53,44 triliun, dengan komposisi 44,13% dari total ASF.

Sedangkan, nilai tertimbang *required stable funding* (RSF) mencapai Rp110,17 triliun yang terdiri dari :
1) Total *High Quality Liquid Assets* (HQLA) sebesar Rp1,51 triliun dengan komposisi 1,37% dari total RSF;
2) Total Pinjaman kategori Lancar & Dalam perhatian Khusus serta Surat Berharga kategori Lancar & Kurang Lancar sebesar Rp95,82 triliun dengan komposisi 86,98% dari total RSF, dan;
3) Aset-aset lainnya yang terdiri dari Pinjaman kategori *non-performing*, aset tetap, dan faktor pengurang modal sebesar Rp12,45 triliun dengan komposisi 11,30% dari total RSF.

Perkembangan NSFR bank mengalami peningkatan secara Triwulanan (QoQ) sebesar 3,31% dari semula 106,62% menjadi 109,93%. Peningkatan NSFR tersebut disebabkan oleh total ASF bank naik sebesar Rp227,26 miliar atau 0,19% dari semula Rp120,88 triliun menjadi Rp121,11 triliun, sedangkan untuk total RSF bank mengalami penurunan sebesar Rp3,20 triliun atau 2,83% dari semula Rp113,37 triliun turun menjadi Rp110,17 triliun.

Peningkatan Nilai ASF posisi 31 Desember 2025 disebabkan oleh adanya peningkatan Simpanan yang berasal dari nasabah perorangan dan Pendanaan yang berasal dari nasabah usaha mikro dan usaha kesil sebesar Rp4,98 triliun dari Rp41,08 triliun posisi September 2025 menjadi Rp46,06 triliun posisi 31 Desember 2025 dan peningkatan pada Modal sebesar Rp153,84 miliar dari posisi September 2025 sebesar Rp21,45 Triliun menjadi Rp21,60 triliun pada Desember 2025, namun terdapat penurunan pada Pendanaan yang berasal dari nasabah korporasi sebesar Rp4,90 triliun dari posisi September 2025 sebesar Rp58,35 triliun menjadi Rp53,44 triliun pada Desember 2025. Pada nilai RSF mengalami penurunan diakibatkan oleh menurunnya Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (*performing*) dan surat berharga juga mengalami penurunan sebesar Rp3,32 triliun dari posisi September 2025 sebesar Rp99,15 triliun menjadi Rp95,82 triliun pada Desember 2025.

Dalam aspek interdependent aset dan kewajiban, tidak terdapat aset dan liabilitas tertentu yang saling bergantung satu sama lain.

As of December 31, 2025, the Bank's Net Stable Funding Ratio (NSFR) stood at 109.93%. The weighted value of Available Stable Funding (ASF) reached IDR121.11 trillion, comprising:
1. Total weighted capital amounting to IDR21.60 trillion, representing 17.84% of total ASF;
2. Total weighted funding from retail and micro, small, and medium enterprise (MSME) customers amounting to IDR46.06 trillion, representing 38.03% of total ASF; and
3. Total weighted funding from corporate customers amounting to IDR53.44 trillion, representing 44.13% of total ASF.

Meanwhile, the weighted value of Required Stable Funding (RSF) reached IDR110.17 trillion, comprising:
1. Total High Quality Liquid Assets (HQLA) amounting to IDR1.51 trillion, representing 1.37% of total RSF;
2. Total loans in the current category and those under special mention, as well as securities in the current and underperforming categories, amounting to IDR95.82 trillion, representing 86.98% of total RSF; and
3. Other assets consisting of non-performing loans, fixed assets, and capital deduction factors amounting to IDR12.45 trillion, representing 11.30% of total RSF.

On a quarterly basis, the Bank's NSFR increased by 3.31% from 106.62% to 109.93%. The increase in NSFR was driven by an increase in total ASF of IDR2.26 trillion or 0.19%, from IDR120.88 trillion to IDR121.11 trillion, while total RSF decreased by IDR3.20 trillion or 2.83%, from IDR113.37 trillion to IDR110.17 trillion.

The increase in Available Stable Funding (ASF) as of December 31, 2025 was primarily driven by an increase in deposits from individual customers and funding from micro and small enterprise customers amounting to IDR4.98 trillion, from IDR41.08 trillion as of September 2025 to IDR46.06 trillion as of December 31, 2025, as well as an increase in capital of IDR153.84 billion, from IDR21.45 trillion as of September 2025 to IDR21.60 trillion as of December 2025. However, this was partially offset by a decrease in funding from corporate customers amounting to IDR4.90 trillion, from IDR58.35 trillion as of September 2025 to IDR53.44 trillion as of December 2025. Meanwhile, Required Stable Funding (RSF) decreased, primarily attributable to a decline in loans classified as Current and Special Mention (performing) and securities, which decreased by IDR3.32 trillion, from IDR99.15 trillion as of September 2025 to IDR95.82 trillion as of December 2025.

The increase in ASF as of December 31, 2025 was primarily attributable to an increase in deposits from customers.

Aset Terikat (Encumbrance) (ENC) — Encumbered Assets (ENC)

Desember 2025 December 2025	**Aset Terikat (*Encumbered*)** Encumbered Assets	**aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas** Assets that are stored or contracted with the Central Bank but not used to generate liquidity	**Aset tidak terikat (*unencumbered*)** Unencumbered assets	**Total**
Aset-aset dalam laporan posisi keuangan dapat disajikan terperinci sepanjang dibutuhkan Assets in the statement of financial position can be presented in detail as needed	**8,790,000**	**14,084,444**	**25,122,191**	**47,996,635**

Analisis
Analysis

a. Aset terikat (*encumbered assets*) adalah aset bank secara konsolidasi yang terbatas untuk kebutuhan likuiditas, secara legal dan kontraktual oleh Bank pada saat terjadi kondisi stres. *Encumbered assets* tidak termasuk aset yang disimpan atau diperjanjikan dengan Bank Indonesia namun belum digunakan untuk menghasilkan likuiditas. Saat ini, Bank memiliki aset terikat sebesar Rp8,79 triliun.
b. Saat ini, Bank memiliki aset bank secara konsolidasi yang disimpan atau diperjanjikan dengan Bank Indonesia namun belum digunakan untuk menghasilkan likuiditas yaitu penempatan pada Bank Indonesia sbs Rp14,08 triliun sebagaimana diatur dalam POJK Nomor 42/POJK.03/2015 perihal Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*) Bagi Bank Umum.
c. Aset Tidak Terikat merupakan aset bank secara konsolidasi yang memenuhi syarat sebagai HQLA sebagaimana diatur dalam POJK Nomor 42/POJK.03/2015 perihal Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*) Bagi Bank Umum selain yang tertera pada poin b. Saat ini Bank memiliki aset tidak terikat sebesar Rp25,12 triliun, antara lain berupa Kas, Surat Berharga Pemerintah, Surat Berharga Korporasi.

a. Encumbered assets are consolidated bank assets that are legally and contractually restricted for liquidity purposes under stress conditions. Encumbered assets do not include assets placed or pledged with Bank Indonesia but not yet utilized to generate liquidity. Currently, the Bank has encumbered assets amounting to IDR8.79 trillion
b. Currently, the Bank has consolidated assets placed or pledged with Bank Indonesia but not yet utilized to generate liquidity, namely placements with Bank Indonesia amounting to IDR14.08 trillion, as regulated under POJK No.42/POJK.03/2015 concerning Liquidity Coverage Ratio (LCR) Requirements for Commercial Banks
c. Unencumbered assets represent consolidated bank assets that qualify as High Quality Liquid Assets (HQLA) as regulated under POJK No.42/POJK.03/2015 concerning Liquidity Coverage Ratio (LCR) Requirements for Commercial Banks, excluding those referred to in point b. Currently, the Bank has unencumbered assets amounting to IDR25.12 trillion, including Cash, Government Securities, and Corporate Securities

Risiko Stratejik

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan perubahan lingkungan bisnis. Risiko ini timbul antara lain karena bank menerapkan strategi yang kurang sejalan dengan visi dan misi bank, melakukan analisis lingkungan stratejik yang kurang komprehensif dan/atau terdapat ketidaksesuaian rencana stratejik. Selain itu risiko stratejik juga timbul karena kegagalan dalam mengantisipasi perubahan lingkungan bisnis, mencakup kegagalan dalam mengantisipasi perubahan teknologi, perubahan kondisi ekonomi makro, dinamika kompetisi di pasar, dan perubahan kebijakan dari regulator.

Strategic Risk

Strategic Risk is the risk due to inaccuracy in making and/ or implementing a strategic decision and failure to anticipate changes in the changing business environment. This risk arises partly because bank **bjb** implements a strategy that is not in line with bank **bjb** vision and mission, conducts an analysis of the strategic environment that is less comprehensive and/or there is a discrepancy in the strategic plan. In addition, strategic risks also arise because of failures in anticipating changes in the business environment, including failures in anticipating technological changes, changes in macroeconomic conditions, dynamics of competition in the market, and changes in policy from the regulator.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi melakukan penetapan serta pengarahan mengenai strategi bisnis bank **bjb** sesuai dengan tugas dan kewenangannya. Dalam melakukan strategi bisnis tersebut disesuaikan dengan tingkat risiko yang dapat diterima oleh bank **bjb**. Selain itu, bank **bjb** juga melakukan penyesuaian strategi- strategi jangka pendek, jangka menengah maupun jangka panjang sejalan dengan arah bisnis dan perkembangan kondisi internal serta perkembangan kondisi eksternal.

Dalam menerapkan strategi bisnis tersebut dituangkan dalam KUDT serta rencana bisnis bank (RBB) yang penyusunannya ditetapkan oleh Direksi dengan meminta persetujuan dari Dewan Komisaris. Direksi mengarahkan kepada masing-masing unit kerja untuk mengimplementasikan rencana bisnis bank tersebut untuk mencapai tujuan yang telah ditetapkan.

Dalam melakukan pengelolaan strategi bank **bjb**, Direksi dibantu oleh Divisi Perencanaan Strategis dalam memonitor implementasi strategi bank **bjb** termasuk implementasi rencana

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors determine and direct bank **bjb** business strategy in accordance with its duties and authorities. In carrying out the business strategy, it is adjusted to the level of risk that is acceptable to bank **bjb**. In addition, bank **bjb** has also adjusted its short-term, mediumterm and long-term strategies in line with the direction of the business and the development of internal conditions and the development of external conditions.

In implementing the business strategy, it is stated in KUDT bank business plan (RBB), the preparation is determined by Board of Directors by requesting approval from the Board of Commissioners. Board of Directors directs each work unit to implement bank business plan to achieve the stated goals.

In managing bank **bjb** strategies, Board of Directors is assisted by the Strategic Planning Division in monitoring the implementation of bank **bjb** strategies, including the implementation of bank

bisnis bank **bjb**. Selain itu dilakukan analisa implementasi rencana bisnis dan melaporkan hasil analisa kepada Direksi.

bjb business plans. In addition, an analysis is carried out on the implementation of the business plan and reports the results of the analysis to Board of Directors.

Seluruh unit bisnis/unit pendukung bertanggung jawab dalam membantu Direksi menyusun perencanaan stratejik dan mengimplementasikan strategi yang telah ditetapkan secara efektif. Unit-unit tersebut juga bertanggung jawab untuk memastikan bahwa pengelolaan risiko stratejik telah sesuai dengan kebijakan yang telah ditetapkan.

All business units/supporting units are responsible for assisting Board of Directors in developing strategic plans and implementing the strategies that have been set effectively. These units are also responsible for ensuring that strategic risk management is in accordance with established policies.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko stratejik yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank tersebut. Penyusunan rencana bisnis bank (RBB) merupakan perencanaan strategis untuk mencapai tujuan yang telah bank **bjb** tetapkan. Sehingga dalam penyusunan kebijakan disesuaikan dengan rencana bisnis bank yang dapat mendukung dalam pencapaian tujuan strategis bank **bjb**.

Adequacy of Policies, Procedures and Limit Determination

bank **bjb** has a strategic risk management policy and guidelines that are regularly updated and evaluated on bank **bjb** risk management policies and guidelines. The preparation of a bank business plan (RBB) is a strategic plan to achieve the goals bank **bjb** has set. So that the preparation of policies tailored to bank **bjb** business plan that can support the achievement of bank **bjb** strategic objectives.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko stratejik. bank **bjb** melakukan identifikasi, pengukuran dan pemantauan risiko stratejik dengan melakukan pemantauan atas pencapaian kinerja bank **bjb** dengan rencana bisnis bank yang telah ditetapkan, selain itu bank memperhatikan perubahan kondisi lingkungan bisnis untuk dilakukan penyesuaian kepada strategi yang akan diambil oleh bank **bjb**, bank melakukan pengembangan bisnis dengan memperhatikan tingkat risiko yang dapat diterima oleh bank **bjb**, serta melakukan pemantauan terhadap posisi bisnis bank **bjb**.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As the Risk Management Information System

In the adequacy of the implementation of the risk management process, bank **bjb** conducted identification, measures, monitors and controls strategic risk. bank **bjb** identifies, measures, and monitors strategic risk by monitoring the achievement of bank **bjb**performance with bank **bjb** business plan that has been set, in addition bank **bjb** pays attention to changes in business environment conditions to make adjustments to the strategy to be taken by bank **bjb**, bank **bjb** conducts business development by taking into account the level risks that can be accepted by bank **bjb**, as well as monitoring bank **bjb** business position.

Adapun upaya pengendalian yang dilakukan untuk risiko stratejik adalah dengan melakukan analisa atas pencapaian kinerja bank **bjb**, mengambil langkah-langkah stratejik yang dirasa perlu sebagai respon terhadap perubahan kondisi bisnis, melakukan *business review* atas pencapaian kinerja bisnis secara berkala.

The control measures undertaken for strategic risk are by analyzing the achievement of bank **bjb** performance, taking strategic steps deemed necessary in response to changes in business conditions, conducting business reviews on the achievement of business performance on a regular basis.

Sistem Pengendalian Intern yang Menyeluruh

Dalam pengendalian internal untuk risiko stratejik bank melibatkan seluruh lini bisnis perusahaan serta kegiatan pengendalian yang dipantau pula oleh Unit Kerja Perencanaan Strategis, Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal

Comprehensive Internal Control System

In internal control for strategic risk, bank **bjb** involves all lines of the company's business as well as control activities which are also monitored by the Strategic Planning Work Unit, Risk Management Work Unit and Internal Audit Unit.

Risiko Operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional bank. Risiko operasional melekat kepada seluruh aktivitas bank, oleh karena itu risiko operasional tidak dapat dihilangkan namun dapat dikendalikan melalui mitigasi risiko yang memadai. Dampak kerugian dari risiko operasional dapat berupa kerugian keuangan atau kerugian non keuangan.

bank **bjb** melakukan tata kelola mengenai pengelolaan risiko operasional yang dilakukan melalui *three line of defense* yaitu *Risk Taking Unit* sebagai lini pertahanan pertama, unit kerja Manajemen Risiko Operasional sebagai lini pertahanan kedua, serta Internal Audit sebagai lini pertahanan ketiga.

Lini pertahanan pertama memiliki tanggung jawab untuk memastikan bahwa seluruh proses operasional yang dilakukan telah sesuai dengan kebijakan dan prosedur yang berlaku, melakukan identifikasi risiko operasional serta melakukan mitigasi atas peristiwa kejadian risiko operasional.

Lini pertahanan kedua yang berfungsi untuk mendukung dan memastikan unit kerja pada lini pertahanan pertama telah melakukan pengelolaan risiko secara efektif. Lini pertahanan ketiga memiliki peran untuk memastikan proses pengelolaan risiko operasional yang dilakukan oleh lini pertahanan pertama dan kedua telah berlangsung secara efektif dalam memitigasi kejadian risiko yang sudah terjadi maupun yang bersifat potensial agar tidak menimbulkan potensi kerugian bagi bank **bjb**.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi melakukan pengawasan aktif atas manajemen risiko operasional, antara lain melalui Komite Risiko baik yang berada pada level Komisaris maupun Direksi. Dalam pelaksanaan pengawasan aktif yang dilakukan Dewan Komisaris, dilakukan melalui Komite Pemantau Risiko. Sementara pada tingkat Direksi dilakukan melalui Komite Manajemen Risiko yang antara lain membahas mengenai kebijakan manajemen risiko bank **bjb**. Dalam rangka meminimalisir kejadian *fraud*, Direksi melakukan sosialisasi kepada seluruh karyawan mengenai pencegahan terkait *fraud* sebagai langkah untuk meningkatkan *awareness* karyawan mengenai kejadian *fraud*. Selain itu, sebagai upaya dalam peningkatan *awareness* terhadap risiko operasional bank **bjb** menerbitkan *comic strip* "Kang Risman" secara rutin yang berisi mengenai penerapan manajemen risiko operasional pada setiap aktivitas bank **bjb**.

bank **bjb** memiliki unit kerja independen yang melaksanakan pengelolaan manajemen risiko operasional secara *bankwide*

Operational Risk

Operational risk is the risk due to inadequate and/or malfunctioning internal processes, human error, system failure, and/or external events that affected bank **bjb** operations. Operational risk is inherent in all bank **bjb** activities, therefore operational risk can not be eliminated but can be controlled through adequate risk mitigation. The impact of losses from operational risk can be in the form of financial losses or nonfinancial losses.

bank **bjb** implements governance regarding operational risk management through three lines of defense, namely the Risk Taking Unit as the first line of defense, Operational Risk Management work unit as the second line of defense, and Internal Audit as the third line of defense.

The first line of defense has the responsibility to ensure that all operational processes carried out are in accordance with applicable policies and procedures, identify operational risks and mitigate operational risk event.

The second line of defense, which functions to support and ensure that work units on the first line of defense have effectively carried out risk management. The third line of defense has the role to ensure the operational risk management process carried out by the first and second line of defense has been carried out effectively in mitigating risk events that have already occurred and that are potential in nature so as not to cause potential losses to bank **bjb**.

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors carry out active oversight of operational risk management, including through the Risk Committee both at the level of commissioners and Board of Directors. In the implementation of active supervision carried out by the Board of Commissioners, it is conducted through the Risk Monitoring Committee. While at Board of Directors level, it is carried out through the Risk Management Committee while discussing bank **bjb** risk management policies. In order to minimize the incidence of fraud, Board of Directors conducts socialization to all employees regarding fraud prevention as a step to increase employee awareness regarding fraud events. In addition, as an effort to increase awareness of operational risk, the bank **bjb** regularly publishes the comic strip "Kang Risman" containing the implementation of operational risk management in every bank **bjb** activity.

bank **bjb** has an independent work unit that carry out bankwide operational risk management, namely the Operational Risk

yaitu Divisi Manajemen Risiko Operasional. Unit ini memiliki peran dalam menetapkan standard dan kebijakan pengelolaan risiko operasional, dan berhubungan serta berkoordnasi dengan seluruh unit bisnis dan *supporting unit* untuk memastikan langkah mitigasi yang dilakukan telah cukup dan memadai untuk mencegah potensi risiko operasional.

bank **bjb** melakukan pengelolaan risiko operasional pada seluruh aktivitas, dimana seluruh karyawan wajib berperan serta dalam mengelola risiko operasional pada unit kerja masing-masing serta memperhatikan kontrol yang efektif untuk mengantisipasi kemungkinan terjadinya risiko yang dapat merugikan bank **bjb**.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank tersebut. Selain itu bank juga telah memiliki kebijakan lain terkait manajemen risiko operasional, diantaranya kebijakan manajemen risiko, kebijakan sistem pengendalian internal, SOP *business continuity management* yang didalamnya meliputi *business continuity plan* sebagai prosedur kelangsungan usaha bank, *Emergency Response Plan* sebagai prosedur tanggap darurat bencana dalam rangka penyelamatan data dan aset serta *disaster recovery plan* sebagai prosedur kelangsungan sistem dan infrastruktur pendukung Teknologi Informasi, Kebijakan pengelolaan Teknologi Informasi. Di samping itu terkait dengan kebijakan pengembangan produk dan kegiatan bank baru terlebih dahulu dilakukan analisa untuk menilai risiko yang melekat terhadap produk/kegiatan tersebut.

bank **bjb** memiliki prosedur operasional untuk proses aktivitas kegiatan operasional bank yang harus dilaksanakan oleh setiap unit kerja dengan memperhatikan sistem pengendalian intern yang memadai sehingga dapat meminimalisir kemungkinan terjadinya risiko operasional pada bank **bjb**. Selain itu bank **bjb** memiliki kebijakan terkait limit kewenangan dalam kegiatan operasional, pemisahan tugas dan tanggung jawab pada setiap level jabatan, serta adanya *approval* untuk setiap eskalasi.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Dalam mendukung penerapan manajemen risiko operasional untuk proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko, bank **bjb** telah mengembangkan alat bantu manajemen risiko operasional yaitu:

a. *Risk Control Self Assessment* (RCSA) merupakan penilaian sendiri untuk mengukur eksposur risiko dari kumpulan *risk register* sebagai analisis potensi risiko dari kegiatan operasional bank. Penilaian RCSA mencakup assessment untuk sistem pengendalian risiko yang telah diimplementasikan bank **bjb**.

Group, which is under the Risk Management Division. This unit has a role in setting standards and policies for operational risk management, and in liaising and coordinating with all business units and supporting units to ensure adequate and sufficient mitigation measures are taken to prevent potential operational risks.

bank bank **bjb** has managed operational risk in all activities, where all employees are required to participate in managing operational risk in their respective work units and pay attention to effective controls to anticipate possible risks that may harm bank **bjb**.

Adequacy of Policies, Procedures and Limit Determination

bank **bjb** has policies and operational risk management guidelines which are regularly updated and evaluated on bank **bjb** risk management policies and guidelines. In addition, bank **bjb** also has other policies related to operational risk management, including anti-fraud policies, Business Continuity Management policies which include the Business Continuity Plan as a bank **bjb** business continuity procedure, Emergency Response Plan as a disaster emergency response procedure in the context of saving data and assets and Disaster Recovery Plan as a procedure for the continuity of systems and infrastructure supporting Information Technology, Information Technology Management Policies. Besides that, related to product development policies and new activities, an analysis is first carried out to assess the risks inherent in these activities/ product.

bank **bjb** has operational procedures for the process of bank **bjb** operational activities that must be carried out by each work unit by taking into account adequate internal control systems so as to minimize the possibility of operational risk at bank **bjb**. In addition bank **bjb** has a policy related to authority limits in operational activities, segregation of duties and responsibilities at each level of position, as well as approval for each escalatio.

Adequacy of the Risk Identification, Measurement, Monitoring, and Control Process, and the Risk Management Information System

In supporting the implementation of the operational risk management for the process of identifying, measuring, monitoring and controlling Risk, bank **bjb** has developed risk management tools, namel:

a. Risk Control Self Assessment (RCSA) is a selfassessment to measure risk exposures from a collection of risk registers as an analysis of potential risks from bank **bjb** operations. The RCSA assessment includes an assessment for the risk control system that bank **bjb** has implemented.

b. *Key Risk Indicator* merupakan *tools* yang digunakan untuk mengukur eksposur risiko melalui pengukuran terhadap indikator risiko yang ditetapkan sebagai *key risk* sebagai *early warning* dalam mendeteksi potensi- potensi risiko.
c. *Loss Event Database* merupakan pengumpulan data peristiwa risiko yang terjadi. Data ini bertujuan sebagai pemenuhan *internal loss database* sehingga bank memiliki data kerugian yang pernah terjadi pada bank selain itu data tersebut juga dapat digunakan untuk pengukuran kecukupan modal dengan metode yang lebih *advance*.

Dalam rangka meningkatkan ketahanan operasional atas gangguan maupun bencana, di tahun 2025 bank **bjb** telah melakukan penerapan standar internasional didalam pengelolaan kelangsungan usaha melalui penerapan ISO 22301:2019 *Business Continuity Management System* (BCMS). Selain hal tersebut, bank **bjb** telah memiliki *Computer Security Incident Response Team* (CSIRT) yang terdaftar di BSSN sebagai salah satu upaya mempermudah proses pertukaran informasi penanganan potensi risiko insiden siber. Di samping itu, bank menerapkan pelaksanaan *Focus Group Discussion* (FGD) mengenai *issue* risiko operasional beserta upaya pengendalian yang secara rutin dilakukan oleh masing-masing unit kerja. Proses identifikasi, pengukuran, pemantauan dan pengendalian risiko operasional tersebut diperlukan dukungan infrastruktur dan sumber daya manusia yang memadai sesuai dengan lingkup dan kompleksitas bisnis bank **bjb**. Selain itu terdapat Kontrol Internal dalam hal mendukung pelaksanaan fungsi kepatuhan dan manajemen risiko melalui *monitoring* dan evaluasi pelaksanaan fungsi kepatuhan dan manajemen risiko dalam aktivitas operasional dan perkreditan dengan sasaran untuk mengidentifikasi aspek kepatuhan dan manajemen risiko yang dilaksanakan oleh Kantor Cabang maupun Kantor Wilayah.

Untuk pengukuran risiko operasional yang terkait dengan alokasi modal dan ATMR risiko operasional, maka bank **bjb** melakukan perhitungan dengan metode Pendekatan standar sesuai dengan ketentuan dari regulator.

Pengungkapan Kuantitatif Risiko Operasional

b. Key Risk Indicator is a tool used to measure risk exposures through measurement of risk indicators that are set as key risks as an early warning in detecting potential risks.

c. Loss Event Database is a collection of risk event data that occurs. This data aims as a fulfillment of the internal loss database so that bank **bjb** has data on losses that have occurred at bank **bjb** besides the data can also be used to measure.

To enhance operational resilience against disruptions and disasters, in 2025 **bjb** implemented international standards in business continuity management through the adoption of ISO 22301:2019 Business Continuity Management System (BCMS). In addition, **bjb** has established a Computer Security Incident Response Team (CSIRT) registered with the National Cyber and Crypto Agency (BSSN) to facilitate information exchange in handling potential cyber incident risks.Furthermore, the bank conducts regular Focus Group Discussions (FGD) on operational risk issues and corresponding control measures across each business unit. The processes of identification, measurement, monitoring, and control of operational risk are supported by adequate infrastructure and human resources in line with the scope and complexity of **bjb**'s business. In addition, internal controls are implemented to support compliance and risk management functions through monitoring and evaluation of compliance and risk management implementation in operational and lending activities, with the objective of identifying compliance and risk management aspects across branch and regional offices.

For operational risk measurement related to capital allocation and operational risk RWA, bank **bjb** calculates it using the Basic Indicator Approach method in accordance with the provisions of the regulator.

Quantitative Disclosure Operational Risk

Tabel Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual
Table of Quantitative Disclosure of Operational Risk – Bank Individually

(dalam jutaan Rupiah/ in IDR million)

No	Kategori Portfolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Komponen Indikator Bisnis Components of Business Indicators	Modal Minimum Risiko Operasional Minimum Operational Risk Capital	ATMR RWA	Komponen Indikator Bisnis Components of Business Indicators	Modal Minimum Risiko Operasional Minimum Operational Risk Capital	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pendekatan Standar Basic Approach	**633,161**	**633,161**	**7,914,517**	586,741	586,741	7,344,263

No	Kategori Portfolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Komponen Indikator Bisnis Components of Business Indicators	Modal Minimum Risiko Operasional Minimum Operational Risk Capital	ATMR RWA	Komponen Indikator Bisnis Components of Business Indicators	Modal Minimum Risiko Operasional Minimum Operational Risk Capital	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Total Eksposur Total Exposure		633,161	633,161	7,914,517	7,914,517	586,741	586,741

*) Sesuai SEOJK Nomor 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum
*) In accordance with OJK Circular Letter Number 6/SEOJK.03/2020 dated April 29, 2020 concerning Calculation of Risk-Weighted Assets for Operational Risk Using the Standard Approach for Commercial Banks

Tabel Pengungkapan Kuantitatif Risiko Operasional - Bank secara Konsolidasi dengan Entitas Anak
Table of Quantitatve Disclosure Operational Risk - Bank Consolidated with Subsidiaries

(dalam jutaan Rupiah/ in IDR million)

No	ATMR bank bjb bank bjb RWA	Total ATMR Konsolidasi Total Consolidated RWA
1	7,914,517	8,696,189

Dalam penyajian informasi mengenai risiko operasional yang dihadapi, bank **bjb** telah menyusun beberapa pelaporan-pelaporan mengenai eksposur risiko operasional diantaranya yaitu profil risiko operasional secara *bankwide* yang disusun secara berkala, selain itu bank **bjb** juga membuat laporan secara rutin mengenai kejadian risiko operasional berdasarkan data yang diperoleh dari *tools* manajemen risiko, terdapat juga laporan risiko secara insidental yang dibuat sesuai dengan kebutuhan berdasarkan *risk event* yang terjadi.

In presenting information regarding operational risks faced, bank **bjb** has compiled several reports regarding operational risk exposures including bank-wide operational risk profiles which are compiled periodically, besides bank **bjb** also regularly reports on operational risk events based on the data obtained. From risk management tools, there are also incidental risk reports that ar made according to the needs based on the risk events that occur.

Sistem Pengendalian Intern yang Menyeluruh

Sistem pengendalian internal dalam penerapan manajemen risiko mencakup:

a. Prosedur operasional yang sesuai dengan proses aktivitas kegiatan operasional bank **bjb** sehingga dapat meminimalisir kemungkinan terjadinya risiko operasional pada bank **bjb**.
b. Kebijakan terkait limit kewenangan dalam kegiatan operasional, pemisahan tugas dan tanggung jawab pada setiap level jabatan, serta adanya *approval* untuk setiap eskalasi.
c. Pemisahan fungsi yang jelas antara antara unit bisnis dan unit pendukung dengan unit yang melaksanakan fungsi pengendalian.

Comprehensive Internal Control System

Control System In the Implementation of Risk Management Include:

a. Operational procedures in accordance with the process of bank **bjb** operational activities so as to minimize the possibility of operational risk at bank **bjb**.
b. Policies related to authority limits in operational activities, separation of duties and responsibilities at each level of position, as well as approval for each escalation.
c. Clear separation of functions between business units and supporting units and units that carry out control functions.

Risiko Hukum

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Kelemahan aspek yuridis antara

Legal Risk

Legal Risk is the risk due to lawsuits and/or weaknesses in juridical aspects. Weaknesses in the juridical aspects include,

lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna. Risiko hukum antara lain dapat bersumber dari pada operasional, perjanjian dengan pihak ketiga, ketidakpastian hukum dan kelalaian penerapan hukum, hambatan dalam proses litigasi untuk penyelesaian klaim, serta masalah yurisdiksi antar negara.

Pengawasan Aktif Dewan Komisaris dan Direksi

Para pihak yang berkepentingan terkait dengan risiko hukum yaitu Dewan Komisaris, Direksi dan seluruh karyawan bank **bjb**, dimana para pihak tersebut bertanggungjawab dalam pengelolaan risiko hukum. Dewan Komisaris dan Direksi memantau risiko hukum antara lain melalui pelaporan risiko hukum serta laporan lainnya yang berkaitan dengan legal. Dalam pelaksanaan pengelolaan risiko hukum bank telah memiliki unit kerja khusus yang menangani permasalahan di bidang hukum yang terdiri dari bagian litigasi dan non litigasi.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko hukum yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank **bjb** tersebut. Selain itu bank **bjb** juga telah memiliki kebijakan dan prosedur dalam pengelolaan di bidang hukum untuk memastikan bahwa aktivitas bank telah sesuai dengan ketentuan perundang- undangan serta peraturan lainnya yang berlaku, sehingga bank dapat terhindar dari risiko hukum. Selain itu bank **bjb** telah memiliki standardisasi dokumen hukum bagi produk dan layanan bank **bjb** yang dilakukan *review* secara berkala sesuai dengan perkembangan bisnis bank **bjb**. bank juga melakukan kajian risiko hukum untuk setiap produk dan aktivitas baru sebagai langkah untuk memitigasi risiko hukum.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Dalam kecukupan proses penerapan manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko hukum oleh Divisi Hukum. Divisi Hukum tersebut bertindak sebagai "*legal watch*" yang menyediakan analisis/advis hukum kepada seluruh pegawai pada setiap jenjang organisasi, selain itu juga berfungsi dalam memberikan legal opini dalam setiap perjanjian kerjasama yang akan dilakukan oleh bank **bjb**. bank dalam melakukan pengelolaan risiko hukum dibantu oleh konsultan hukum untuk penanganan kasus hukum yang terjadi, dimana hal tersebut dilakukan untuk memitigasi dampak risiko hukum yang lebih luas.

among others, the existence of lawsuits, the absence of supporting legislation, or weaknesses of the engagement such as nonfulfillment of contract legal requirements and imperfect collateral binding. Legal risks can originate from operational risks, agreements with third parties, legal uncertainty, and negligence in the application of the law, obstacles in the litigation process for settlement of claims, and jurisdictional issues between countries.

Active Supervision of the Board of Commissioners and Board of Directors

Stakeholders related to legal risk are the Board of Commissioners, Board of Directors and all bank **bjb** employees, where the parties are responsible for managing legal risk. The Board of Commissioners and Board of Directors monitor legal risks, among others, through legal risk reporting and other reports relating to the law. In implementing legal risk management, bank **bjb** has a special work unit that handles legal issues that consist of litigation and non-litigation sections.

Adequacy of Policies, Procedures, and Limit Determination

bank **bjb** has a policy and Legal Risk Management Guidelines that are regularly updated and evaluated on bank **bjb** risk management policies and guidelines. In addition, bank **bjb** also has policies and procedures in the management of the legal sector to ensure that bank **bjb** activities are in accordance with statutory provisions and other applicable regulations, so that bank **bjb** can avoid legal risk. In addition, bank **bjb** have standardized legal documents for bank **bjb** products and services, which are regularly reviewed in accordance with bank **bjb** business development. bank **bjb** also conducts legal risk reviews for each new product and activity as a step to mitigate legal risk.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, and Risk Management Information System

In the adequacy of the process of implementing risk management, bank **bjb** conducts the process of identifying, measuring, monitoring and controling legal risks by the Legal Division. The Legal Division acts as a "legal watch" which provides legal analysis/advice to all employees at every level of the organization, but also functions in providing legal opinion in any cooperation agreement to be made by bank **bjb**. bank **bjb** in managing legal risk is assisted by legal consultants to handle legal cases that occur, where it is done to mitigate the impact of wider legal risks.

Dalam melakukan pengendalian risiko hukum bank **bjb** melakukan beberapa hal diantaranya yaitu:

a. Proses kajian hukum dan pemberian opini atas produk serta layanan bank termasuk aktivitas dan produk baru.
b. Terdapat standardisasi dokumen hukum bagi produk dan layanan bank **bjb**.
c. Kaji ulang terhadap dokumen-dokumen legal yang berlaku yang disesuaikan dengan perkembangan bisnis.
d. Kebijakan dan prosedur hukum yang memadai.
e. Melakukan penanganan kasus hukum yang dibantu juga oleh konsultan hukum apabila diperlukan.
f. Membantu unit-unit terkait dalam penanganan kasus hukum.
g. Memberikan informasi dan pengetahuan hukum kepada unit-unit terkait.
h. Mendokumentasikan setiap kejadian risiko hukum dan jumlah potensi kerugian akibat risiko hukum tersebut.
i. Terdapat fungsi legal pada aktivitas perkreditan dengan adanya unit bisnis legal.
j. Terdapat fungsi legal pada aktivitas pengadaan barang dan jasa yang membantu dalam proses *drafting* perjanjian kerjasama dengan pihak ketiga.

Sistem Pengendalian Intern yang Menyeluruh

Sistem pengendalian internal yang menyeluruh dalam proses pelaksanaan manajemen risiko hukum dilaksanakan secara berkala oleh Divisi Hukum dan berkoordinasi dengan Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat bank tidak memenuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Pengelolaan risiko kepatuhan dilakukan melalui penerapan sistem pengendalian intern yang konsisten.

Pengawasan Aktif Dewan Komisaris dan Direksi

Para pihak yang berkepentingan terkait dengan risiko Kepatuhan yaitu Dewan Komisaris, Direksi dan seluruh karyawan bank **bjb**, dimana para pihak tersebut bertanggungjawab dalam pengelolaan risiko kepatuhan. Penerapan prinsip dan budaya kepatuhan dimulai dari komitmen Dewan komisaris dan Direksi untuk memenuhi seluruh ketentuan yang berlaku. Kepatuhan terhadap ketentuan dan peraturan yang berlaku merupakan tanggung jawab dari seluruh jajaran organisasi termasuk Dewan Komisaris, Direksi dan seluruh karyawan.

Struktur organisasi dalam melakukan pengelolaan risiko kepatuhan, bank **bjb** telah membentuk unit kerja kepatuhan yaitu Divisi Kepatuhan yang bertanggung jawab untuk memastikan bahwa seluruh unit yang ada di bank **bjb** telah

In carrying out legal risk control bank **bjb** does several things including:

a. The legal review process and providing opinions on bank **bjb** products and services including new activities and products.
b. The standardized legal documents for bank **bjb** products and services.
c. Review of applicable legal documents that are adjusted to cuurent business development.
d. Adequate legal policies and procedures.
e. Handling legal cases that are also assisted by legal consultants if needed.
f. Assist related units in handling legal cases.
g. Providing information and knowledge.
h. Documenting each legal risk event and the amount of potential loss due to the legal risk
i. A legal function in loan activities with the existence of a legal business unit
j. A legal function in goods and services procurement activities assisting in the drafting process of cooperation agreements with third parties.

Comprehensive Internal Control System

A comprehensive internal control system in the process of implementing legal risk management is carried out regularly by the Legal Division and coordinates with the Risk Management Work Unit and the Internal Audit Work Unit.

Compliance Risk

Compliance Risk is the risk due to bank **bjb** not fulfilling and/or not implementing the applicable laws and regulations. Compliance risk management is carried out through the implementation of a consistent internal control system.

Active Supervision of the Board of Commissioners and Board of Directors

Stakeholders associated with Compliance risk are the Board of Commissioners, Board of Directors and all bank **bjb** employees, where the parties are responsible for managing compliance risk. The application of the principle and culture of compliance begins with the commitment of the Board of Commissioners and Board of Directors to meet all applicable provisions. Compliance with applicable rules and regulation is the responsibility of all levels of organization, including the Board of Commissioners, Board of Directors, and all employees.

The organizational structure in managing compliance risk, bank **bjb** has formed a compliance work unit, namely the Compliance & AML-CFT Division which is responsible for ensuring that all units in bank **bjb** had complied with these regulations.

mematuhi pada peraturan-peraturan tersebut. Sementara Penanggung jawab atas kepatuhan suatu unit terhadap setiap peraturan yang berlaku berada pada setiap *Risk Taking Unit*.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko kepatuhan yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank **bjb** tersebut. Selain itu bank juga telah memiliki kebijakan mengenai Kebijakan Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) yang diantaranya membahas mengenai transaksi-transaksi yang mencurigakan serta pengkinian data nasabah, Kebijakan mengenai Pengendalian Gratifikasi yang bekerjasama dengan Komisi Pemberantasan Korupsi (KPK) dan terdapat Prosedur Kepatuhan untuk unit kerja. Selain itu, bank telah menerapkan ISO 37001 mengenai sistem manajemen anti penyuapan sebagai upaya bank untuk menerapkan tata kelola yang baik dalam aktivitas bank dan ISO 37301 mengenai Sistem Manajemen Kepatuhan (SMK).

bank **bjb** telah memiliki kebijakan mengenai pelaporan kepatuhan melalui *compliance sheet* kepada unit kerja terkait. Selain itu terkait dengan produk dan aktivitas baru terlebih dahulu dilakukan analisa untuk menilai kepatuhan terhadap ketentuan yang berlaku dalam penerbitan produk/aktivitas tersebut.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko kepatuhan melalui *Risk Taking Unit*. Dalam melakukan identifikasi serta pengukuran atas risiko kepatuhan dilakukan oleh unit kerja kepatuhan dengan melakukan pemantauan atas penerapan kepatuhan di semua unit kerja.

Dalam melakukan pengendalian risiko kepatuhan bank **bjb** melakukan beberapa hal diantaranya yaitu:

a. Melakukan kajian terhadap kebijakan dan prosedur internal bank, serta pengajuan produk dan aktivitas baru.
b. Melakukan sosialisasi peraturan dan perundang-undangan yang berlaku kepada karyawan untuk mendukung terciptanya budaya kepatuhan.
c. Melakukan pemantauan atas pelaksanaan prinsip kehati-hatian bank **bjb**.
d. Melakukan pemantauan atas risiko kepatuhan.
e. Implementasi Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU- PPT).

Meanwhile, the person in charge of a unit's compliance with every applicable regulation is in each risk taking unit.

Adequacy of Policies, Procedures, and Limit Determination

bank **bjb** has a compliance risk management policy and guidelines that are periodically updated and evaluated on the bank **bjb** risk management policies and guidelines. In addition, bank **bjb** also has a policy on the Policy for the Implementation of Anti-Money Laundering, Counter Terrorism Financing and Prevention of Financing of Proliferation of Weapons of Mass Destruction Program (AML, CFT and PFWDM) which among other things discusses suspicious transactions and updating customer data, Policy on Gratification Control in collaboration with the Corruption Eradication Commission (KPK) and there are Compliance Procedures for work units. In addition, bank **bjb** has implemented ISO 37001 on the anti-bribery management system as an effort by bank **bjb** to implement good governance in bank **bjb** activities and ISO 37301 on the Compliance Management System (SMK).

bank **bjb** has a policy on compliance reporting through compliance sheets to related work units. In addition, with regard to new products and activities, analysis is first carried out to assess compliance with the applicable regulations in the issuance of these products/activities.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As the Risk Management Information System

In the adequacy of the application of risk management processes, bank **bjb** has conducted the process of identifying, measuring, monitoring and controling compliance risk through a Risk Taking Unit. The compliance work unit performed identification and measurement of compliance risk by monitoring the implementation of compliance in all work units.

In carrying out risk control, bank **bjb** compliance does several things including:

a. Reviewing bank **bjb** internal policies and procedures, as well as proposing new products and activities.
b. Disseminating the rules and regulations that apply to employees to support the creation of a culture of compliance
c. Monitoring the implementation of bank **bjb** prudential principles.
d. Monitoring the Compliance Risk.
e. Implementation of Anti-Money Laundering, Counter Terrorism Financing and Prevention of Financing of Proliferation of Weapons of Mass Destruction Program (AML, CFT and PFWDM).

f. Terdapat kebijakan pengendalian gratifikasi yang dikelola Unit Pengendalian Gratifikasi yang bekerjasama dengan Komisi Pemberantasan Korupsi (KPK) termasuk sosialisasi kepada karyawan untuk meningkatkan *awareness* karyawan terkait pengendalian gratifikasi.
g. Melakukan sosialisasi atas peraturan eksternal terbaru kepada unit kerja.

Dalam penyajian informasi mengenai risiko kepatuhan yang dihadapi, bank **bjb** telah menyusun beberapa pelaporan-pelaporan mengenai eksposur risiko kepatuhan diantaranya yaitu profil risiko kepatuhan secara *bankwide* yang disusum secara berkala, selain itu bank **bjb** juga membuat laporan secara rutin mengenai kejadian risiko kepatuhan berdasarkan data yang diperoleh dari *tools* manajemen risiko, terdapat juga laporan penerapan kepatuhan kepada manajemen.

Sistem Pengendalian Intern yang Menyeluruh

Sistem pengendalian internal yang menyeluruh dalam proses pelaksanaan manajemen risiko hukum dilaksanakan secara berkala oleh Divisi Kepatuhan dan berkoordinasi dengan Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan *stakeholder* yang bersumber dari persepsi negatif terhadap bank. Hal ini antara lain disebabkan oleh adanya pemberitaan media dan/atau rumor mengenai bank yang bersifat negatif, serta adanya komunikasi bank yang kurang efektif.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi memantau mengenai efektivitas penerapan Manajemen Risiko Reputasi di bank. Terkait wewenang dan tanggung jawab pengawasan aktif Dewan Komisaris dan Direksi bank **bjb**, Dewan Komisaris dan Direksi selalu memperoleh informasi yang jelas mengenai evaluasi dan penerapan manajemen risiko eksposur risiko reputasi.

Struktur organisasi untuk melakukan pengelolaan terhadap risiko reputasi, bank **bjb** telah membentuk unit kerja tersendiri yang mengelola risiko reputasi yaitu Divisi *Corporate Secretary*, unit kerja tersebut berfungsi untuk melakukan pengelolaan terhadap reputasi bank dan mengatur mengenai standar layanan di Kantor Cabang sebagai langkah untuk memitigasi risiko reputasi.

f. Implementing a gratification control policy that is managed by the Gratification Control Unit in collaboration with the Corruption Eradication Commission (KPK) Including socialization to employees to increase employee awareness regarding gratification control.
g. Disseminating the latest external regulations to the work unit.

In presenting information on compliance risk exposure, **bjb** prepares several reports, including periodic bank-wide compliance risk profiles. In addition, **bjb** produces regular reports on compliance risk events based on data generated from risk management tools, as well as reports on the implementation of compliance submitted to management.

Comprehensive Internal Control System

A comprehensive internal control system in the process of implementing legal risk management is carried out periodically by the Compliance & AML-CFT Division and coordinates with the Risk Management Work Unit and the Internal Audit Work Unit.

Reputation Risk

Reputation Risk is the risk due to a decrease in the level of stakeholder confidence that comes from negative perceptions of bank **bjb**. This is partly due to negative media coverage and/or rumors about bank **bjb**, as well as ineffective bank **bjb** communications.

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors monitor the effectiveness of the implementation of Reputation Risk Management in bank **bjb**. Related to the authority and responsibility of active supervision of bank **bjb** Board of Commissioners and Board of Directors, the Board of Commissioners and Board of Directors always obtain clear information regarding the evaluation and application of risk management for risk exposure to reputation risk.

The organizational structure to manage reputation risk, bank **bjb** has formed a separate work unit that manages reputation risk, namely the Corporate Secretary Division, the work unit functions to manage bank **bjb** reputation as a measure to mitigate reputation risk.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko reputasi yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank **bjb** tersebut. bank juga telah memiliki kebijakan mengenai standar pelayanan yang harus dilakukan oleh unit kerja operasional, hal tersebut dilakukan untuk meminimalisir terjadinya risiko reputasi akibat kurang memadainya pelayanan bank, terdapat juga kebijakan mengenai penanganan keluhan nasabah. Selain itu bank telah memiliki *call center* sebagai sarana untuk melayani masyarakat yang membutuhkan jasa perbankan serta penyampaian permasalahan terkait dengan bank. Terkait hubungan dengan pihak investor bank telah memiliki unit kerja *investor relationship* yang melakukan komunikasi dengan pihak investor.

bank **bjb** juga melakukan manajemen risiko reputasi dengan melakukan aktivitas *public relations*, *corporate social responsibility*, dan respon yang cepat terhadap penanganan keluhan yang masuk kepada pihak bank **bjb**.

Adequacy of Policies Procedures and Limit Determnation

bank **bjb** has a policy and reputation risk management guidelines that are regularly updated and evaluated on bank **bjb** risk management policies and guidelines. bank **bjb** also has a policy regarding service standards that must be performed by operational work units. This is done to minimize the risk of reputation due to inadequate bank **bjb** services. There are also policies regarding handling customer complaints. In addition, bank **bjb** also has a call center as a means to serve people who need banking services and address problems related to bank **bjb**. In relation to investor relations, bank **bjb** has an investor relationship work unit that communicates with investor.

bank **bjb** also manages reputation risk by carrying out public relations activities, corporate social responsibility and rapid responses to handling complaints that come to bank **bjb**.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko reputasi. bank **bjb** melakukan proses identifikasi dan pengukuran risiko reputasi dengan memantau jumlah keluhan nasabah kepada bank **bjb** melalui *call center* ataupun petugas bank **bjb** serta memantau mengenai tindakan penyelesaian atas keluhan tersebut, selain itu dilakukan pemantauan juga terhadap jumlah pemberitaan terhadap bank yang dimuat di media masa.

Dalam melakukan pengendalian atas risiko reputasi bank **bjb** memiliki *call center* serta mengadakan *coaching* bagi karyawan dengan memberikan *training* atau pelatihan mengenai standar layanan dengan tujuan bank dapat memberikan pelayanan dengan lebih baik kepada nasabah baik eksternal maupun internal sebagai salah satu langkah mitigasi terhadap potensi risiko, selain itu bank **bjb** menekankan kepada seluruh karyawan bahwa reputasi bank **bjb** harus benar-benar dijaga, bank **bjb** juga memberikan informasi yang jelas kepada nasabah mengenai produk/aktivitas bank **bjb** sebagai langkah dalam memitigasi risiko.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As the Risk Management Information System

In the adequacy of the implementation of risk management processes, bank **bjb** identifies, measures, monitors and controls reputation risk. bank **bjb** carries out the process of identifying and measuring reputational risk by monitoring the number of customer complaints to bank **bjb** through the call center or bank **bjb** officers and monitoring the resolution of these complaints, in addition to monitoring the number of reporting to bank **bjb** published in the mass media.

In controlling the reputation risk of bank **bjb** having a call center and holding a coaching clinic for employees by providing training or trainingon service standards with the aim of bank **bjb** can provide better services to customers both externally and internally as one of the mitigation measures against potential risks, in addition bank **bjb** emphasizes to all employees that bank **bjb** reputation must be strictly guarded, bank **bjb** also provides clear information to customers about the products/ activities of bank **bjb** as a step in mitigating risk.

Sistem Pengendalian Intern yang Menyeluruh

bank **bjb** telah memiliki unit kerja khusus dalam proses pelaksanaan manajemen risiko reputasi yang mencakup pengawasan secara berkala atas pemberitaan negatif dan keluhan yang berdampak pada reputasi bank dan kegiatan pengendalian yang dipantau oleh Divisi *Corporate Secretary*, Divisi Jaringan & Layanan dan berkoordinasi dengan Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

Comprehensive Internal Control System

bank **bjb** has a special work unit in the process of implementing reputation risk management which includes regular supervision of negative news and complaints that affect bank **bjb** reputation and control activities monitored by the Corporate Secretary Division, Network and Service Division, and in coordination with the Risk Management Work Unit and the Internal Audit Unit.

HUMAN CAPITAL

Human Capital

06





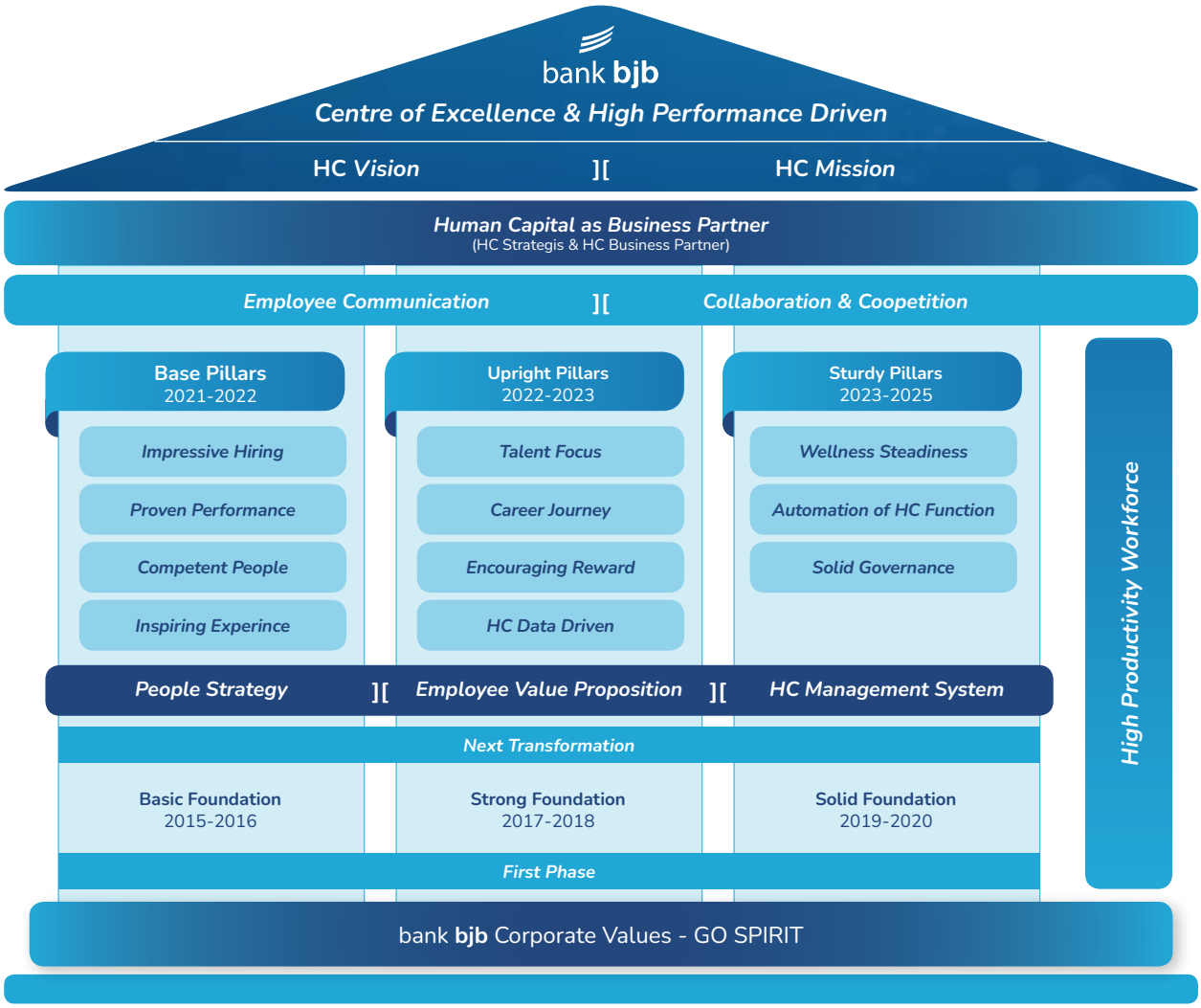
Kerangka Konseptual *Human Capital*
Human Capital Conceptual Framework

Pada tahun 2025, Divisi Human Capital bank **bjb** menuntaskan pelaksanaan amanah *Corporate Plan* dan Strategi Perseroan melalui penguatan implementasi *roadmap* transformasi *Human Capital Strategic Plan* (HCSP) 2021–2025 sebagai Centre of Excellence & High Performance Driven. Pada fase akhir ini, Divisi Human Capital menegaskan perannya sebagai mitra strategis bisnis dalam mendorong pencapaian kinerja Bank secara optimal.

Sejalan dengan visi dan misi *Human Capital* (HC), pengelolaan *human capital* pada tahun 2025 difokuskan pada penguatan *employee communication*, *collaboration*, dan *business alignment* guna memastikan kesiapan sumber daya manusia dalam menghadapi dinamika industri perbankan dan transformasi bisnis bank **bjb**. Pendekatan tersebut diarahkan untuk mewujudkan *high productivity workforce* yang adaptif, kompeten, dan berorientasi pada kinerja.

In 2025, the Human Capital Division of bank **bjb** completed the implementation of the mandates outlined in the Corporate Plan and the Company's Strategy through strengthening the implementation of the Human Capital Strategic Plan (HCSP) 2021–2025 transformation roadmap as a Centre of Excellence and High Performance Driven organization. In this final phase, the Human Capital Division reaffirmed its role as a strategic business partner in driving the Bank's optimal performance achievement.

In line with the Human Capital (HC) vision and mission, human capital management in 2025 focused on strengthening employee communication, collaboration, and business alignment to ensure the readiness of human resources in responding to the dynamics of the banking industry and the business transformation of bank **bjb**. This approach was aimed at fostering a high-productivity workforce that is adaptive, competent, and performance-oriented.





Sebagai tahun konsolidasi dan penyempurnaan, tahun 2025 menjadi fase finalisasi implementasi HCSP, khususnya dalam optimalisasi *Upright Pillars* (2022–2023) dan *Study Pillars* (2023–2025). Fokus diarahkan pada penguatan pengelolaan talenta, penyempurnaan *career journey*, implementasi sistem penghargaan berbasis kinerja, serta pemanfaatan data dan digitalisasi fungsi *Human Capital* guna memastikan efektivitas pengambilan keputusan.

Dalam rangka memastikan keberlanjutan pengelolaan SDM pasca-HCSP 2021–2025, Divisi Human Capital menitikberatkan pada tiga strategi utama, yaitu *Productivity Enhancement*, *Human Capital Integration*, serta *Strengthening HC Governance & System*. Ketiga strategi tersebut dirancang untuk memperkuat fondasi pengelolaan SDM yang terintegrasi dan produktif, sekaligus memposisikan *Human Capital* sebagai *value creator* yang memberikan kontribusi nyata terhadap pencapaian kinerja bank **bjb**.

Melalui kerangka konseptual ini, Divisi Human Capital bank **bjb** berkomitmen untuk menutup siklus HCSP 2021–2025 dengan pencapaian yang terukur, serta membangun landasan yang kuat bagi transformasi dan pengembangan *Human Capital* bank **bjb** pada fase strategis berikutnya.

As a year of consolidation and refinement, 2025 marked the final phase of the HCSP implementation, particularly in optimizing the Upright Pillars (2022–2023) and Study Pillars (2023–2025). The focus was directed toward strengthening talent management, refining the career journey, implementing a performance-based reward system, and leveraging data and the digitalization of Human Capital functions to ensure effective decision-making.

In order to ensure the sustainability of human resource management following the HCSP 2021–2025 period, the Human Capital Division focused on three main strategies, namely Productivity Enhancement, Human Capital Integration, and Strengthening HC Governance & System. These strategies were designed to reinforce the foundation of integrated and productive human resource management, while positioning Human Capital as a value creator that contributes significantly to the achievement of bank **bjb's** performance.

Through this conceptual framework, the Human Capital Division of bank **bjb** was committed to concluding the HCSP 2021–2025 cycle with measurable achievements, while establishing a strong foundation for the transformation and development of bank **bjb's** Human Capital in the next strategic phase.

Visi dan Misi *Human Capital*

Dalam menghadapi dinamika bisnis dan transformasi industri perbankan yang semakin kompleks, Divisi Human Capital bank **bjb** menegaskan peran strategisnya sebagai penggerak utama kesiapan organisasi dan kapabilitas insan Bank. Human Capital diposisikan sebagai fondasi strategis dalam membangun Great People **bjb** yang unggul, adaptif, dan berorientasi pada kinerja, guna mendukung pencapaian tujuan jangka panjang Perseroan.

Human Capital Vision and Mission

In responding to increasingly complex business dynamics and the transformation of the banking industry, the Human Capital Division of bank **bjb** reaffirmed its strategic role as a key driver of organizational readiness and the capabilities of the Bank's people. Human Capital was positioned as a strategic foundation in building Great People **bjb** who were excellent, adaptive, and performance-oriented, in order to support the achievement of the Company's long-term objectives.



Program Strategis *Human Capital* Tahun 2025

Pada tahun 2025, Divisi Human Capital bank **bjb** memfokuskan pengelolaan *Human Capital* pada penguatan produktivitas sebagai bagian dari upaya mendukung pencapaian kinerja dan transformasi bisnis Perseroan. Sejalan dengan arah strategis tersebut, ditetapkan empat area utama peningkatan produktivitas *Human Capital* yang menjadi referensi dalam penyusunan *Quick Win Program* serta program kerja di seluruh fungsi *Human Capital*.

Keempat area strategis tersebut mencakup pengembangan kompetensi pegawai (*Competency Development*), peningkatan produktivitas dan kinerja (*Productivity & Performance*), penciptaan talenta dari internal (*Creating Talent from Within*), serta penguatan pengalaman pegawai (*Employee Experience*).

Strategic Human Capital Programs bank bjb 2025

In 2025, the Human Capital Division of bank **bjb** focused its human capital management on strengthening productivity as part of the efforts to support the Company's performance achievement and business transformation. In line with this strategic direction, four key areas for enhancing human capital productivity were established as references for the development of the Quick Win Program as well as work programs across all Human Capital functions.

These four strategic areas included employee competency development (Competency Development), enhancement of productivity and performance (Productivity & Performance), creation of internal talent (Creating Talent from Within), and strengthening employee experience (Employee Experience).

Seluruh inisiatif tersebut diimplementasikan secara terintegrasi dalam kerangka *HC 3 Main Strategy*, yaitu *Encourage Employee Capabilities*, *Enhancement Human Capital Synergies*, dan *Continue to Develop an Integrated Human Capital System*.

All of these initiatives were implemented in an integrated manner within the HC 3 Main Strategy framework, namely Encourage Employee Capabilities, Enhancement Human Capital Synergies, and Continue to Develop an Integrated Human Capital System.



Competency Development

Melaksanakan Pengelolaan *Talent Management* yang efektif, yaitu:
1. Pengelolaan *Manpower Planning* berbasis produktivitas
2. Pelaksanaan rekrutmen secara *targeted & selective* berdasarkan kebutuhan Bisnis Bank
3. Pengembangan kompetensi berkelanjutan melalui *learning program & assessment* untuk pemenuhan *Talent* yang Unggul, Handal & Tangguh
4. *Redesign & Upskilling* atas Fungsi dan Tugas Jabatan *Frontliner*

Implementation of effective Talent Management practices, which include:
1. Productivity-based manpower planning management.
2. Execution of targeted and selective recruitment aligned with the Bank's business requirements.
3. Continuous competency development through structured learning programs and assessments to ensure the availability of high-caliber, competent, and resilient talent.
4. Redesign and upskilling of Frontliner roles and responsibilities.

Productivity & Performance

Melaksanakan peran *enabler* dalam menciptakan iklim dan lingkungan yang mendukung peningkatan kinerja dan produktivitas pegawai dan Bank, yaitu:
1. Penguatan penyelarasan Indikator antara Kinerja Unit Kerja dengan Kinerja Individu
2. Evaluasi dan *Improvement* berkala terhadap sistem remunerasi pegawai
3. Penguatan system monitoring produktivitas pegawai pada **bjb** Prestasiku & BEST Salmon

Execution of a facilitating role in fostering a conducive environment and culture to support the enhancement of employee and Bank performance and productivity, which include:
1. Strengthening the alignment of performance indicators between work unit performance and individual performance.
2. Periodic evaluation and improvement of the employee remuneration system.
3. Enhancement of employee productivity monitoring systems through **bjb** Prestasiku and BEST Salmon

Creating Talent from Within

Memastikan terpenuhinya *critical job pipeline* untuk seluruh level jabatan di bank **bjb** melalui pelaksanaan Career Development Program (*New Generation, Future Leaders & Next Leaders*)

Ensuring the fulfillment of the critical job pipeline across all position levels within bank **bjb** through the implementation of Career Development Programs (New Generation, Future Leaders, and Next Leaders)

Employee Experience

Melaksanakan upaya peningkatan motivasi, keterlibatan pegawai dan produktivitas, yaitu:
1. Pelaksanaan *Wellness Program* untuk membangun *Healthy Lifestyle* di lingkungan bank **bjb**
2. Peningkatan *Engagement* Pegawai melalui optimalisasi *Employer Branding*, khususnya pada *Digital Social Media* (Instagram: lifeatbankbjb)
3. Penggunaan Gamification di berbagai media komunikasi pengelolaan budaya kerja bank **bjb**

Implementation of initiatives to enhance employee motivation, engagement, and productivity, which include:
1. Implementation of Wellness Programs to promote a healthy lifestyle within the bank **bjb** environment.
2. Enhancement of employee engagement through the optimization of employer branding, particularly across digital social media platforms (Instagram: lifeatbankbjb).
3. Adoption of gamification across various communication media to support the management and internalization of bank **bjb**'s work culture

Enabler

Culture

Technology & Governance

Dalam mendukung efektivitas pelaksanaan strategi, Divisi Human Capital memperkuat peran budaya organisasi, serta teknologi dan tata kelola Human Capital sebagai *enabler* utama. Melalui pendekatan ini, bank **bjb** menargetkan peningkatan produktivitas *Human Capital* yang tercermin pada indikator kinerja utama, seperti *Revenue per Employee (RPE)* dan rasio produktivitas *Human Capital* lainnya.

In supporting the effective implementation of these strategies, the Human Capital Division strengthened the role of organizational culture, as well as Human Capital technology and governance, as key enablers. Through this approach, bank **bjb** targeted improvements in Human Capital productivity, as reflected in key performance indicators such as Revenue per Employee (RPE) and other Human Capital productivity ratios.

Kebijakan dan Pelaksanaan Manajemen *Human Capital*

Human Capital Management Policy and Implementation



Rekrutmen

Kebijakan

Pada tahun 2025, bank **bjb** terus memperkuat kebijakan dan pelaksanaan rekrutmen sebagai bagian dari strategi pengelolaan *Human Capital* yang terintegrasi dan berorientasi pada pencapaian kinerja Perseroan. Rekrutmen diarahkan untuk memastikan ketersediaan sumber daya manusia yang kompeten, produktif, dan selaras dengan kebutuhan bisnis, sejalan dengan implementasi *Human Capital Strategic Plan* (HCSP) 2021–2025 yang memasuki fase penguatan (*consolidation phase*).

Dalam menghadapi dinamika industri perbankan dan peningkatan persaingan usaha, Perseroan menempatkan fungsi rekrutmen sebagai instrumen strategis untuk memperoleh talenta yang tepat pada posisi yang tepat (*the right people in the right place*). Kebijakan rekrutmen difokuskan pada pemenuhan kebutuhan tenaga kerja secara selektif, berbasis produktivitas, serta mendukung agenda transformasi dan pertumbuhan bisnis bank **bjb** secara berkelanjutan.

Recruitment

Policy

In 2025, bank **bjb** continued to strengthen its recruitment policies and implementation as part of an integrated Human Capital management strategy oriented toward achieving the Company's performance targets. Recruitment was directed at ensuring the availability of competent and productive human resources aligned with business needs, in line with the implementation of the Human Capital Strategic Plan (HCSP) 2021–2025, which had entered the consolidation phase.

In response to the dynamics of the banking industry and increasing business competition, the Company positioned the recruitment function as a strategic instrument to acquire the right talent for the right position (the right people in the right place). Recruitment policies were focused on fulfilling workforce requirements selectively, based on productivity considerations, while supporting the Bank's transformation agenda and sustainable business growth.

Pelaksanaan rekrutmen tahun 2025 dilakukan melalui pendekatan *multi-channel recruitment*, dengan memanfaatkan berbagai saluran rekrutmen yang efektif dan menjalin kerja sama dengan institusi pendidikan tinggi terkemuka di Indonesia. Partisipasi dalam kegiatan *Job Fair, Campus Hiring*, serta pelaksanaan *outreach recruitment program* terus dioptimalkan untuk menjaring talenta potensial sejak dini, khususnya untuk memenuhi kebutuhan jabatan staf, profesional, dan calon pemimpin masa depan.

Sejalan dengan strategi penguatan kapabilitas pegawai (*Encourage the Employee Capabilities*), bank **bjb** mengimplementasikan beberapa program rekrutmen utama, antara lain:

1. Rekrutmen *First Entry Level*, yaitu program penerimaan pegawai yang ditujukan bagi lulusan baru perguruan tinggi untuk memenuhi kebutuhan jabatan staf pada fungsi *Frontliner* dan *Back Office*.
2. *Information Technology Development Program* (ITDP), yaitu program rekrutmen dan pengembangan talenta di bidang Teknologi Informasi, yang dirancang untuk memenuhi kebutuhan jabatan profesional dan mendukung akselerasi digitalisasi Perseroan.
3. *Officer Development Program* (ODP), yaitu program rekrutmen strategis yang bertujuan menyiapkan kader-kader calon pemimpin bank **bjb** melalui pembelajaran terstruktur dan berkelanjutan.
4. *Experienced Hire*, yaitu pemenuhan kebutuhan tenaga kerja berpengalaman untuk posisi-posisi tertentu yang memerlukan keahlian dan kompetensi spesifik.
5. Rekrutmen *Outsourcing Hiring Program*, yaitu Program penerimaan pegawai yang ditujukan bagi tenaga alih daya (*outsourcing*) yang telah memiliki masa kerja minimal 3 (tiga) tahun.
   Program ini bertujuan memberikan kesempatan pengembangan karier bagi tenaga kerja yang berpotensi untuk dipersiapkan menjadi calon pegawai yang profesional, andal, dan siap berkontribusi secara optimal di Perseroan.
6. Rekrutmen *Account Officer Development Program* (AODP), yaitu Program penerimaan pegawai yang dirancang untuk memenuhi kebutuhan sumber daya manusia dengan keahlian dan spesialisasi di bidang bisnis, meliputi penghimpunan dana, jasa perbankan, dan penyaluran kredit, guna mendukung pertumbuhan dan kinerja bisnis Perusahaan.
7. Rekrutmen PKWT merupakan proses penerimaan pegawai dengan status hubungan kerja berdasarkan Perjanjian Kerja Waktu Tertentu untuk jangka waktu tertentu sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Rekrutmen ini ditujukan untuk memenuhi kebutuhan Perseroan atas fungsi dan posisi tertentu yang bersifat sementara, spesifik, atau berbasis proyek, guna menjaga fleksibilitas organisasi serta mendukung efektivitas dan efisiensi operasional.

Recruitment activities in 2025 were conducted through a multi-channel recruitment approach by utilizing various effective recruitment channels and establishing partnerships with leading higher education institutions in Indonesia. Participation in Job Fairs, Campus Hiring programs, and outreach recruitment initiatives was continuously optimized to attract potential talent at an early stage, particularly to fulfill staffing, professional, and future leadership positions.

In line with the strategy to strengthen employee capabilities (Encourage the Employee Capabilities), bank **bjb** implemented several key recruitment programs, including:

1. First Entry Level Recruitment, a recruitment program aimed at fresh university graduates to fulfill staff positions in Frontliner and Back Office functions.
2. Information Technology Development Program (ITDP), a recruitment and talent development program in the field of Information Technology designed to fulfill professional positions and support the acceleration of the Company's digitalization.
3. Officer Development Program (ODP), a strategic recruitment program aimed at preparing future leaders of bank **bjb** through structured and continuous learning.
4. Experienced Hire, a recruitment initiative to fulfill workforce requirements for specific positions that require particular expertise and competencies.
5. Outsourcing Hiring Program Recruitment, a recruitment program intended for outsourced personnel who have completed a minimum of three (3) years of service. This program aims to provide career development opportunities for potential workers to be prepared as professional and reliable employees who are ready to contribute optimally to the Company.
6. Account Officer Development Program (AODP) Recruitment, a recruitment program designed to meet human resource requirements with expertise and specialization in business areas, including fund raising, banking services, and credit distribution, in order to support the Company's business growth and performance.
7. Fixed-Term Employment Recruitment (PKWT), a recruitment process for employees under a Fixed-Term Employment Agreement for a specific period in accordance with prevailing laws and regulations. This recruitment is intended to fulfill the Company's needs for certain functions and positions that are temporary, specific, or project-based, in order to maintain organizational flexibility and support operational effectiveness and efficiency.

8. Rekrutmen **bjb** *Talent Scouting*, yaitu Program penjaringan, pembinaan, dan pendidikan yang ditujukan bagi mahasiswa dan mahasiswi terbaik serta berprestasi, sesuai dengan kriteria yang ditetapkan Perseroan, dari perguruan tinggi yang telah menjalin kerja sama dengan bank **bjb**. Program ini bertujuan menyiapkan calon pegawai yang profesional, kompeten, dan siap bekerja di Perseroan.
9. Penerimaan Peserta Pemagangan Abdi **bjb**, yaitu Program pemagangan yang dilaksanakan sebagai bagian dari pengembangan sumber daya manusia, guna memberikan pengalaman kerja dan peningkatan kompetensi bagi peserta pemagangan sesuai dengan kebutuhan operasional Perseroan.

Selain itu, dalam rangka meningkatkan sinergi Human Capital (*Enhancement Human Capital Synergies*), Perseroan juga melaksanakan program pemenuhan talenta lintas entitas anak (*Cross Subsidiaries Fulfillment Program*), termasuk pengembangan kepemimpinan dan akuisisi talenta strategis pada level grup usaha.

Untuk mendukung efektivitas dan transparansi proses rekrutmen, bank **bjb** terus mengembangkan dan memanfaatkan Talent Management System dan E-Recruitment, baik dalam aspek pengembangan sistem maupun pemanfaatannya secara optimal. Sistem ini memungkinkan proses perencanaan kebutuhan tenaga kerja berbasis produktivitas (*productivity-based manpower planning*), pelaksanaan rekrutmen yang lebih terukur, serta mendukung pengambilan keputusan yang berbasis data.

Melalui kebijakan dan pelaksanaan rekrutmen yang terarah dan terintegrasi tersebut, bank **bjb** berkomitmen untuk memastikan ketersediaan talenta unggul yang mampu mendukung pencapaian target bisnis tahun 2025 sekaligus memperkuat fondasi sumber daya manusia dalam menghadapi transformasi dan tantangan bisnis ke depan.

Pelaksanaan Rekrutmen

Selama tahun 2025, Perseroan telah merekrut 74 *First Entry Level*, 18 *Experience Hire*, 299 peserta pemagangan dan 27 pegawai kontrak (PKWT). Jumlah penerimaan tersebut selaras dengan strategi Perseroan untuk mengoptimalkan dan meningkatkan efektivitas pengelolaan Human Capital bank **bjb**.

8. **bjb** Talent Scouting Recruitment, a talent identification, development, and education program aimed at outstanding students who meet the criteria set by the Company from universities that have established partnerships with bank bjb. The program aims to prepare prospective employees who are professional, competent, and ready to work at the Company.
9. Abdi **bjb** Internship Program, an internship program conducted as part of human resource development to provide work experience and competency enhancement for interns in accordance with the Company's operational needs.

In addition, to enhance Human Capital synergies (Enhancement Human Capital Synergies), the Company also implemented the Cross Subsidiaries Fulfillment Program to facilitate talent fulfillment across subsidiaries, including leadership development and strategic talent acquisition at the group level.

To support the effectiveness and transparency of the recruitment process, bank **bjb** continued to develop and optimize the utilization of the Talent Management System and E-Recruitment, both in terms of system development and its optimal implementation. This system enabled productivity-based manpower planning, more measurable recruitment processes, and supported data-driven decision-making.

Through these structured and integrated recruitment policies and practices, bank **bjb** remained committed to ensuring the availability of high-quality talent capable of supporting the achievement of the Bank's business targets in 2025, while strengthening the foundation of human resources in facing future business transformation and challenges.

Implementation of Recruitment

During 2025, the Company recruited 74 First Entry Level employees, 18 Experienced Hires, 299 internship participants, and 27 fixed-term employees (PKWT). The number of recruitments was aligned with the Company's strategy to optimize and enhance the effectiveness of bank **bjb's** Human Capital management.

Tabel Rekrutmen Tahun 2025
Recruitment Table 2025

No	Jalur Rekrutmen Way of Recruitment	Jumlah (Pegawai) Amount (Employee)
1.	*First Entry Level*	74
2.	*Experience Hire*	18

No	Jalur Rekrutmen Way of Recruitment	Jumlah (Pegawai) Amount (Employee)
3.	Program Pemagangan Abdi **bjb** / Abdi **bjb** Internship Program	299
4.	Pegawai Kontrak / Contract Employees	27
Total		418

Pengembangan Kompetensi

Kebijakan

Memasuki tahun 2025, dinamika industri perbankan nasional dan global terus mengalami percepatan perubahan yang dipengaruhi oleh transformasi digital, peningkatan ekspektasi nasabah, serta tuntutan efisiensi dan produktivitas yang semakin tinggi. Di tengah kondisi tersebut, bank **bjb** menilai sumber daya manusia sebagai faktor kunci dalam menjaga daya saing dan memastikan keberlanjutan pertumbuhan kinerja Perseroan secara sehat dan berkualitas.

Sebagai tahun terakhir implementasi *Human Capital Strategic Plan* (HCSP) 2021–2025, pengembangan kompetensi pada tahun 2025 difokuskan pada fase penguatan (*consolidation phase*) guna memastikan seluruh inisiatif pengembangan SDM telah terinternalisasi secara optimal dan memberikan dampak nyata terhadap peningkatan produktivitas, kinerja, dan kesiapan talenta menghadapi transformasi bisnis Perseroan.

Sejalan dengan strategi utama Divisi Human Capital tahun 2025, pengelolaan pengembangan kompetensi diarahkan untuk mendorong *high productivity workforce* yang adaptif, berdaya saing, serta selaras dengan kebutuhan bisnis. Dengan komposisi pegawai yang didominasi oleh generasi produktif, bank **bjb** terus memperkuat strategi pembelajaran yang terintegrasi, relevan, dan berbasis kinerja melalui pendekatan sebagai berikut:

1. Penguatan *Learning Ecosystem* yang terintegrasi dan bersinergi dengan kebutuhan bisnis, guna memastikan pembelajaran yang tepat sasaran, tepat waktu, dan efisien biaya;
2. Pengembangan *Learning Culture* yang menanamkan nilai integritas, profesionalisme, penerapan *Good Corporate Governance* (GCG), serta budaya kinerja tinggi di seluruh jenjang organisasi;
3. Peran strategis fungsi pembelajaran sebagai *business enabler*, khususnya dalam meningkatkan produktivitas pegawai bisnis, penguatan kapabilitas *hybrid banking*, serta kolaborasi dengan pemangku kepentingan internal dan eksternal.

Pelaksanaan pengembangan kompetensi pada tahun 2025 dilakukan melalui berbagai metode pembelajaran yang adaptif, baik secara tatap muka maupun digital, dengan

Competency Development

Policy

Entering 2025, the dynamics of the national and global banking industry continued to accelerate due to digital transformation, rising customer expectations, and increasing demands for efficiency and productivity. Amid these conditions, bank **bjb** recognized human resources as a key factor in maintaining competitiveness and ensuring the sustainable growth of the Company's performance in a healthy and high-quality manner..

As the final year of the implementation of the Human Capital Strategic Plan (HCSP) 2021–2025, competency development in 2025 was focused on the consolidation phase to ensure that all human resource development initiatives were optimally internalized and delivered tangible impacts on productivity improvement, performance enhancement, and talent readiness in facing the Company's business transformation.

In line with the Human Capital Division's key strategies in 2025, competency development management was directed toward fostering a high-productivity workforce that is adaptive, competitive, and aligned with business needs. With an employee composition dominated by the productive generation, bank **bjb** continued to strengthen an integrated, relevant, and performance-based learning strategy through the following approaches:

1. Strengthening an integrated Learning Ecosystem that is aligned and synergized with business needs to ensure learning that is targeted, timely, and cost-efficient;
2. Developing a Learning Culture that instilled the values of integrity, professionalism, the implementation of Good Corporate Governance (GCG), and a high-performance culture across all levels of the organization;
3. Strengthening the strategic role of the learning function as a business enabler, particularly in enhancing the productivity of business employees, strengthening hybrid banking capabilities, and fostering collaboration with internal and external stakeholders.

The implementation of competency development in 2025 was carried out through various adaptive learning methods, both face-to-face and digital, by optimizing a blended learning

mengoptimalkan pendekatan *blended learning*. Pendekatan ini dirancang untuk meningkatkan *employee experience* sekaligus memastikan pengembangan kompetensi teknis, profesional, manajerial, dan kepemimpinan berjalan secara berkelanjutan, terencana, dan berdampak langsung pada kinerja individu maupun organisasi.

Sebagai bagian dari komitmen jangka panjang dalam pengembangan talenta unggul, bank **bjb** juga melanjutkan program pengembangan berkelanjutan, termasuk pemberian beasiswa kepada pegawai yang memenuhi kualifikasi. Program ini tidak hanya bertujuan untuk meningkatkan kualitas sumber daya manusia Perseroan, tetapi juga sebagai upaya memperkuat employee engagement dan retensi talenta strategis.

Pelaksanaan Pengembangan Kompetensi

Pelaksanaan pengembangan kompetensi pegawai dapat dilihat pada Bab Profil Perusahaan.

Pengembangan Karier

Kebijakan

Sebagai bagian dari upaya membangun sumber daya manusia yang unggul dan selaras dengan kebutuhan organisasi, Divisi Human Capital bank **bjb** secara konsisten melaksanakan berbagai program pengembangan karier yang terstruktur. Sejalan dengan visi Perseroan dalam menciptakan *Best in Class Employee*, pengembangan karier menjadi salah satu fokus utama untuk memastikan kesiapan pegawai dalam mengisi jabatan strategis serta mendukung keberlanjutan kepemimpinan di masa depan.

bank **bjb** menyediakan beragam program career development sebagai berikut:

1. *Treasury Development Program* (TDP)
   Program pengembangan pegawai untuk *level assistant* di bidang *Treasury* dirancang untuk mempersiapkan pegawai dalam mengisi jabatan strategis serta mengembangkan spesialisasi di bidang *Treasury*.
2. *International & Transaction Banking Development Program* (ITBDP)
   Program pengembangan pegawai untuk *level assistant* di bidang *International & Transaction Banking*, yang dipersiapkan untuk berkarir dan memiliki spesialisasi di bidang tersebut.
3. *Staff Development Program* (SDP)
   Program pengembangan karir yang bertujuan mempersiapkan pegawai yang memiliki kompetensi untuk memenuhi jenjang jabatan di level officer.

approach. This approach was designed to enhance employee experience while ensuring that the development of technical, professional, managerial, and leadership competencies was conducted in a sustainable, well-structured manner and delivered a direct impact on individual as well as organizational performance.

As part of its long-term commitment to developing high-quality talent, bank **bjb** also continued its ongoing development programs, including the provision of scholarships to employees who met the required qualifications. This program was intended not only to improve the quality of the Company's human resources but also to strengthen employee engagement and the retention of strategic talent.

Competency Development Implementation

The implementation of employee competency development can be seen in the Company Profile chapter.

Carrer Development

Policy

As part of its efforts to create outstanding human resources and support organizational needs, the Human Capital Division of bank **bjb** continues to implement various career development programs structurally and continuously. In line with the company's vision to create Best in Class Employee, career development becomes a key focus to ensure employees are prepared to occupy strategic positions in the futur.

bank **bjb** provided various career development programs as follows:

1. Treasury Development Program (TDP)
   The employee development program for assistant level in the Treasury field is designed to prepare employees to fill strategic positions and develop specializations in the Treasury field.
2. International & Transaction Banking Development Program (ITBDP)
   A career development program for assistant-level employees in the field of International & transaction banking, designed to prepare them for a career and specialization in this area.
3. Staff Development Program (SDP)
   A career development program that aims to prepare competent employees to fulfill positions at the officer level.

4. *Manager Development Program*
   Program pengembangan dan percepatan karier yang ditujukan bagi *talent-talent* terbaik bank **bjb** di *level First Line Management* untuk dipersiapkan menjadi calon-calon Manager yang berkualitas, untuk selanjutnya akan diberikan pendidikan dan pelatihan secara komprehensif serta lebih difokuskan pada area bisnis.
5. *Branch Manager Development Program* (BMDP)
   Program pengembangan pegawai di Level Manajerial yang ditujukan bagi Manager/Pimpinan Kantor Cabang Pembantu/Pimpinan Grup.

Pelaksanaan Pengembangan Karir

Sejumlah program *career development* yang telah diimplementasikan pada tahun 2025 antara lain:
1. Sebanyak 45 pegawai telah berhasil menyelesaikan program *Account Officer Development Program* (AODP).
2. Sebanyak 29 orang pegawai telah berhasil menyelesaikan program *Branch Manager Development Program* (BMDP).

Penilaian Kinerja

Kebijakan

bank **bjb** secara berkelanjutan mengoptimalkan pengelolaan kinerja pegawai sebagai bagian dari strategi penguatan kualitas sumber daya manusia yang profesional, produktif, dan berdaya saing. Pengelolaan kinerja dilaksanakan melalui *Performance Management System* yang terintegrasi, dengan penilaian dilakukan secara berkala baik triwulanan maupun tahunan. Sistem ini dirancang untuk memastikan proses evaluasi kinerja berlangsung secara transparan, objektif, dan selaras dengan pencapaian sasaran strategis Perseroan.

Siklus pengelolaan kinerja pegawai bank **bjb** dilaksanakan melalui beberapa tahapan utama sebagai berikut:
1. **Penetapan Sasaran Kinerja (*Goal Setting*)**
   Pada awal periode kinerja, pegawai bersama atasan langsung menetapkan sasaran kinerja triwulanan yang menjadi dasar pencapaian target kinerja tahunan. Penetapan sasaran dilakukan melalui kesepakatan bersama guna memastikan target yang jelas, terukur, realistis, dan selaras dengan strategi serta prioritas bisnis bank **bjb**.
2. **Pemantauan dan Pembinaan Kinerja (*Performance Monitoring & Coaching*)**
   Sepanjang periode penilaian, dilakukan pemantauan kinerja secara berkesinambungan melalui proses *performance coaching*. Atasan memberikan arahan, pendampingan, serta umpan balik secara berkala untuk memastikan

4. Manager Development Program
   A career development and acceleration program aimed at the best talents of bank **bjb** at the First Line Management level to be prepared to become qualified Manager candidates, who will then be given comprehensive education and training and will be more focused on the business are.
5. Branch Manager Development Program (BMDP)
   Employee development program at the Managerial Level aimed at Managers/Pin. KCP/PinGrup through Education and Training aimed at improving competency and preparing employees to become Executive Officer Successors at the Branch Leader Level.

Career Development Implementation

Some career development programs that have been implemented in 2025 among others:
1. A total of 45 employees successfully completed the Account Officer Development Program (AODP).
2. A total of 29 employees successfully completed the Branch Manager Development Program (BMDP).

Performance Assessment

Policy

bank **bjb** continuously optimized employee performance management as part of its strategy to strengthen the quality of professional, productive, and competitive human resources. Performance management was implemented through an integrated Performance Management System, with evaluations conducted periodically on both a quarterly and annual basis. The system was designed to ensure that the performance evaluation process was carried out transparently, objectively, and in alignment with the achievement of the Company's strategic objectives.

The employee performance management cycle at bank **bjb** was implemented through several main stages as follows:
1. **Determining goal setting**
   At the beginning of the performance period, employees, with their supervisors, set and establish quarterly goal setting as the foundation for achieving the annual performance targets. This process was carried out through mutual agreement to ensure that the targets were clear, measurable, and realistic, in alignment with the business strategy of bank bjb.
2. **Performance Monitoring and Coaching**

   Throughout the assessment period, performance was continuously monitored through a performance coaching process. Supervisors provided guidance, mentoring, and periodic feedback to ensure that target realization

realisasi target berjalan sesuai rencana sekaligus mengidentifikasi area pengembangan kinerja pegawai.

3. **Penilaian Kinerja (*Performance Appraisal*)**
   Penilaian kinerja dilaksanakan melalui dua tahapan utama, yaitu:
   a. ***Quarterly Performance Review***, berupa evaluasi pencapaian sasaran kinerja pegawai pada setiap triwulan, yang dilaksanakan sebagai berikut:
      - Triwulan I (Januari–Maret) pada awal April
      - Triwulan II (April–Juni) pada awal Juli
      - Triwulan III (Juli–September) pada awal Oktober
      - Triwulan IV (Oktober–Desember) pada awal Januari tahun berikutnya

   b. ***Annual Performance Review***, yaitu penilaian kinerja secara komprehensif untuk mengevaluasi pencapaian target kerja pegawai dalam satu periode tahun kalender (Januari–Desember). Penilaian ini mempertimbangkan hasil *Quarterly Performance Review* sepanjang tahun guna memberikan gambaran kinerja pegawai secara menyeluruh.

Melalui sistem dan mekanisme tersebut, bank **bjb** berkomitmen untuk membangun budaya kerja berbasis kinerja yang terukur, adil, dan berorientasi pada peningkatan kinerja berkelanjutan. Hasil penilaian kinerja menjadi dasar strategis dalam penetapan remunerasi, pengembangan karier, serta penyusunan rencana pengembangan individu yang selaras dengan kebutuhan bisnis dan transformasi Perseroan.

Remunerasi

Kebijakan

Sebagai bagian dari strategi untuk menarik, mempertahankan, dan memotivasi talenta terbaik, bank **bjb** berkomitmen untuk mengelola sistem remunerasi yang adil, kompetitif, dan berbasis kinerja. Remunerasi menjadi salah satu instrumen strategis dalam menjaga keberlanjutan sumber daya manusia yang unggul sekaligus memperkuat daya saing Perseroan di tengah dinamika industri perbankan.

bank **bjb** secara konsisten menerapkan kebijakan remunerasi yang mempertimbangkan kontribusi kinerja pegawai serta tingkat risiko yang melekat pada setiap aktivitas, sejalan dengan ketentuan regulator mengenai Remunerasi Berbasis Risiko. Pendekatan ini memastikan keseimbangan antara pencapaian kinerja, prinsip kehati-hatian, dan tata kelola perusahaan yang baik.

Dalam rangka menjaga relevansi dan efektivitas kebijakan, bank **bjb** melakukan evaluasi remunerasi secara berkala agar tetap selaras dengan perkembangan industri perbankan,

progressed as planned while identifying areas for employee performance development.

3. **Performance Appraisal**
   Performance assessment is carried out in two main stages, namely:
   a. **Quarterly Performance Review**, in the form of evaluations of employees' performance target achievements in each quarter, which were conducted as follows:
      - Quarter I (January – March), conducted in early April.
      - Quarter II (April – June), conducted in early July.
      - Quarter III (July – September), conducted in early October.
      - Quarter IV (October – December), conducted in early January of the following year.

   b. **Annual Performance Review**, a comprehensive performance evaluation conducted to assess the achievement of employees' work targets within one calendar year period (January–December). This assessment took into account the results of the Quarterly Performance Reviews throughout the year to provide a comprehensive overview of employee performance.

Melalui sistem dan mekanisme tersebut, bank **bjb** berkomitmen untuk membangun budaya kerja berbasis kinerja yang terukur, adil, dan berorientasi pada peningkatan kinerja berkelanjutan. Hasil penilaian kinerja menjadi dasar strategis dalam penetapan remunerasi, pengembangan karier, serta penyusunan rencana pengembangan individu yang selaras dengan kebutuhan bisnis dan transformasi Perseroan.

Remuneration

Policy

As part of its strategy to attract, retain, and motivate top talent, bank **bjb** was committed to managing a remuneration system that is fair, competitive, and performance-based. Remuneration served as a strategic instrument in maintaining the sustainability of high-quality human resources while strengthening the Company's competitiveness amid the dynamics of the banking industry.

bank **bjb** consistently implemented remuneration policies that considered employee performance contributions as well as the level of risk inherent in each activity, in line with regulatory provisions regarding Risk-Based Remuneration. This approach ensured a balance between performance achievement, prudential principles, and the implementation of good corporate governance.

In order to maintain the relevance and effectiveness of its policies, bank **bjb** periodically evaluated its remuneration system to ensure alignment with developments in the

kondisi pasar tenaga kerja, serta kebutuhan strategis Perseroan. Kebijakan remunerasi juga diarahkan untuk mendukung terbentuknya organisasi dengan kinerja tinggi (*high performance organization*) sekaligus meningkatkan kesejahteraan pegawai secara berkelanjutan.

Sebagai bagian dari strategi *Total Reward*, bank **bjb** memberikan paket remunerasi yang komprehensif, meliputi:

1. Kompensasi, yang terdiri atas Gaji Pokok, Tunjangan Hari Raya (THR), Tunjangan Cuti, Bonus Kinerja, Lembur, serta Tunjangan Jabatan.
2. Benefit, yang mencakup Fasilitas Kesehatan, Fasilitas Jabatan, serta Fasilitas Kesejahteraan lainnya, termasuk program Jaminan Sosial dan Pensiun.

Remunerasi yang diberikan bank **bjb** mengacu pada peraturan perundang-undangan yang berlaku serta kebijakan internal Perseroan. Tingkat remunerasi ditetapkan di atas standar Upah Minimum di wilayah operasional bank **bjb**, sehingga mampu memberikan daya saing yang kuat dalam industri perbankan nasional. Kebijakan ini merupakan wujud komitmen bank **bjb** dalam mendukung kesejahteraan pegawai sekaligus menciptakan lingkungan kerja yang kondusif bagi peningkatan produktivitas dan loyalitas.

Pelaksanaan Remunerasi

Remunerasi pegawai bank **bjb** diberikan sesuai dengan peraturan perundang-undangan dan ketentuan internal yang berlaku. Struktur dan besaran remunerasi ditetapkan dengan memperhatikan prinsip keadilan, kinerja, serta daya saing, dan telah berada di atas standar Upah Minimum yang berlaku di wilayah operasional Bank bjb. bank **bjb** senantiasa melakukan evaluasi dan penyesuaian kebijakan remunerasi guna memastikan tingkat remunerasi yang kompetitif serta selaras dengan strategi bisnis dan strategi pengelolaan sumber daya manusia Bank.

Program Pensiun

Kebijakan

Sebagai bentuk apresiasi atas kontribusi dan dedikasi pegawai selama masa pengabdiannya, bank **bjb** terus berkomitmen untuk memastikan kesejahteraan pegawai hingga memasuki masa pensiun melalui penyelenggaraan program pensiun yang komprehensif. Program ini bertujuan untuk memberikan rasa aman dan kepastian finansial bagi pegawai yang memasuki masa purna bakti, sekaligus mempersiapkan mereka agar tetap produktif dan sejahtera di masa pensiun.

banking industry, labor market conditions, and the Company's strategic needs. The remuneration policy was also directed toward supporting the establishment of a high-performance organization while continuously improving employee welfare.

As part of its Total Reward strategy, bank **bjb** provided a comprehensive remuneration package, including:

1. Compensation, which consisted of Basic Salary, Religious Holiday Allowance (THR), Leave Allowance, Performance Bonus, Overtime Pay, and Position Allowance.
2. Benefits, which included Health Facilities, Position Facilities, as well as other welfare facilities, including Social Security and Pension programs..

The remuneration provided by bank **bjb** was determined in accordance with the prevailing laws and regulations as well as the Company's internal policies. The remuneration level was set above the Minimum Wage standards in the Bank's operational regions, thereby ensuring strong competitiveness within the national banking industry. This policy reflected bank bjb's commitment to supporting employee welfare while creating a conducive work environment that fosters productivity and employee loyalty.

Implementation of Remuneration

Employee remuneration at bank **bjb** was provided in accordance with prevailing laws and regulations as well as applicable internal policies. The structure and level of remuneration were determined by taking into account the principles of fairness, performance, and competitiveness, and were set above the Minimum Wage standards applicable in the Bank's operational areas. bank **bjb** continuously evaluated and adjusted its remuneration policies to ensure competitive remuneration levels aligned with the Bank's business strategy and human capital management strategy.

Pension Program

Policy

As a form of appreciation for the contributions and dedication of employees throughout their service period, bank **bjb** remains committed to ensuring employee welfare up to retirement through the implementation of comprehensive pension programs. These programs aim to provide security and financial stability for employees entering retirement while preparing them to remain productive and prosperous during their post employment life.

Program pensiun di bank **bjb** meliputi:

1. Dana Pensiun
   Dana pensiun yang dikelola oleh Dana Pensiun bank **bjb** meliputi berbagai skema, antara lain:
   - Program Iuran Pasti, di mana kontribusi dari pegawai dan perusahaan dikelola untuk memberikan manfaat finansial di masa pensiun.
   - Program Pensiun Manfaat Pasti, yang menjamin manfaat pasti berdasarkan masa kerja dan besaran gaji pegawai.
   - Tunjangan *Hari Tua*, sebagai bentuk dukungan tambahan untuk masa pensiun yang sejahtera.

2. Pelatihan dan Seminar Persiapan Pensiun
   bank **bjb** juga menyediakan program pelatihan khusus bagi pegawai yang akan memasuki masa pensiun. Program ini dirancang untuk membekali calon pensiunan dengan wawasan dan keterampilan yang relevan, seperti pengelolaan keuangan, pengembangan bisnis atau kewirausahaan, hingga pengelolaan kesejahteraan emosional. Hal ini diharapkan dapat mendukung para pensiunan agar tetap produktif dan mandiri setelah masa kerja mereka berakhir.

Program pelatihan Masa Persiapan Pensiun (MPP) dirancang secara bertahap melalui program **bjb** MPP 531, dimana tahapan program pembelajaran adalah sebagai berikut :

- Tahap 1: 5 Tahun sebelum pensiun
- Tahap 2: 3 Tahun sebelum pensiun
- Tahap 3: 1 Tahun sebelum pensiun

The pension programs at bank **bjb** include:

1. Pension Funds
   The pension funds managed by bank **bjb** Pension Fund encompass several schemes, including:
   - Defined Contribution Program, in which contributions from employees and the Company were managed to provide financial benefits during retirement.
   - Defined Benefit Pension Program, which guaranteed specific benefits based on employees' years of service and salary levels.
   - Old-Age Allowance, provided as additional support to ensure a more secure and prosperous retirement.

2. Pre-Retirement Training and Seminar
   bank **bjb** also provides special training programs for employees nearing retirement. These programs were designed to equip prospective retirees with relevant knowledge and skills, such as financial management, business development or entrepreneurship, and emotional well-being management. This initiative aims to help retirees remain productive and independent after their career ends.

The Pre-Retirement Preparation (MPP) training program was systematically organized through the **bjb** MPP 531 program, with the learning stages as follows:

- Stage 1: 5 Years before retirement
- Stage 2: 3 Years before retirement
- Stage 3: 1 Year before retirement

Reward and Punishment
Reward and Punishment



Reward

Sales Insentif

Sebagai bentuk apresiasi atas kontribusi nyata pegawai dalam mendorong pencapaian kinerja bisnis, bank **bjb** pada tahun 2025 menerapkan skema reward berbasis kinerja melalui pemberian **Sales Insentif.** Skema ini dirancang sebagai instrumen penghargaan yang selaras dengan strategi bisnis Perseroan, sekaligus menjadi pendorong peningkatan produktivitas dan fokus pencapaian target pada segmen-segmen prioritas.

Pemberian sales insentif ditujukan kepada pegawai yang berperan langsung dalam aktivitas bisnis dan pengelolaan portofolio, sebagai pengakuan atas kinerja dan hasil kerja yang memberikan kontribusi signifikan terhadap pertumbuhan Perseroan. Melalui mekanisme ini, Perseroan menegaskan komitmennya dalam menerapkan prinsip ***pay for performance*** secara konsisten dan objektif.

Pada tahun 2025, skema sales insentif bank **bjb** mencakup beberapa segmen utama, yaitu:

1. **Sales Insentif Kredit Konsumer**, sebagai apresiasi atas pencapaian pertumbuhan dan kualitas portofolio kredit konsumer.

Reward

Sales Incentive

As a form of appreciation for employees' tangible contributions in driving business performance achievements, bank **bjb** in 2025 implemented a performance-based reward scheme through the provision of **Sales Incentives**. This scheme was designed as a reward instrument aligned with the Company's business strategy, while also encouraging increased productivity and a stronger focus on achieving targets in priority segments.

The sales incentive program was granted to employees directly involved in business activities and portfolio management as recognition of their performance and work results that contributed significantly to the Company's growth. Through this mechanism, the Company reaffirmed its commitment to consistently and objectively implementing the **pay-for-performance** principle.

In 2025, bank bjb's sales incentive scheme covered several key segments, namely:

1. **Consumer Credit Sales Incentives**, provided as recognition for achievements in the growth and quality of the consumer credit portfolio.

2. **Sales Insentif Kredit Ritel,** yang diberikan kepada pegawai bisnis atas kontribusi dalam pengembangan dan pengelolaan kredit ritel secara sehat.
3. **Sales Insentif Funding Ritel,** sebagai bentuk penghargaan atas keberhasilan dalam menghimpun dana pihak ketiga (DPK) sesuai dengan target dan strategi pendanaan Bank.
4. **Sales Insentif Penagihan (PPK),** yang ditujukan kepada pegawai yang berperan dalam pengendalian kualitas aset melalui peningkatan efektivitas penagihan dan pengelolaan kredit bermasalah.

Melalui implementasi skema sales insentif ini, bank **bjb** memastikan bahwa sistem penghargaan diberikan secara adil, terukur, dan berbasis kontribusi nyata, sekaligus memperkuat keterkaitan antara kinerja individu, unit kerja, dan pencapaian target bisnis Perseroan. Pendekatan ini diharapkan dapat menjaga motivasi pegawai serta mendukung pertumbuhan kinerja Perseroan secara optimal.

Punishment

Pemberian sanksi telah dilaksanakan berdasarkan Pedoman Disiplin Pegawai No. 0539/SK/DIR-HC/2021 yang ditetapkan pada tanggal 30 Juli 2021.

2. **Retail Credit Sales Incentives**, granted to business employees for their contributions in developing and managing retail credit in a prudent manner.
3. **Retail Funding Sales Incentives**, awarded in recognition of success in mobilizing third-party funds (DPK) in line with the Bank's funding targets and strategy.
4. **Collection Sales Incentives (PPK)**, intended for employees who played a role in maintaining asset quality through improved effectiveness in collections and the management of non-performing loans.

Through the implementation of this sales incentive scheme, bank **bjb** ensured that the reward system was administered fairly, measurably, and based on tangible contributions, while strengthening the linkage between individual performance, unit performance, and the achievement of the Company's business targets. This approach was expected to sustain employee motivation and support the Company's optimal performance growth.

Punishment

The sanctions have been implemented based on the Employee Discipline Standard Operational Procedur (SOP) No. 0539/SK/DIRHC/2021 which was stipulated on July 30, 2021.

Tabel Data Sanksi Karyawan Tahun 2025
xxx

Sanksi yang telah di berikan oleh SDM berikut Tindak Lanjut atas Pengaduan Pelanggaran dari SKAI
Sanctions that have been decided by the Human Capital Division as a Follow-up to Complaints of Violations from Internal Audit Unit

Tahun Year	Jenis Sanksi Type of Sanction			
	Ringan Light	Berat Heavy	Sedang Medium	Jumlah Total
2025	12	73	16	101

System and Infrastructure Human Capital
System and Infrastructure Human Capital

bank **bjb** terus memperkuat komitmennya dalam mendukung transformasi digital pengelolaan *Human Capital* melalui penerapan sistem dan infrastruktur teknologi yang terintegrasi. Inisiatif ini diwujudkan melalui implementasi **bjb** HC Solutions sebagai *platform* utama pengelolaan sumber daya manusia yang berorientasi pada peningkatan efisiensi operasional, kualitas pengambilan keputusan strategis, serta penguatan pengalaman pegawai secara menyeluruh.

bjb HC Solutions dirancang sebagai solusi *end-to-end* yang mendukung pengelolaan *Human Capital* secara modern dan adaptif, dengan cakupan fungsi utama sebagai berikut:

1. *End-to-End Employee Services Transaction*
   bjb HC Solutions menyediakan layanan transaksi kepegawaian yang terintegrasi dan berbasis teknologi digital, meliputi standarisasi serta integrasi data kepegawaian, sistem absensi dan penggajian terpadu, pengelolaan pembayaran kompensasi dan benefit, serta otomatisasi proses administrasi melalui *Robotic Administration Engine* yang memanfaatkan Application Programming Interface (API) untuk meningkatkan efisiensi dan produktivitas operasional.
2. *Strategic Decision Support*
   Platform ini mendukung pengambilan keputusan strategis berbasis data melalui penyediaan analitik *Human Capital*, antara lain pemetaan talenta dan perencanaan suksesi, analitik dan pelaporan kinerja secara otomatis, pelaporan finansial dan penganggaran SDM, serta penyediaan *insight* terkait perjalanan pegawai dan pengelolaan kinerja. Fitur ini memungkinkan manajemen memperoleh gambaran yang komprehensif dan akurat dalam mengelola sumber daya manusia.
3. *Employee Experience: Engagement & High Performance*
   bjb HC Solutions juga berperan dalam meningkatkan keterlibatan pegawai melalui penyediaan kanal komunikasi internal yang terintegrasi, *platform* berita internal, serta media kolaborasi digital yang mendorong interaksi, pertukaran informasi, dan sinergi antar pegawai. Berbagai program *engagement* difasilitasi untuk mendukung lingkungan kerja yang produktif dan berorientasi pada kinerja.
4. *Digital Ecosystem* dan Kolaborasi
   Dalam mendukung pengelolaan *Human Capital* yang menyeluruh, bank **bjb** mengintegrasikan berbagai *platform* digital pendukung, antara lain **bjb** HC News sebagai media informasi internal, **bjb** MyFirstStep dan **bjb** Commitmentku untuk penguatan pengembangan talenta dan nilai-nilai kerja, serta **bjb** P Coaching dan E-Learning **bjb** University sebagai sarana pembelajaran dan pengembangan kompetensi pegawai secara digital.

bank **bjb** committed to supporting digital transformation in Human Capital management through the implementation of integrated technology-based systems and infrastructure. **bjb** HC Solutions provides a comprehensive approach to Human Capital management, focusing on operational efficiency, strategic decision-making, and holistic employee experience enhancement.

bjb HC Solutions was designed as an end-to-end solution that supported modern and adaptive Human Capital management, with the following main functional scopes:

1. End-to-End Employee Services Transaction
   bjb HC Solutions provided integrated, technology-based employee transaction services, including the standardization and integration of employee data, an integrated attendance and payroll system, management of compensation and benefit payments, as well as automation of administrative processes through the Robotic Administration Engine, which utilized Application Programming Interface (API) technology to enhance operational efficiency and productivity.
2. Strategic Decision Support
   This platform supported data-driven strategic decision-making through the provision of Human Capital analytics, including talent mapping and succession planning, automated performance analytics and reporting, HR financial reporting and budgeting, as well as insights related to employee journeys and performance management. These features enabled management to obtain a comprehensive and accurate overview in managing human resources.
3. Employee Experience: Engagement & High Performance
   bjb HC Solutions also contributed to enhancing employee engagement through the provision of integrated internal communication channels, an internal news platform, and digital collaboration tools that encouraged interaction, information sharing, and synergy among employees. Various engagement programs were facilitated to support a productive and performance-oriented work environment.
4. Digital Ecosystem and Kolaborasi
   In supporting comprehensive Human Capital management, bank **bjb** integrated various supporting digital platforms, including **bjb** HC News as an internal information channel, **bjb** MyFirstStep and **bjb** Commitmentku for strengthening talent development and work values, as well as **bjb** P Coaching and E-Learning **bjb** University as digital platforms for employee learning and competency development.

5. Keamanan Sistem dan Perlindungan Data
   bank **bjb** memastikan keamanan dan kerahasiaan data kepegawaian melalui penerapan standar keamanan teknologi informasi yang sesuai dengan ketentuan regulator. Upaya ini dilakukan melalui pelaksanaan *penetration testing* secara berkala serta kerja sama dengan penyedia infrastruktur teknologi terpercaya, termasuk pemanfaatan layanan komputasi awan dan pusat data yang andal.

Melalui penguatan **bjb** HC Solutions, bank **bjb** memastikan bahwa pengelolaan *Human Capital* dapat berjalan secara lebih efisien, terintegrasi, dan responsif terhadap kebutuhan bisnis. Inisiatif ini menjadi bagian penting dalam mendukung transformasi organisasi serta penciptaan sumber daya manusia yang siap menghadapi tantangan dan dinamika industri perbankan ke depan.

5. System Security and Data Protection
   bank **bjb** ensured the security and confidentiality of employee data through the implementation of information technology security standards in accordance with regulatory provisions. These efforts were carried out through periodic penetration testing and collaboration with trusted technology infrastructure providers, including the utilization of reliable cloud computing services and data centers.

Through the enhancement of **bjb** HC Solutions, bank **bjb** ensured that Human Capital management could be carried out more efficiently, in an integrated manner, and in a way that is responsive to business needs. This initiative became an important part of supporting organizational transformation as well as the development of human resources that are prepared to face future challenges and the evolving dynamics of the banking industry.



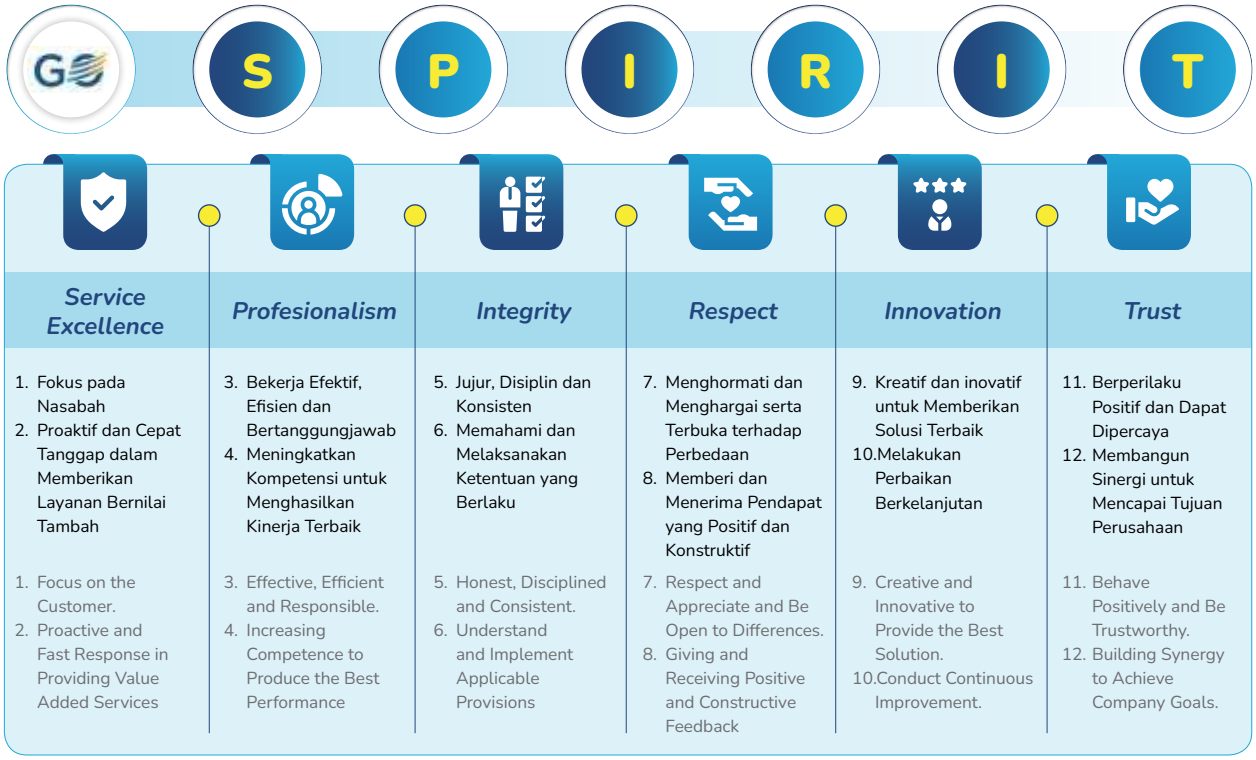
Internalisasi Budaya
Culture Internalization

Budaya Perusahaan merupakan landasan fundamental yang menjadi acuan dalam perumusan kebijakan, penetapan aturan, serta pembentukan sikap dan perilaku insan perusahaan dalam rangka mewujudkan visi, misi, dan tujuan strategis. Budaya yang dikelola secara konsisten dan berkelanjutan memiliki peran strategis dalam memastikan keselarasan operasional, mendukung agenda transformasi bisnis, serta mendorong peningkatan kinerja organisasi.

bank **bjb** meyakini bahwa budaya perusahaan yang kuat tidak hanya menjadi pengikat nilai dan perilaku kerja, tetapi juga berkontribusi signifikan dalam meningkatkan keterlibatan (*employee engagement*), rasa memiliki, dan komitmen pegawai. Dengan budaya yang kokoh, bank **bjb** mampu menciptakan lingkungan kerja yang produktif, adaptif, dan selaras dengan arah pertumbuhan perusahaan.

Corporate Culture serves as a fundamental foundation that guides the formulation of policies, the establishment of rules, and the development of attitudes and behaviors of the Company's people in achieving its vision, mission, and strategic objectives. A culture that is managed consistently and sustainably plays a strategic role in ensuring operational alignment, supporting the business transformation agenda, and driving improvements in organizational performance.

bank **bjb** believes that a strong corporate culture not only reinforces shared values and work behaviors but also contributes significantly to enhancing employee engagement, sense of ownership, and employee commitment. Through a strong culture, bank **bjb** is able to foster a productive and adaptive work environment aligned with the Company's growth direction.



Pada Tahun 2025, bank **bjb** menetapkan **Thematic Culture Program bjb Respect** sebagai penguatan budaya kerja yang menekankan perilaku saling menghargai, kolaboratif, dan berorientasi pada pertumbuhan berkelanjutan. Program ini bertujuan membentuk *Great People* **bjb** yang mampu berkontribusi secara aktif, membangun hubungan kerja yang sehat dan harmonis, serta terbuka terhadap perubahan dalam rangka mendukung kinerja dan transformasi organisasi.

In 2025, bank **bjb** established the **Thematic Culture Program "bjb Respect"** as an initiative to strengthen the corporate culture by emphasizing respectful behavior, collaboration, and a focus on sustainable growth. This program aimed to develop Great People **bjb** who actively contributed, fostered healthy and harmonious working relationships, and remained open to change in supporting organizational performance and transformation.

bjb Respect diimplementasikan melalui tiga pilar perilaku utama, yaitu **Libatkan, Sehati, dan Bertumbuh**, sebagai landasan sikap dan perilaku insan **bjb** dalam menjalankan peran dan tanggung jawabnya di lingkungan kerja.

1. **Program Utama dalam Penguatan Budaya bjb Respect:** Penguatan budaya **bjb** Respect dilaksanakan melalui berbagai program terintegrasi, antara lain:
   - ***Internal Communication Platform*** sebagai sarana penyampaian informasi, edukasi budaya, dan komunikasi nilai-nilai organisasi.
   - ***Culture Journey – Education Program***, yang dirancang untuk menanamkan pemahaman dan implementasi nilai *Respect* secara berkelanjutan melalui kegiatan pembelajaran, sosialisasi, dan internalisasi budaya.
2. **Strategi Implementasi dan Transformasi Budaya:** Dalam mendukung keberhasilan Thematic Culture Program **bjb** Respect, bank **bjb** menerapkan beberapa strategi utama, antara lain:
   - **Komitmen dan Keteladanan Pimpinan,** di mana pimpinan berperan sebagai *role model* dalam menerapkan nilai *Respect*, mendorong partisipasi, empati, serta sikap adaptif dan positif di lingkungan kerja.
   - **Kampanye dan Aktivasi Budaya Internal,** melalui pelaksanaan kegiatan seperti forum diskusi, webinar budaya, *sharing session* lintas unit, serta pembuatan video edukasi yang mengangkat tema ***Libatkan, Sehat, dan Bertumbuh*** guna memperkuat pemahaman dan penerapan nilai budaya secara konsisten.

Melalui pelaksanaan Thematic Culture Program **bjb** Respect Tahun 2025, bank **bjb** berkomitmen untuk menciptakan lingkungan kerja yang inklusif, sehat, dan adaptif, sekaligus mendorong pertumbuhan individu dan organisasi secara berkelanjutan sejalan dengan strategi transformasi Perseroan.

bjb Respect was implemented through three main behavioral pillars, namely Engage (Libatkan), Unity (Sehati), and Grow (Bertumbuh), which served as the foundation for the attitudes and behaviors of **bjb** employees in carrying out their roles and responsibilities in the workplace.

1. **Key Programs in Strengthening the bjb Respect Culture**: The strengthening of the **bjb** Respect culture was implemented through various integrated programs, including:
   - **Internal Communication Platform**, serving as a channel for delivering information, cultural education, and communication of organizational values.
   - **Culture Journey – Education Program**, designed to instill understanding and continuous implementation of the Respect values through learning activities, socialization, and cultural internalization initiatives.
2. **Culture Implementation and Transformation Strategies**: To support the successful implementation of the Thematic Culture Program **bjb** Respect, bank **bjb** implemented several key strategies, including:
   - **Leadership Commitment and Role Modeling**, where leaders acted as role models in implementing the Respect values by encouraging participation, empathy, and adaptive and positive attitudes within the workplace.
   - **Internal Culture Campaigns and Activation**, carried out through initiatives such as discussion forums, cultural webinars, cross-unit sharing sessions, and the development of educational videos highlighting the themes of Engage, Unity, and Grow to strengthen the consistent understanding and implementation of cultural values.

Through the implementation of the Thematic Culture Program **bjb** Respect in 2025, bank **bjb** remained committed to creating an inclusive, healthy, and adaptive work environment while promoting sustainable individual and organizational growth in line with the Company's transformation strategy.



Keterbukaan Informasi Kepada Pegawai
Information Transparency to Employees

Keterbukaan informasi kepada Pegawai di bank **bjb** merupakan salah satu prinsip utama dalam membangun transparansi, kepercayaan, dan kolaborasi yang sehat di lingkungan kerja. Melalui penerapan keterbukaan informasi, bank **bjb** berupaya menciptakan budaya organisasi yang mendukung keberlanjutan bisnis, memperkuat akuntabilitas, serta meningkatkan kepuasan dan keterlibatan Pegawai.

Sebagai bagian dari komitmen terhadap penerapan tata kelola perusahaan yang baik (*good corporate governance*), bank **bjb** secara konsisten menyediakan akses informasi yang relevan, akurat, dan tepat waktu kepada Pegawai. Salah satu wujud nyata dari komitmen tersebut diwujudkan melalui peran Serikat Karyawan (SEKAR) sebagai wadah penyaluran aspirasi Pegawai. Melalui SEKAR, berbagai masukan, saran, dan aspirasi Pegawai dapat disampaikan secara konstruktif untuk mendukung perbaikan berkelanjutan dan pembangunan bank **bjb** yang lebih baik.

Information transparency to employees at bank **bjb** represented one of the key principles in fostering transparency, trust, and healthy collaboration within the workplace. Through the implementation of information transparency, bank **bjb** sought to cultivate an organizational culture that supports business sustainability, strengthens accountability, and enhances employee satisfaction and engagement.

As part of its commitment to the implementation of good corporate governance (GCG), bank **bjb** consistently provided employees with access to relevant, accurate, and timely information. One of the tangible manifestations of this commitment was reflected in the role of the Employee Union (SEKAR) as a channel for employees to express their aspirations. Through SEKAR, various inputs, suggestions, and aspirations from employees could be conveyed constructively to support continuous improvement and the development of a betterment of bank **bjb**.

Struktur Organisasi Pengelola *Human Capital*
Organizational Structure of Human Capital Management

Dalam rangka mendukung pencapaian visi dan misi perusahaan, bank **bjb** membentuk struktur organisasi *Human Capital* yang terintegrasi dan berada di bawah naungan Direktorat Utama. Struktur organisasi ini dirancang untuk memastikan pengelolaan sumber daya manusia dilakukan secara optimal, komprehensif, dan selaras dengan strategi bisnis perusahaan.

Pengelolaan *Human Capital* di bank **bjb** difokuskan pada pengembangan karir, peningkatan kompetensi, pengelolaan kinerja, serta penguatan budaya kerja pegawai. Pendekatan yang diterapkan mencakup aspek strategis dan operasional, sehingga mampu menjawab kebutuhan bisnis yang dinamis sekaligus tantangan transformasi digital di industri perbankan.

Struktur Divisi Human Capital bank **bjb** terdiri atas empat grup, di mana masing-masing grup memiliki peran dan tanggung jawab yang spesifik dalam mendukung efektivitas pengelolaan sumber daya manusia, sebagai berikut:

1. **Grup Strategy & Policy**
   Sebagai perumus arah strategis dan kebijakan *Human Capital* yang selaras dengan visi, misi, serta strategi bisnis Perseroan.

In order to support the achievement of the Company's vision and mission, bank **bjb** established an integrated Human Capital organizational structure under the President Director Directorate. This structure was designed to ensure that human resource management was carried out optimally, comprehensively, and in alignment with the Company's business strategy.

Human Capital management at bank **bjb** focused on career development, competency enhancement, performance management, and strengthening employee work culture. The approach encompassed both strategic and operational aspects, enabling the Bank to respond to dynamic business needs as well as the challenges of digital transformation in the banking industry.

The Human Capital Division structure at bank **bjb** consisted of four groups, each with specific roles and responsibilities in supporting the effectiveness of human resource management, as follows:

1. **Grup Strategy & Policy**
   Responsible for formulating Human Capital strategic direction and policies aligned with the Company's vision, mission, and business strategy.

Fungsi Utama:

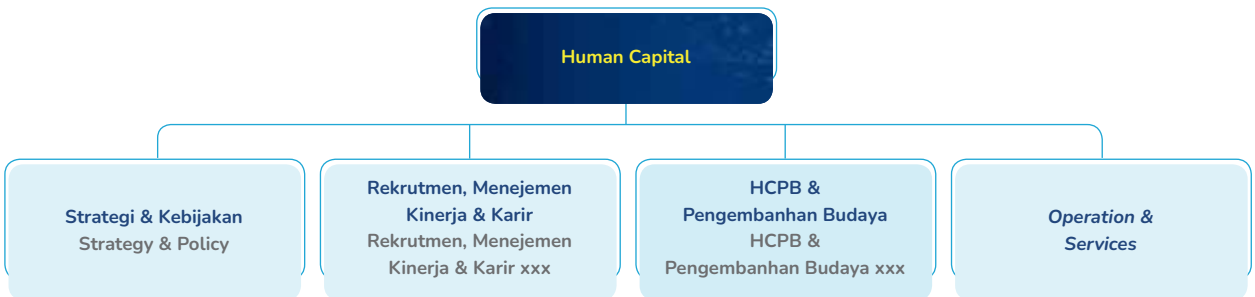
- Menyusun kebijakan, pedoman, dan regulasi Human Capital sesuai ketentuan internal dan eksternal.
- Melakukan kajian strategis, benchmarking, serta evaluasi kebijakan HC.
- Mengawal implementasi tata kelola Human Capital yang efektif dan berkelanjutan.
- Mendukung perencanaan SDM jangka pendek dan jangka panjang.

2. **Grup Rekrutmen, Manajemen Kinerja & Karir**
   Mengelola siklus pegawai sejak proses rekrutmen hingga pengembangan kinerja dan karir secara terintegrasi.
   Fungsi Utama:
   - Melaksanakan program rekrutmen untuk memenuhi kebutuhan organisasi.
   - Mengelola sistem manajemen kinerja pegawai secara berkala dan terukur.
   - Mengembangkan jalur karir dan suksesi untuk memastikan kesiapan talenta.
   - Mendukung pengembangan pegawai berprestasi dan calon pemimpin masa depan.
3. **Grup HCBP & Pengembangan Budaya**
   Berperan sebagai mitra strategis bisnis serta penggerak budaya kerja perusahaan di seluruh unit dan wilayah.
   Fungsi Utama:
   - Menjadi penghubung antara kebijakan *Human Capital* pusat dengan kebutuhan unit/wilayah.
   - Mendampingi pimpinan unit dalam pengelolaan SDM dan organisasi.
   - Mengelola hubungan industrial dan komunikasi pegawai secara konstruktif.
   - Mengembangkan dan menginternalisasi nilai serta budaya perusahaan.
4. **Grup Operation & Services**
   Menyediakan layanan operasional Human Capital yang andal, efisien, dan berbasis sistem.
   Fungsi Utama:
   - Mengelola administrasi kepegawaian, penggajian, dan benefit pegawai.
   - Mengelola data dan sistem informasi *Human Capital*.
   - Mendukung layanan HC berbasis digital dan peningkatan kualitas layanan pegawai.
   - Menjamin kelancaran proses operasional HC sesuai standar layanan yang ditetapkan.

Fungsi Utama:

- Developing Human Capital policies, guidelines, and regulations in accordance with internal and external provisions.
- Conducting strategic studies, benchmarking, and evaluation of HC policies.
- Ensuring the implementation of effective and sustainable Human Capital governance.
- Supporting short-term and long-term workforce planning.

2. **Recruitment, Performance & Career Management Group**
   Managing the employee lifecycle from recruitment to performance and career development in an integrated manner.
   Main Functions:
   - Implementing recruitment programs to meet organizational workforce needs.
   - Managing the employee performance management system periodically and measurably.
   - Developing career paths and succession planning to ensure talent readiness.
   - Supporting the development of high-performing employees and future leaders.
3. **HCBP & Culture Development Group**
   Acting as a strategic business partner while driving the development of corporate culture across units and regions.
   Main Functions:
   - Serving as a liaison between central Human Capital policies and the needs of business units/regions.
   - Assisting unit leaders in managing human resources and organizational matters.
   - Managing industrial relations and employee communication constructively.
   - Developing and internalizing corporate values and culture.
4. **Operation & Services Group**
   Providing reliable, efficient, and system-based Human Capital operational services.
   Main Functions:
   - Managing employee administration, payroll, and employee benefits..
   - Managing Human Capital data and information systems.
   - Supporting digital-based HC services and improving employee service quality.
   - Ensuring the smooth operation of HC processes in accordance with established service standards.



Unit Penunjang Layanan *Human Capital*
Human Capital Services Supporting Unit

Untuk mendukung percepatan layanan serta pengelolaan informasi kepegawaian yang semakin kompleks, penerapan budaya inovasi dan digital mindset menjadi elemen penting dalam pengelolaan *Human Capital*. Sejalan dengan hal tersebut, bank **bjb** menghadirkan berbagai produk digital *Human Capital* sebagai sarana pendukung layanan kepegawaian yang lebih efektif, terintegrasi, dan adaptif terhadap kebutuhan organisasi.

To support the acceleration of services and the management of increasingly complex employee information, the implementation of an innovation culture and digital mindset became an essential element in Human Capital management. In line with this, bank **bjb** introduced various Human Capital digital solutions as supporting tools to provide employee services that are more effective, integrated, and adaptive to organizational needs.

HC Cares

HC Cares dibentuk sebagai wadah berdiskusi dan sharing, penyampaian saran atau masukan, ide kreatif dan inovasi, serta tempat konsultasi yang saat ini telah memiliki beberapa media dan layanan sebagai berikut:

1. Media HC Cares yaitu HC Cares hotline, HC Cares mail serta HC Cares Walk In (HC Cares Lounge & Private Room, menara bank **bjb**, Jln. Naripan 12-14 Bandung), dan HC Cares Chat Helpdesk.
2. Layanan HC Cares yaitu layanan *Coaching and Counseling, Complaint and Suggestions, Facilities* dan *Ask and Answer*, HC *Cares Helpdesk*.

HC Cares established as a platform for discussion and knowledge sharing, the submission of suggestions or feedback, creative ideas and innovations, as well as a consultation channel. Currently, HC Cares provides several media and services as follows:

1. HC Cares Media, including the HC Cares Hotline, HC Cares Mail, HC Cares Walk-In (HC Cares Lounge & Private Room, bank **bjb** Tower, Jl. Naripan 12–14 Bandung), and HC Cares Chat Helpdesk.
2. HC Cares Services, including Coaching and Counseling services, Complaint and Suggestions services, Facilities services, Ask and Answer services, and the HC Cares Helpdesk.

bjb Health+

bjb Health+ merupakan layanan fasilitas kesehatan bagi pegawai dan keluarga pegawai. Tahun 2022, bank **bjb** bekerjasama dengan Yayasan Kesejahteraan Pegawai bank **bjb** dalam memberikan layanan pengobatan ke rekanan rumah sakit, jaminan sosial kesehatan kerja dan bantuan kesehatan khusus sesuai syarat dan ketentuan berlaku.

bjb Health+ is a healthcare facility service provided for employees and their families. In 2022, bank **bjb** collaborated with the bank **bjb** Employee Welfare Foundation to provide medical services through partner hospitals, occupational health social security coverage, and special healthcare assistance in accordance with the applicable terms and conditions.

bjb Club

Wadah pegawai untuk menyalurkan minat dan bakat pegawai di bidang olahraga, seni budaya dan hobi agar lebih terorganisir, tertib, dan terarah untuk dikelola dengan baik yang terdiri dari berbagi jenis kegiatan.

A platform for employees to channel their interests and talents in sports, arts and culture, and hobbies in a more organized, structured, and well-managed manner, consisting of various types of activities.

Human Capitasl Solution (HCS)

HC Solution didesain untuk memudahkan Pegawai dalam melakukan *Self-Service* dalam layanan kepegawaian yang secara otomatis terhubung dengan pusat layanan *Human Capital* dan mendukung perusahaan dalam pengambilan keputusan manajemen yang tepat dan sebagai media pengelolaan fungsi *Human Capital*. Pengembangan HCS antara lain:

1. *Engagement Survey*.
2. Integrated Data dengan Aplikasi Internal lainnya.
3. Sentralisasi Pembayaran Kompensasi Benefit Pegawai.
4. Modul Flexy Work.
5. My Activity.
6. **bjb** HC News.

HC Solution is designed to facilitate employees in performing self-service for personnel services, which were automatically integrated with the Human Capital service center, while also supporting the Company in making accurate management decisions and serving as a platform for managing Human Capital functions. The development of HCS included the following features

1. Engagement Survey.
2. Integrated Data with other Internal Applications.
3. Centralized Payment of Employee Compensation and Benefits.
4. Modul Flexy Work.
5. My Activity.
6. **bjb** HC News.

HCS Mobile

HCS Mobile merupakan system layanan informasi kepegawaian berbasis aplikasi. HCS Mobile dikembangkan sebagai media informasi dan komunikasi Internal bank **bjb** untuk memudahkan pegawai memperoleh berbagai informasi seputar kepegawaian.

HCS Mobile is an application-based employee information service system. HCS Mobile was developed as an internal information and communication platform at bank **bjb** to facilitate employees in accessing various information related to personnel matters.



HCS Kehadiranku

HCS Kehadiranku sebagai suatu inovasi layanan kepegawaian alternatif absensi kehadiran pegawai yang semula menggunakan alat *fingerprint* yang rawan dengan penyebaran COVID-19 menjadi *touchless* dan personal melalui aplikasi *smartphone* yang terintegrasi ke HCS Mobile dan menggunakan Geo Tag.

HCS Kehadiranku introduced as an innovation in employee services, serving as an alternative attendance system that replaced the previous fingerprint-based attendance method, which was prone to the spread of COVID-19. The system adopted a touchless and personalized approach through a smartphone application integrated with HCS Mobile and utilized Geo Tag technology.

HC Cares Chat Help Desk

HC Cares Chat Help Desk merupakan media komunikasi internal pegawai berupa aplikasi Whats App yang terhubung kepada seluruh pegawai yang bersifat aktif untuk menyampaikan informasi mengenai kepegawaian maupun media *sharing* dan diskusi (*chat*) antara pegawai dan Divisi Human Capital.

HC Cares Chat Help Desk served as an internal communication channel for employees through a WhatsApp-based application connected to all employees. The platform actively functioned to deliver personnel-related information as well as to facilitate sharing and discussion (chat) between employees and the Human Capital Division.



Instagram bjb_Greatpeople

Instagram **bjb**_Greatpeople merupakan media komunikasi internal pegawai berupa aplikasi Instagram yang terhubung kepada seluruh pegawai yang bersifat aktif untuk menyampaikan informasi mengenai kepegawaian dan merupakan media sharing/diskusi (*chat*) antara pegawai dan Divisi Human Capital.

Instagram **bjb**_Greatpeople served as an internal employee communication platform through Instagram, connected to all employees and actively used to disseminate personnel-related information, as well as a medium for sharing and discussions (chat) between employees and the Human Capital Division.

HC Cares Menyapa

HC Cares Menyapa merupakan media komunikasi internal pegawai yang bertujuan untuk saling berkomunikasi, berdiskusi dan sharing mengenai kepegawaian ataupun *personality* pegawai yang dikemas menarik dan informal sehingga pegawai dapat memiliki semangat dan motivasi untuk bekerja secara lebih efektif, efisien dan produktif.

HC Cares Menyapa served as an internal employee communication platform aimed at facilitating communication, discussion, and sharing related to personnel matters as well as employee personalities. The program was presented in an engaging and informal manner to encourage employees to maintain enthusiasm and motivation to work more effectively, efficiently, and productively.

bjb News

bjb News merupakan platform yang disediakan di dalam *mobile apps* HCS Mobile sebagai media informasi dan komunikasi berita, aktivitas, kegiatan di lingkungan bank **bjb** seperti berita inovasi, info-info menarik seputar bank **bjb**, artikel inspiratif dan lain-lainnya.

bjb News is a platform available within the HCS Mobile application that served as an information and communication channel for news, activities, and events within bank **bjb**. The platform featured innovation news, interesting updates related to bank **bjb**, inspirational articles, and other relevant information.

Tim Gugus Tugas dan Tim Gercep COVID-19

Merupakan sebuah gugus tugas yang dibentuk manajemen bank **bjb** untuk mengkoordinasikan unit kerja dalam upaya mencegah dan menanggulangi dampak penyakit corona agar kegiatan usaha Perseroan tetap dapat beroperasi secara optimal di tengah wabah pandemi.

It is a task force established by the management of bank **bjb** to coordinate work units in efforts to prevent and mitigate the impact of the coronavirus disease, ensuring that the Company's business operations could continue to run optimally amid the pandemic outbreak.

Rencana Pengembangan *Human Capital* Tahun 2026

Human Capital Development Plan for 2026

Rencana Pengembangan *Human Capital* Tahun 2026 disusun sebagai pedoman strategis dalam memperkuat peran *Human Capital* sebagai *enabler* utama pencapaian kinerja dan keberlanjutan bisnis bank **bjb**. Rencana ini diarahkan untuk membangun sumber daya manusia yang unggul melalui penguatan kepemimpinan yang kuat dan tangguh, peningkatan kompetensi bisnis berbasis risiko, serta penerapan tata kelola yang berlandaskan integritas, kinerja, dan kesejahteraan pegawai.

Seluruh inisiatif pengembangan *Human Capital* pada tahun 2026 difokuskan pada peningkatan produktivitas dan kinerja, pengembangan kompetensi, penguatan budaya perusahaan, percepatan digitalisasi proses bisnis, serta optimalisasi peran Human Capital Business Partner (HCBP). Implementasi rencana ini didukung oleh enabler utama berupa budaya organisasi yang kuat, tata kelola yang efektif, serta pemanfaatan teknologi informasi secara terintegrasi.

Rencana Pengembangan Human Capital Tahun 2026 dilaksanakan melalui tiga strategi utama sebagai berikut:

1. Kepemimpinan Kuat dan Tangguh
   Pengembangan kepemimpinan diarahkan untuk membentuk pemimpin yang kuat, adaptif, dan tangguh di seluruh jenjang organisasi. Fokus utama strategi ini adalah penguatan kapabilitas kepemimpinan dan manajerial agar mampu merespons dinamika bisnis, mengelola tim secara efektif, serta mendorong kinerja unit kerja secara berkelanjutan. Implementasi strategi dilakukan melalui pelaksanaan *leadership development program* yang terstruktur untuk setiap level jabatan, penerapan *managerial excellence framework* sebagai standar peningkatan kemampuan manajerial, serta penguatan kolaborasi dengan **bjb** University dalam penyusunan dan pelaksanaan kurikulum pembelajaran berkelanjutan. Melalui pendekatan ini, bank **bjb** memastikan kesiapan talenta kepemimpinan yang kompeten dan berdaya saing dalam mendukung pencapaian tujuan strategis perusahaan.
2. Kompetensi Bisnis Berbasis Risiko
   Pengembangan kompetensi diarahkan untuk memastikan kesiapan pegawai dalam menghadapi dinamika industri perbankan dan risiko bisnis yang semakin kompleks. Strategi ini dilaksanakan melalui program pengembangan kompetensi teknikal berbasis sertifikasi industri perbankan dan digital banking, pelaksanaan leadership development program di seluruh level jabatan, serta penerapan *managerial excellence framework* untuk meningkatkan kapabilitas manajerial. Kolaborasi dengan **bjb** University

The Human Capital Development Plan for 2026 prepared as a strategic guideline to strengthen the role of Human Capital as a key enabler in achieving performance targets and ensuring the sustainability of bank **bjb**'s business. This plan directed toward building high-quality human resources through the strengthening of strong and resilient leadership, the enhancement of risk-based business competencies, and the implementation of governance grounded in integrity, performance, and employee welfare.

All Human Capital development initiatives in 2026 focus on improving productivity and performance, competency development, strengthening corporate culture, accelerating the digitalization of business processes, and optimizing the role of the Human Capital Business Partner (HCBP). The implementation of this plan supported by key enablers, including a strong organizational culture, effective governance, and the integrated utilization of information technology.

The Human Capital Development Plan for 2026 implemented through the following three main strategies:

1. Strong and Resilient Leadership
   Leadership development directed toward cultivating strong, adaptive, and resilient leaders across all levels of the organization. The primary focus of this strategy is strengthening leadership and managerial capabilities to enable leaders to respond to business dynamics, manage teams effectively, and continuously drive the performance of their respective units. The strategy implemented through structured leadership development programs for each level of position, the implementation of a managerial excellence framework as a standard for enhancing managerial capabilities, and strengthened collaboration with **bjb** University in designing and implementing continuous learning curricula. Through this approach, bank **bjb** ensure the readiness of competent and competitive leadership talent to support the achievement of the Company's strategic objectives.

2. Risk-Based Business Competencies
   Competency development directed toward ensuring employee readiness in facing the dynamics of the banking industry and increasingly complex business risks. This strategy implemented through technical competency development programs based on banking industry certifications and digital banking competencies, the implementation of leadership development programs across all position levels, and the application of a managerial excellence framework to strengthen

terus diperkuat dalam penyusunan kurikulum pembelajaran berkelanjutan, termasuk pelaksanaan *talent acceleration program* sebagai upaya percepatan pengembangan karier pegawai berpotensi tinggi.

3. Tata Kelola Berbasis Integritas, Kinerja, dan Kesejahteraan
   Penguatan tata kelola *Human Capital* dilakukan melalui pengembangan budaya perusahaan yang menjunjung tinggi integritas, kinerja, dan kesejahteraan pegawai. Implementasi strategi ini mencakup penguatan program *employee engagement* melalui survei berkala dan tindak lanjut yang terukur, penyelenggaraan *wellness program* untuk mendukung kesehatan fisik, mental, dan kesejahteraan finansial pegawai, serta peningkatan kualitas hubungan industrial yang harmonis, produktif, dan sesuai dengan ketentuan peraturan perundang-undangan. Selain itu, bank **bjb** mendorong inisiatif menuju *Great Place to Work* melalui peningkatan pengalaman pegawai serta pelaksanaan internal *campaign* integritas dan budaya *anti-fraud*.

Sebagai bagian dari rencana pengembangan tersebut, bank **bjb** terus mempercepat digitalisasi proses bisnis *Human Capital* secara *end-to-end*, meliputi rekrutmen, perencanaan kebutuhan pegawai (*capacity planning*), manajemen kinerja, dan pengembangan kompetensi. Pengembangan ekosistem digital *Human Capital* yang terintegrasi melalui aplikasi **bjb** HC Solution, pemanfaatan HR *analytics* dan *dashboard* berbasis data untuk pengambilan keputusan, serta otomatisasi administrasi kepegawaian menjadi fokus utama dalam meningkatkan efisiensi operasional. Inovasi *platform digital learning* juga dikembangkan untuk mendukung program *upskilling* dan *reskilling* pegawai secara berkelanjutan.

Di sisi lain, optimalisasi peran Human Capital Business Partner (HCBP) dilakukan untuk memastikan keselarasan antara strategi *Human Capital* dan kebutuhan bisnis unit kerja. Upaya ini dilaksanakan melalui penguatan fungsi *advisory* kepada unit kerja, penyempurnaan skema *sales incentive* yang adil, transparan, dan berbasis pencapaian, implementasi penuh aplikasi BEST Salmon sebagai *tools monitoring* budaya kerja BEST, serta penguatan fungsi kepatuhan dalam pelaksanaan seluruh program *Human Capital*. *Monitoring* dan evaluasi dilakukan secara berkelanjutan untuk memastikan efektivitas dan dampak nyata program terhadap kinerja organisasi.

Melalui Rencana Pengembangan *Human Capital* Tahun 2026, bank **bjb** berkomitmen untuk membangun insan **bjb** yang profesional, adaptif, dan berdaya saing tinggi, sekaligus memastikan kesiapan organisasi dalam mendukung pertumbuhan bisnis yang berkelanjutan di tengah dinamika industri perbankan.

managerial capabilities. Collaboration with **bjb** University continue to be strengthened in developing sustainable learning curricula, including the implementation of a talent acceleration program aimed at accelerating the career development of high-potential employees.

3. Governance Based on Integrity, Performance, and Welfare
   The strengthening of Human Capital governance carried out through the development of a corporate culture that upholds integrity, performance, and employee welfare. The implementation of this strategy include strengthening employee engagement programs through periodic surveys and measurable follow-up actions, organizing wellness programs to support employees' physical health, mental well-being, and financial welfare, as well as enhancing the quality of industrial relations that are harmonious, productive, and compliant with prevailing laws and regulations. In addition, bank **bjb** promote initiatives toward becoming a Great Place to Work through improving employee experience and conducting internal campaigns on integrity and anti-fraud culture.

As part of this development plan, bank **bjb** continue to accelerate the digitalization of Human Capital business processes end-to-end, including recruitment, workforce capacity planning, performance management, and competency development. The development of an integrated Human Capital digital ecosystem through the **bjb** HC Solution application, the utilization of data-based HR analytics and dashboards for decision-making, as well as the automation of personnel administration become key priorities in improving operational efficiency. Innovations in digital learning platforms also developed to support continuous employee upskilling and reskilling programs.

On the other hand, the optimization of the Human Capital Business Partner (HCBP) role carried out to ensure alignment between Human Capital strategies and the business needs of operational units. These efforts implemented through strengthening the advisory function to business units, refining a fair, transparent, and performance-based sales incentive scheme, fully implementing the BEST Salmon application as a tool for monitoring the BEST work culture, and strengthening compliance functions in the implementation of all Human Capital programs. Monitoring and evaluation conducted continuously to ensure the effectiveness of the programs and their tangible impact on organizational performance.

Through the Human Capital Development Plan for 2026, bank **bjb** remain committed to developing **bjb** people who are professional, adaptive, and highly competitive, while ensuring the organization's readiness to support sustainable business growth amid the dynamics of the banking industry.

TEKNOLOGI INFORMASI

Information Technology

07




IGI
bank bjb

Strategi Manajemen Teknologi Informasi
Information Technology Management Strategy



Dalam era transformasi digital yang semakin dinamis, pengelolaan teknologi informasi (TI) memegang peranan krusial dalam mendukung operasional dan pertumbuhan bisnis yang berkelanjutan. bank **bjb** menyadari bahwa implementasi strategi manajemen TI yang efektif tidak hanya menjadi kunci untuk meningkatkan efisiensi operasional, tetapi juga sebagai fondasi dalam memberikan layanan perbankan yang inovatif dan responsif terhadap kebutuhan nasabah.

Melalui penyusunan IT *Strategic Plan* 2022–2025, bank **bjb** telah merancang kerangka kerja strategis yang berfokus pada penguatan infrastruktur teknologi, optimalisasi proses, serta peningkatan kapabilitas organisasi TI. Strategi ini disusun untuk menjawab tantangan industri dan mendorong bank **bjb** menjadi lembaga keuangan yang lebih tangguh, adaptif, dan berdaya saing tinggi di era digital.

IT *Strategic Plan* 2022–2025 disusun berlandaskan pada 3 (tiga) aspek utama, yaitu:

1. **Arahan Strategis dan *Regulatory Driver***
   Rencana ini disusun dengan memperhatikan arahan strategis yang mencakup:

In the era of increasingly dynamic digital transformation, information technology (IT) management plays a crucial role in supporting sustainable business operations and growth. Bank **bjb** realizes that implementing an effective IT management strategy is not only the key to improving operational efficiency, but also the foundation for providing innovative and responsive banking services to customer needs.

Through the preparation of the IT Strategic Plan 2022–2025, bank **bjb** has designed a strategic framework that focuses on strengthening technology infrastructure, optimizing processes, and improving IT organizational capabilities. This strategy was designed to answer industry challenges and encourage bank **bjb** to become a more resilient, adaptive, and highly competitive financial institution in the digital era.

The IT Strategic Plan 2022–2025 is based on 3 (three) main aspects, namely:

1. **Strategic Direction and Regulatory Drivers**
   This plan is prepared by taking into account strategic directions which include:

a. *Corporate Plan* bank **bjb** sebagai panduan utama.
b. Tren teknologi terkini untuk memastikan adopsi inovasi terbaru.
c. Visi dan Misi bank **bjb** dalam memberikan layanan terbaik dan inovatif kepada nasabah.
d. Cetak Biru Transformasi Digital yang telah disusun oleh Bank Indonesia sebagai pedoman transformasi sektor perbankan.

2. **Analisis *Pain Points* dan *Gap Analysis***
Proses perencanaan juga melibatkan identifikasi *pain points* yang bersumber dari aspek arsitektur, proses, dan organisasi TI yang ada saat ini. Selain itu, dilakukan pula proses *business alignment* untuk memastikan keselarasan strategi teknologi informasi dengan kebutuhan bisnis. Melalui sesi *Envisioning Workshop*, bank **bjb** juga mengkaji *gap analysis* guna merumuskan langkah-langkah strategis yang lebih tepat dalam menjawab tantangan digitalisasi.

3. **Visi bank bjb**
bank **bjb** berkomitmen untuk menjadi *Elite Bank* yang selalu menjadi *Top of Mind* bagi masyarakat Jawa Barat dan Banten, dengan memberikan layanan yang relevan, modern, dan berbasis teknologi canggih.

Berdasarkan 3 (tiga) aspek utama sebagai landasan penyusunan IT *Strategic Plan* bank **bjb** 2022-2025, dihasilkan 7 (tujuh) tema kapabilitas yang dirancang untuk mendukung implementasi strategi teknologi informasi. Tema-tema tersebut diperoleh melalui diskusi dan masukan dari para pemangku kepentingan, dan diharapkan menjadi fondasi dalam membangun sistem *information technology* (IT) yang handal, adaptif, serta mampu merespons perkembangan teknologi dan kebutuhan bisnis.

a. bank **bjb** Corporate Plan as the main guide.
b. Current technology trends to ensure the adoption of the latest innovation.
c. bank **bjb** Vision and Mission in providing the best and most innovative services to customer.
d. The Digital Transformation Blueprint prepared by Bank Indonesia as a guideline for the transformation of the banking secto.

2. **Pain Points Analysis and Gap Analysis**
The planning process also involves identifying pain points that originate from the current IT architecture, process, and organization aspects. In addition, a business alignment process is also carried out to ensure the alignment of information technology strategies with business needs. Through the Envisioning Workshop session, bank **bjb** also reviewed the gap analysis in order to formulate more appropriate strategic steps in responding to the challenges of digitalizatio.

3. **bank bjb Vision**
Bank **bjb** is committed to becoming an Elite Bank that is always Top of Mind for the people of West Java and Banten, by providing relevant, modern, and advanced technologybased service.

Based on 3 (three) main aspects as the basis for compiling the IT Strategic Plan bank **bjb** 2022-2025, 7 (seven) capability themes were produced which were designed to support the implementation of information technology strategies. These themes were obtained through discussions and input from stakeholders, and are expected to be the foundation in building a reliable, adaptive information technology (IT) system, and able to respond to technological developments and business need.



Adapun penjabaran dari 7 (tujuh) tema kapabiltas langkah strategis Divisi Information Technology adalah sebagai berikut:

1. ***Process and Workforce Optimization***
   Process and Workforce Optimization yaitu tema yang berfokus dalam peningkatan efektifitas dan efisiensi proses melalui pembaharuan dan digitalisasi proses, serta harmonisasi dan sinergi antara fungsi dengan mengimplementasikan tata kelola yang terintegrasi dan otomatisasi.
2. ***Infrastructure and Digital Culture Strengthening***
   Infrastructure and Digital Culture Strengthening yaitu tema yang berfokus dalam peningkatan infrastruktur TI secara fungsi maupun kapasitas serta pengimplementasian teknologi dan aplikasi terbaru untuk mendukung perkembangan bisnis.
3. ***Data-Driven Monitoring and Decisioning***
   Data-Driven Monitoring and Decisioning yaitu tema yang berfokus dalam pembentukan *data management*, pemanfaatan teknologi untuk digitalisasi proses *reporting*, serta peningkatan penggunaan data dalam proses analisis di tiap lini bisnis bank **bjb**.
4. ***Market Digitalization and Penetration***
   Market Digitalization and Penetration yaitu tema yang berfokus dalam pengembangan kapabilitas *digital* dari segi produk dan layanan, kolaborasi *partner digital*, perluasan *digital market*, serta optimasi dan digitalisasi produk.
5. ***Customer-centric and Customer-driven Organization***
   Customer-centric and Customer-driven Organization yaitu tema yang berfokus dalam Solusi terintegrasi yang dapat melayani kebutuhan *customer*, memberikan *feedback*, serta kemampuan untuk melakukan personalisasi kepada tiap nasabah berdasarkan *customer behavior*.
6. ***Cyber Security and Data Privacy***
   Cyber Security and Data Privacy yaitu tema yang berfokus dalam menciptakan kemampuan untuk melihat potensi ancaman dan *vulnerability* yang ada, serta standarisasi prosedur dan teknologi pengelolaan.
7. ***Sustainable Financial Ecosystem***
   Sustainable Financial Ecosystem yaitu tema yang berfokus dalam mengembangkan produk-produk perbankan yang dapat mencapai metrik-metrik ESG, serta menjadikan ESG sebagai bagian dari manajemen risiko dan pengembangan perusahaan ke depannya.

The further details of 7 (seven) themes of capabilities strategic steps of the IT Division are explained below:

1. **Process and Workforce Optimization**
   Process and Workforce Optimization theme focuses on Increasing the effectiveness and efficiency of processes through updating and digitizing processes, as well as harmonization and synergy between functions by implementing integrated governance and automatio.
2. **Infrastructure and Digital Culture Strengthening**
   Infrastructure and Digital Culture Strengthening theme focuses on Increasing IT infrastructure in terms of function and capacity as well as implementing the latest technology and applications to support business developmen.
3. **Data-Driven Monitoring and Decisioning**
   Data-Driven Monitoring and Decisioning theme focuses on Formation of data management, use of technology to digitize the reporting process, and increase the use of data in the analysis process in each bank **bjb** business lin.
4. **Market Digitalization and Penetration**
   Market Digitalization and Penetration theme focuses on digital capability development in terms of products and services, digital partner collaboration, digital market expansion, as well as product optimization and digitalization.
5. **Customer-centric and Customer-driven Organization**
   Customer-centric and Customer-driven Organization theme focuses on Integrated solutions that can serve customer needs, provide feedback, as well as the ability to personalize each customer based on customer behavior.
6. **Cyber Security and Data Privacy**
   Cyber Security and Data Privacy theme focuses on Creating the ability to see potential threats and existing vulnerabilities, as well as standardize management procedures and technologie.
7. **Sustainable Financial Ecosystem**
   Sustainable Financial Ecosystem theme focuses on Develop banking products that can achieve ESG metrics, and make ESG a part of risk management and future development of the company.

Inovasi Teknologi Informasi
Information Technology Innovation

Pengembangan dan inovasi teknologi informasi merupakan salah satu pilar strategis dalam mendukung pertumbuhan bisnis, peningkatan kualitas layanan, serta percepatan transformasi digital di bank **bjb**. Sejalan dengan arah strategis perusahaan, Divisi Information Technology terus berkomitmen menghadirkan solusi teknologi yang adaptif, terintegrasi, dan selaras dengan kebutuhan bisnis, regulator, serta nasabah.

Sepanjang tahun 2025, bank **bjb** secara berkelanjutan melakukan berbagai pengembangan dan inovasi teknologi informasi, baik pada sisi aplikasi bisnis, sistem pelaporan dan monitoring, maupun layanan digital yang berorientasi kepada nasabah dan pemangku kepentingan. Inisiatif ini dirancang untuk memperkuat efektivitas operasional, meningkatkan akurasi dan keandalan data, serta mendukung penerapan tata kelola dan manajemen risiko teknologi informasi secara menyeluruh. Langkah-langkah ini dirancang untuk memperkuat daya saing bank **bjb** dalam menghadapi tantangan di era digital, sekaligus memberikan nilai tambah bagi nasabah dan mitra bisnis dengan highlight inovasi yaitu:

1. Aplikasi Dashboard dan Otomatisasi Rekonsiliasi, Dispute, dan Settlement Laku Pandai mendukung proses rekonsiliasi transaksi PPOB dan transaksi agen Laku Pandai **bjb** BiSA! secara otomatis dan terintegrasi.
2. Aplikasi **bjb** Easy Bill (Web Portal, Web Biller, dan Mobile Android) memfasilitasi pengelolaan dan pembayaran tagihan nasabah perorangan maupun non-perorangan secara digital.
3. Aplikasi Otomatisasi Rekonsiliasi, Dispute, dan Settlement Top Up Dana OY Indonesia mendukung rekonsiliasi transaksi *escrow* dan biaya layanan secara akurat dan efisien.
4. Dashboard Quality Assurance Diagnostic (QASTIC) mendukung aktivitas audit internal, penerapan manajemen risiko, serta proses *good corporate governance* secara menyeluruh.
5. Aplikasi Pusat Sistem Informasi Administrasi Perpajakan (PSIAP) – Core Tax Sistem pendukung modernisasi administrasi perpajakan nasional yang terintegrasi.
6. Aplikasi New SLIK, Sistem terbaru untuk mendukung layanan Sistem Layanan Informasi Keuangan ke OJK.
7. Aplikasi Monitoring Kredit (CRMS) – Credit Risk mendukung pemantauan risiko kredit secara berkelanjutan.
8. *Website* DPLK (**bjb** SIAP) Portal *customer-facing* untuk memudahkan peserta DPLK mengakses informasi kepesertaan.

The development and innovation of information technology constituted one of the strategic pillars in supporting business growth, improving service quality, and accelerating digital transformation at bank **bjb**. In line with the Company's strategic direction, the Information Technology Division remained committed to delivering technology solutions that were adaptive, integrated, and aligned with the needs of the business, regulators, and customers.

Throughout 2025, bank **bjb** continuously carried out various developments and innovations in information technology, both in terms of business applications, reporting and monitoring systems, and digital services oriented toward customers and stakeholders. These initiatives were designed to strengthen operational effectiveness, improve the accuracy and reliability of data, and support the comprehensive implementation of information technology governance and risk management. These measures were intended to strengthen bank **bjb**'s competitiveness in addressing challenges in the digital era, while also providing added value to customers and business partners, with the following innovation highlights:

1. Dashboard Application and Automation of Reconciliation, Dispute, and Settlement for Laku Pandai, which supported the reconciliation process of PPOB transactions and **bjb** BiSA! Laku Pandai agent transactions automatically and in an integrated manner.
2. **bjb** Easy Bill Application (Web Portal, Web Biller, and Mobile Android), which facilitated the management and payment of bills for individual and non-individual customers digitally.
3. Automation Application for Reconciliation, Dispute, and Settlement of Top-Up Dana OY Indonesia, which supported the reconciliation of escrow transactions and service fees accurately and efficiently.
4. Quality Assurance Diagnostic Dashboard (QASTIC), which supported internal audit activities, the implementation of risk management, and the overall application of good corporate governance.
5. Central Information System for Tax Administration Application (PSIAP) – Core Tax, a system supporting the modernization of the national tax administration integrated with other systems.
6. New SLIK Application, the latest system supporting the Financial Information Service System reporting to OJK.
7. Credit Monitoring Application (CRMS) – Credit Risk, which supported continuous credit risk monitoring.
8. DPLK Website (**bjb** SIAP), a customer-facing portal that facilitated DPLK participants in accessing membership information.

9. **bjb** Smart Billing, Solusi digital pembayaran tagihan yang praktis, cepat, dan efisien untuk berbagai segmen nasabah.
10. *Dashboard Monitoring* Opsen PKB Jawa Barat Sistem visualisasi data penerimaan Pajak Kendaraan Bermotor secara *real-time*.
11. Aplikasi Teman **bjb**, Terminal manajemen *end-to-end* aplikasi Laku Pandai, mulai dari pendaftaran hingga perubahan data.
12. Aplikasi New Payroll System, mendukung proses penggajian secara terintegrasi dan akurat.
13. Aplikasi Forex Transaction System, mendukung transaksi valas untuk kebutuhan bisnis bank **bjb**.
14. Aplikasi New SPRINT, mendukung penatausahaan dan pelaporan rekening pemerintah yang terintegrasi dengan sistem perbankan nasional.
15. Aplikasi *Cashloan* Ritel, mendukung pengajuan dan pengelolaan kredit ritel secara digital.
16. Aplikasi New **bjb** BiSA! Ekosistem Laku Pandai yang mencakup *mobile apps* agen, *back office web*, serta arsitektur *microservices* berbasis Kafka untuk meningkatkan keandalan dan skalabilitas sistem.

Melalui berbagai inovasi tersebut, bank **bjb** menunjukkan komitmen berkelanjutan dalam memanfaatkan teknologi informasi sebagai *enabler* pertumbuhan bisnis, peningkatan kualitas layanan, serta penguatan kepatuhan dan tata kelola. Ke depan, Divisi Information Technology akan terus berinovasi guna mendukung visi bank **bjb** sebagai bank yang adaptif, kompetitif, dan berorientasi digital.

9. **bjb** Smart Billing, a digital billing payment solution that was practical, fast, and efficient for various customer segments.
10. West Java PKB Surcharge Monitoring Dashboard, a real-time data visualization system for Motor Vehicle Tax revenue monitoring.
11. Teman **bjb** Application, an end-to-end management terminal for the Laku Pandai application, from registration to data updates.
12. New Payroll System Application, which supported integrated and accurate payroll processing.
13. Forex Transaction System Application, which supported foreign exchange transactions for bank **bjb**'s business needs.
14. New SPRINT Application, which supported the administration and reporting of government accounts integrated with the national banking system.
15. Retail Cashloan Application, which supported the submission and management of retail loans digitally.
16. New **bjb** BiSA! Application, a Laku Pandai ecosystem that included an agent mobile application, back-office web platform, and a Kafka-based microservices architecture to enhance system reliability and scalability.

Through these various innovations, bank **bjb** demonstrated its ongoing commitment to leveraging information technology as an enabler of business growth, service quality improvement, and strengthened compliance and governance. Going forward, the Information Technology Division would continue to innovate to support bank **bjb**'s vision as an adaptive, competitive, and digitally oriented bank.

Infrastruktur Teknologi Informasi
Information Technology Infrastructure

bank **bjb** terus mengembangkan dan mengelola infrastruktur teknologi informasi yang andal dan berdaya saing guna mendukung kelangsungan operasional serta pengembangan layanan perbankan di tengah percepatan transformasi digital. Infrastruktur tersebut meliputi sistem server, penyimpanan data, jaringan, serta berbagai komponen pendukung lainnya yang dirancang untuk menjamin tingkat keandalan, kemampuan skalabilitas, dan efisiensi operasional yang optimal.

Sejalan dengan komitmen penguatan infrastruktur teknologi informasi, sepanjang tahun 2025 Divisi Information Technology bank **bjb** melaksanakan sejumlah inisiatif strategis yang diarahkan untuk memastikan kesiapan layanan teknologi informasi dalam merespons kebutuhan bisnis yang terus berkembang dan dinamis. Inisiatif tersebut meliputi:

bank **bjb** continued to develop and manage reliable and competitive information technology infrastructure to support operational continuity and the development of banking services amid the acceleration of digital transformation. This infrastructure included server systems, data storage, networks, and various other supporting components designed to ensure reliability, scalability, and optimal operational efficiency.

In line with its commitment to strengthening information technology infrastructure, throughout 2025 the Information Technology Division of bank **bjb** implemented several strategic initiatives aimed at ensuring the readiness of IT services to respond to evolving and dynamic business needs. These initiatives included:

1. Peningkatan Kapasitas dan Kapabilitas *Data Center*
   bank **bjb** terus memperkuat kapasitas dan kapabilitas Data Center sebagai pusat pengelolaan data dan sistem informasi yang mendukung operasional perbankan. Langkah ini mencakup penambahan kapasitas penyimpanan, peningkatan kecepatan proses, dan pengelolaan data yang lebih efisien.
2. Optimalisasi Infrastruktur Teknologi Informasi
   Optimalisasi dilakukan dengan memperbarui dan mengintegrasikan sistem teknologi informasi untuk mendukung kelancaran proses bisnis. Modernisasi ini mencakup peningkatan *server, storage*, dan jaringan untuk memastikan kinerja yang lebih cepat dan stabil.
3. Pemeliharaan dan Perawatan Infrastruktur
   bank **bjb** menerapkan program *preventive* dan *corrective maintenance* secara berkala untuk memastikan seluruh perangkat dan sistem infrastruktur teknologi informasi tetap beroperasi optimal. Program ini meliputi pemantauan performa perangkat keras dan perangkat lunak, penggantian komponen yang usang, serta peningkatan perangkat dengan teknologi terbaru.
4. Pengelolaan Kapasitas Infrastruktur yang Proaktif
   bank **bjb** secara berkelanjutan memantau penggunaan kapasitas infrastruktur untuk memastikan kesiapan menghadapi pertumbuhan kebutuhan bisnis di masa depan. Melalui analisis tren dan kebutuhan, pengelolaan kapasitas dilakukan secara proaktif guna mengantisipasi peningkatan volume transaksi dan data.

bank **bjb** berkomitmen untuk terus memperbarui dan meningkatkan keandalan infrastruktur teknologi informasi guna memastikan keberlanjutan operasional dan memberikan nilai tambah bagi nasabah. Dalam rangka mendukung tujuan tersebut, bank **bjb** fokus pada:

1. Menyediakan sistem yang handal dan efisien guna mendukung kelancaran operasional perbankan.
2. Mengoptimalkan ketersediaan layanan melalui penerapan teknologi redundansi dan *disaster recovery* untuk meminimalkan risiko gangguan operasional.
3. Mengintegrasikan teknologi yang fleksibel dan adaptif untuk memenuhi kebutuhan bisnis yang terus berkembang.

1. Enhancement of Data Center Capacity and Capability
   bank **bjb** continued to strengthen the capacity and capability of its Data Center as the central hub for managing data and information systems supporting banking operations. These efforts included expanding storage capacity, improving processing speed, and enhancing data management efficiency.
2. Optimization of Information Technology Infrastructure
   Optimization was carried out by upgrading and integrating information technology systems to support the smooth execution of business processes. This modernization included enhancements to servers, storage systems, and networks to ensure faster and more stable performance.
3. Infrastructure Maintenance and Upkeep
   bank **bjb** implemented periodic preventive and corrective maintenance programs to ensure that all information technology infrastructure devices and systems continued to operate optimally. These programs included monitoring the performance of hardware and software, replacing obsolete components, and upgrading systems with the latest technologies.
4. Proactive Infrastructure Capacity Management
   bank **bjb** continuously monitored infrastructure capacity utilization to ensure readiness in meeting future business growth. Through trend analysis and needs assessment, capacity management was carried out proactively to anticipate increasing transaction volumes and data growth.

bank **bjb** remained committed to continuously upgrading and enhancing the reliability of its information technology infrastructure to ensure operational sustainability and provide added value to customers. To support this objective, bank **bjb** focused on:

1. Providing reliable and efficient systems to support the smooth operation of banking activities.
2. Optimizing service availability through the implementation of redundancy technologies and disaster recovery mechanisms to minimize the risk of operational disruptions.
3. Integrating flexible and adaptive technologies to address continuously evolving business needs.

Tata Kelola Teknologi Informasi
Information Technology Governance

Direksi membangun kerangka kerja untuk governansi teknologi informasi (TI) Perseroan yang selaras dengan kebutuhan dan prioritas bisnis Perseroan, mendorong peluang dan kinerja bisnis, memperkuat manajemen risiko, serta mendukung tujuan dan strategi Perseroan. Penerapan Tata Kelola Teknologi Informasi di bank **bjb** berdasarkan pada standar dan kerangka kerja internasional yang diakui secara luas. Hal ini bertujuan untuk memastikan pengelolaan TI yang efektif, efisien, dan selaras dengan kebutuhan bisnis serta peraturan yang berlaku. bank **bjb** mengacu pada *Control Objectives for Information and Related Technologies* (COBIT) 2019 untuk pengukuran maturitas Teknologi Informasi *Bank dan The Open Group Architecture Framework* (TOGAF) untuk *Enterprise Architecture*, sebagaimana tercantum dalam IT *Strategic Plan* (ITSP). Selain itu, bank **bjb** telah memperoleh sertifikasi internasional ISO/IEC 27001:2022 dan ISO/IEC 20000-1:2018 sebagai bukti penerapan tata kelola dan standar keamanan informasi yang andal.

1. ***Control Objectives for Information and Related Technologies* (COBIT)**

COBIT adalah kerangka kerja pengendalian dan audit sistem informasi yang dikembangkan oleh *Information Systems Audit and Control Association* (ISACA) dan IT *Governance Institute* (ITGI) sejak tahun 1992. COBIT menyediakan:

a. Kerangka kerja pengendalian TI yang diakui secara internasional.
b. Panduan *best practice* dalam pengukuran tingkat maturitas TI untuk memastikan keselarasan antara tujuan bisnis dan strategi TI.
c. Pendekatan sistematis dalam pengelolaan risiko dan pengambilan keputusan strategis terkait teknologi informasi.

Melalui penerapan COBIT 2019, bank **bjb** secara konsisten melakukan evaluasi terhadap maturitas TI guna meningkatkan kapabilitas dan daya saing dalam industri perbankan.

The Board of Directors builds a framework for the Company's information technology (IT) governance that is aligned with the Company's business needs and priorities, encourages business opportunities and performance, strengthens risk management, and supports the Company's goals and strategies. The implementation of Information Technology Governance at Bank **bjb** is based on widely recognized international standards and frameworks. This aims to ensure effective, efficient IT management, and in line with business needs and applicable regulations. bank **bjb** refers to the Control Objectives for Information and Related Technologies (COBIT) 2019 for measuring the maturity of the Bank's Information Technology and The Open Group Architecture Framework (TOGAF) for Enterprise Architecture, as stated in the IT Strategic Plan (ITSP). In addition, Bank **bjb** has obtained international certification ISO/IEC 27001:2022 and ISO/IEC 20000-1:2018 as proof of the implementation of reliable governance and information security standards.

1. **Control Objectives for Information and Related Technologies (COBIT)**

COBIT is an information systems audit and control framework developed by the Information Systems Audit and Control Association (ISACA) and the IT Governance Institute (ITGI) since 1992. COBIT provides:

a. Internationally recognized IT control framework.
b. Best practice guidelines for measuring IT maturity levels to ensure alignment between business objectives and IT strategy.
c. Systematic approach to risk management and strategic decision making related to information technology.

Through the implementation of COBIT 2019, bank **bjb** consistently evaluates IT maturity to improve capabilities and competitiveness in the banking industr.

2. ***Enterprise Architecture*** **(EA) dengan TOGAF**

Enterprise Architecture merupakan cetak biru strategis yang menggambarkan hubungan antara strategi bisnis dan TI untuk mencapai tujuan organisasi. bank **bjb** menggunakan TOGAF sebagai kerangka kerja utama untuk:

a. Merancang dan menyelaraskan strategi korporasi dengan teknologi informasi.
b. Mengembangkan arsitektur organisasi yang terintegrasi dan responsif terhadap kebutuhan bisnis.
c. Mengoptimalkan proses TI untuk meningkatkan efisiensi operasional dan nilai tambah bagi pelanggan.

Dengan TOGAF, bank **bjb** memastikan tata kelola TI tidak hanya mendukung strategi bisnis, tetapi juga menjadi pendorong inovasi.

2. **Enterprise Architecture (EA) with TOGAF**

Enterprise Architecture is a strategic blueprint that describes the relationship between business and IT strategies to achieve organizational goals. Bank **bjb** uses TOGAF as the main framework for:

a. Designing and aligning corporate strategy with information technology.
b. Developing an integrated organizational architecture that is responsive to business needs.
c. Optimizing IT processes to improve operational efficiency and added value for customers.

With TOGAF, bank **bjb** ensures that IT governance not only supports business strategy, but also becomes a driver of innovation.

3. **Sertifikasi ISO/IEC 20000-1:2018 dan ISO/IEC 27001:2022**

bank **bjb** telah memperoleh sertifikasi berikut sebagai bukti komitmen terhadap tata kelola TI yang unggul:

a. ISO/IEC 20000-1:2018: Standar internasional untuk Sistem Manajemen Layanan Teknologi Informasi (SMLTI) yang memastikan layanan TI dikelola dengan efektif dan konsisten.
b. ISO/IEC 27001:2022: Standar internasional untuk Sistem Manajemen Keamanan Informasi (SMKI), yang menjamin perlindungan data dan keamanan informasi secara menyeluruh.

Penerapan standar ini memperkuat kepercayaan pelanggan dan mitra terhadap kemampuan bank **bjb** dalam menjaga keamanan dan kualitas layanan teknologi informasi.

3. **ISO/IEC 20000-1:2018 and ISO/IEC 27001:2022 certification**

bank **bjb** has obtained the following certifications as proof of its commitment to superior IT governance:

a. ISO/IEC 20000-1:2018: International standard for Information Technology Service Management Systems (ITMS) that ensures IT services are managed effectively and consistently.
b. ISO/IEC 27001:2022: International standard for Information Security Management Systems (ISMS), which ensures comprehensive data protection and information security.

The implementation of this standard strengthens customer and partner trust in bank **bjb**'s ability to maintain the security and quality of information technology service.

4. **Tata Kelola Berbasis Kolaborasi**
   Selain penerapan kerangka kerja dan sertifikasi internasional, tata kelola TI di bank **bjb** juga melibatkan:
   a. Kolaborasi lintas divisi untuk memastikan keberhasilan implementasi strategi TI.
   b. Audit internal dan eksternal secara berkala untuk menilai kepatuhan terhadap standar yang diterapkan.
   c. Peningkatan kapabilitas SDM TI melalui program pelatihan dan sertifikasi untuk memastikan kompetensi karyawan dalam menghadapi tantangan teknologi masa depan.
5. **Pengelolaan Risiko TI**
   bank **bjb** secara proaktif mengidentifikasi, mengelola, dan memitigasi risiko TI yang dapat mempengaruhi operasional bisnis. Melalui pendekatan berbasis risiko, bank **bjb** mampu menjaga keberlanjutan layanan sekaligus meminimalkan dampak dari ancaman keamanan siber atau gangguan teknis lainnya.

bank **bjb** menerapkan tata kelola teknologi informasi yang terstruktur untuk memastikan pengelolaan yang efektif terhadap segala isu atau insiden yang berkaitan dengan teknologi informasi, termasuk *disruption* (gangguan) dan *disaster recovery* (pemulihan bencana). Dalam menghadapi isu atau insiden terkait IT, Divisi Information Technology telah mengacu pada ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan (OJK) dan Bank Indonesia (BI). Proses penanganan insiden TI di bank **bjb** melibatkan langkah-langkah sebagai berikut:

1. Analisa Isu/Insiden terkait IT.
2. Melakukan koordinasi di internal IT dan apabila dibutuhkan bersama unit kerja terkait.
3. Melakukan koordinasi apakah perlunya dilakukan pengaktifan *Disaster Recovery Plan* (DRP) atau tidak.
4. Melakukan pelaporan insidental kepada regulator yaitu Bank Indonesia dan Otoritas Jasa Keuangan mengacu terhadap masing masing ketentuan terkait pelaporan insidental setelah dilakukan koordinasi disisi internal.
5. Melakukan penyusunan *Root Cause Analysis* dan target *recovery plan* untuk pemulihan isu/insiden.
6. Melakukan penyampaian kepada Manajemen/Direksi bank **bjb** terkait insiden/isu yang terjadi.
7. Melakukan *update* terkait penyelesaian/*recovery* terhadap isu yang terjadi dari awal hingga isu telah dinyatakan solved kepada internal, manajemen bank **bjb** maupun pihak regulator perbankan (OJK & BI).

Selain itu Divisi Information Technology telah memetakan risiko terkait teknologi informasi yang disusun dalam dokumen *Risk Control Self-Assessment* yang dilakukan pengkinian secara berkala di mana dalam dokumen tersebut dilakukan identifikasi terhadap risiko yang ada terkait teknologi informasi serta dilakukan penilaian terhadap risiko dan dampak yang terjadi. Kepatuhan Divisi Information Technology terhadap peraturan regulator di antaranya:

4. **Collaboration Based Governance**
   In addition to implementing international frameworks and certifications, IT governance at bank **bjb** also involves:
   a. Cross-division collaboration to ensure successful implementation of IT strategies.
   b. Periodic internal and external audits to assess compliance with applied standards.
   c. Improving IT HR capabilities through training and certification programs to ensure employee competency in facing future technology challenge.

5. **IT Risk Management**
   bank **bjb** proactively identifies, manages, and mitigates IT risks that can affect business operations. Through a risk-based approach, bank **bjb** is able to maintain service continuity while minimizing the impact of cybersecurity threats or other technical disruptions.

bank **bjb** implemented structured information technology governance to ensure effective management of all issues or incidents related to information technology, including disruptions and disaster recovery. In addressing IT-related issues or incidents, the Information Technology Division referred to the provisions stipulated by the Financial Services Authority (OJK) and Bank Indonesia (BI). The IT incident handling process at bank **bjb** involved the following steps:

1. Conducting analysis of IT-related issues/incidents.
2. Coordinating internally within the IT Division and, if necessary, with the relevant work units.
3. Coordinating to determine whether the activation of the Disaster Recovery Plan (DRP) was required.
4. Submitting incidental reports to the regulators, namely Bank Indonesia and the Financial Services Authority (OJK), in accordance with the respective provisions regarding incidental reporting, following internal coordination.
5. Preparing a Root Cause Analysis and determining a target recovery plan for resolving the issue/incident.
6. Reporting the incident/issue to the Management/Board of Directors of bank **bjb**.
7. Providing updates on the resolution/recovery process of the issue from the initial occurrence until the issue was declared resolved to internal parties, the management of bank **bjb**, and banking regulators (OJK & BI).

In addition, the Information Technology Division mapped risks related to information technology, which were documented in the Risk Control Self-Assessment (RCSA) document and updated periodically. Within this document, existing risks related to information technology were identified and assessed based on their potential risks and impacts. Compliance of the Information Technology Division with regulatory rules includes:

1. Pemenuhan penyampaian laporan rencana pengembangan TI;
2. Pemenuhan penyampaian rencana strategis teknologi informasi /*Information Technology Strategic Plan* (ITSP);
3. Pemenuhan penyampaian laporan hasil pengujian keamanan siber;
4. Pemenuhan penyampaian maturitas keamanan siber;
5. Pemenuhan penyampaian maturitas digital Bank;
6. Pemenuhan penyampaian laporan kondisi terkini penggunaan teknologi informasi

Pelaporan Teknologi Informasi mengacu kepada POJK No. 11/POJK.03/2022 tanggal 6 Juli 2022 Tentang Penyelenggaraan Teknologi Informasi Oleh Bank Umum.

Tata Kelola Keamanan Teknologi Informasi

bank **bjb** memiliki unit kerja yang secara khusus berfokus terhadap keamanan Teknologi Informasi bank **bjb**, pembentukan unit kerja IT *Security* dibentuk dalam upaya mendukung keberlangsungan layanan nasabah yang optimal dan tangguh dalam menghadapi ancaman-ancaman keamanan siber. Selain penguatan di sisi organisasi, dilakukan penguatan keamanan siber di sisi regulasi, infrastruktur dan operasional guna mengantisipasi tren serangan siber. Penguatan keamanan siber ini telah tercantum dalam Strategi Teknologi Informasi bank **bjb**.

Di dalam Strategi Teknologi Informasi, bank **bjb** telah memiliki *Enterprise Architecture Security* menggunakan acuan SABSA (*Sherwood Applied Business Security Architecture*). Penguatan dari sisi organisasi, regulasi, infrastruktur dan operasional keamanan Informasi diharapkan meningkatkan penilaian kematangan *cyber security* bank **bjb** dan sebagai komitmen bank **bjb** dalam meminimalisir risiko insiden keamanan dan menghindari kerugian dari serangan siber.

Berikut informasi dalam penyelenggaraan keamanan Teknologi Informasi bank **bjb**.

a. Tindak lanjut hasil audit dan/atau penilaian atas penyelenggaraan TI
   Dalam menjalankan kegiatan keamanan Teknologi Informasi bank **bjb**. Adapun audit terhadap pengamanan TI dilaksanakan minimal satu kali dalam setahun. untuk memastikan seluruh aktivitas operasional sesuai dengan ketentuan internal dan regulator.
b. Hasil evaluasi atas pelaksanaan Rencana Strategis TI

   Setiap langkah yang dilakukan dalam menjalankan keamanan Teknologi Informasi dikerjakan sesuai dengan Strategi yang telah di tentukan berdasarkan kebutuhan

1. Fulfillment of the IT development plan report submissio;
2. Fulfillment of the Information Technology Strategic Plan (ITSP) submission;
3. Fulfillment of the cybersecurity testing results report;
4. Fulfillment of cyber security maturity submission;
5. Fulfillment of Bank digital maturity submission;
6. Fulfillment of submission of current condition report of information technology usage.

Information Technology reporting referred to POJK No. 11/POJK.03/2022 dated July 6, 2022 concerning the Implementation of Information Technology by Commercial Banks.

Information Technology Security Governance

bank **bjb** maintained a dedicated work unit specifically focused on information technology security. The establishment of the IT Security unit was intended to support the continuity of optimal customer services and strengthen resilience against cybersecurity threats. In addition to strengthening the organizational structure, bank **bjb** also enhanced cybersecurity from regulatory, infrastructure, and operational perspectives in order to anticipate evolving cyber threat trends. These cybersecurity strengthening initiatives were incorporated into bank **bjb**'s Information Technology Strategy.

Within the Information Technology Strategy, bank **bjb** had established an Enterprise Security Architecture based on the SABSA (Sherwood Applied Business Security Architecture) framework. Strengthening aspects of organization, regulation, infrastructure, and information security operations were expected to improve the maturity level of bank **bjb**'s cybersecurity and reflected the Bank's commitment to minimizing security incident risks and avoiding potential losses resulting from cyber attacks.

The following outlines information regarding the implementation of information technology security at bank **bjb**.

a. Follow-up on audit results and/or assessments of IT implementation
   In carrying out information technology security activities, audits on IT security were conducted at least once a year to ensure that all operational activities complied with internal policies and regulatory requirements.
b. Evaluation results of the implementation of the IT Strategic Plan
   Every initiative undertaken in implementing information technology security was carried out in accordance with the strategy determined based on bank **bjb**'s business needs.

bisnis bank **bjb**. untuk keamanan Teknologi Informasi bank **bjb** tahun 2025 terkandung di dalam Rencana Strategis Teknologi bank **bjb** ITSP 2022 -2025.

c. Hasil evaluasi atas efektivitas penyelenggaraan TI.
Dalam menunjang proses bisnis bank, penyelengaraan IT di sisi keamanan telah disesuaikan dengan kebutuhan program-program bank **bjb**. Setiap *event* dan insiden keamanan informasi dikelola secara konsisten, efektif dan terukur.

Inovasi Pengembangan Keamanan Teknologi Informasi

Dalam pengembangan teknologi informasi, bank **bjb** melakukan transformasi digital dalam rangka mewujudkan pencapaian target usaha bank. Implementasi proyek keamanan IT adalah inisiatif strategis yang dilakukan oleh perusahaan untuk mengidentifikasi, menilai dan memitigasi kerentanan dan ancaman terhadap aset infomasi bank termasuk keamanan data nasabah. bank **bjb** melakukan peningkatan IT *security* dan *Cyber defense* dalam implementasi transformasi digital yang selaras dengan arah *corporate plan* bank **bjb**. Berbagai inovasi dilakukan untuk peningkatan kemampuan, kapasitas serta memperbaharui teknologi untuk lebih meningkatkan keamanan Perseroan. Penerapan *Data Loss Prevention* (DLP) dan *Database Encryption* merupakan salah satu teknologi yang bank **bjb** implementasikan dalam rangka peningkatan keamanan data nasabah sehingga tetap memenuhi prinsip *Confidentiality*, *Integrity* dan *Availability*. Selain hal di atas bank **bjb** juga melakukan beberapa inisiatif lain terkait dengan IT *Security* dan *Cyber defense* antara lain:

- Peningkatan Kapasitas *Security Operations Center* (SOC);
- Peningkatan Kapabilitas *Network Security*;
- Peningkatan Kapabilitas Pengamanan *Endpoint*;
- Implementasi *Secure Development Application*;
- Peningkatan Kapabilitas pengamanan *User Management*;
- Penilaian Tingkat Maturitas Keamanan Siber (Internal dan Eksternal);
- Uji Keamanan Berkala (Internal dan Eksternal);
- Re-Sertifikasi ISO 27001:2022;
- *Security Awareness Program*.

Penguatan Infrastruktur dan Awareness Keamanan Teknologi Informasi

Infrastruktur dan teknologi memiliki peran kunci dalam keamanan siber, membangun dan mengelola infrastuktur teknologi yang aman sangat penting untuk melindungi sistem dan data dari serangan siber. Dalam rangka mendukung layanan digital yang tangguh terhadap segenap *stakeholder*,

The information technology security strategy for 2025 was contained within bank **bjb**'s Information Technology Strategic Plan (ITSP) 2022–2025.

c. Evaluation results of the effectiveness of IT implementation
In supporting the Bank's business processes, IT implementation from the security perspective had been aligned with the needs of bank **bjb**'s operational programs. Each information security event and incident was managed consistently, effectively, and in a measurable manner.

Information Technology Security Development Innovations

In developing information technology, bank **bjb** carried out digital transformation initiatives aimed at achieving the Bank's business targets. The implementation of IT security projects represented strategic initiatives undertaken by the Company to identify, assess, and mitigate vulnerabilities and threats to the Bank's information assets, including the security of customer data. bank **bjb** enhanced IT security and cyber defense capabilities as part of its digital transformation initiatives aligned with the direction of bank **bjb**'s corporate plan. Various innovations were implemented to enhance capabilities, increase capacity, and update technologies in order to further strengthen the Company's security framework. The implementation of Data Loss Prevention (DLP) and Database Encryption technologies represented one of the key measures undertaken by bank **bjb** to strengthen customer data protection while ensuring compliance with the principles of Confidentiality, Integrity, and Availability. In addition to these initiatives, bank **bjb** also implemented several other IT security and cyber defense initiatives, including:

- Enhancement of Security Operations Center (SOC) capacity;
- Enhancement of Network Security capabilities;
- Enhancement of Endpoint Security capabilities;
- Implementation of Secure Application Development practices;
- Enhancement of User Management security capabilities;
- Cybersecurity Maturity Assessment (internal and external);
- Periodic Security Testing (internal and external);
- ISO 27001:2022 Re-certification;
- Security Awareness Program.

Strengthening Information Technology Infrastructure

Infrastructure and technology played a key role in cybersecurity. Building and managing secure technology infrastructure was essential to protect systems and data from cyberattacks. In supporting resilient digital services for all stakeholders, the IT Security Division continuously carried out ongoing

divisi IT Security senantiasa melakukan perbaikan tiada henti. Salah satunya disisi keamanan infrastruktur teknologi, selain dilakukannya monitoring secara berkala pada infrastruktur Teknologi Informasi yang ada, berikut aspek pendukung lain dalam penguatan Infrastruktur Teknologi Informasi bank **bjb**.

bank **bjb** telah menjalankan proaktif monitoring terhadap keamanan sistem dengan pemanfaatan *Security Operation Center* (SOC) yang terdiri dari komponen penting dalam mendukung keamanan jaringan perusahaan. *Security Operation Center* (SOC) bertujuan untuk mendeteksi, menganalisa, dan menanggapi insiden keamanan siber menggunakan kombinasi solusi dan serangkaian proses. Adapun terdapat aplikasi pendukung keamanan seperti SIEM, NDR dan SOAR yang dapat memberikan informasi aktivitas di seluruh jaringan sehingga ancaman keamanan dapat segera direspon lebih cepat. Melakukan pengujian secara berkala yaitu melalui *penetration testing* dan *red teaming* untuk penguatan pada keamanan sistem dan infrastruktur bank **bjb** serta *Tabel Top Exercise* (TTX) untuk meningkatkan *awareness* respon tim tanggap terhadap insiden siber.

Langkah-Langkah Pengendalian Risiko Operasional yang Dilakukan oleh Divisi IT Security

Dalam melaksanakan pengendalian risiko operasional bank **bjb**, Divisi IT Security menjalankan beberapa proses pengendalian antara lain:

a. *Program Security Awareness* untuk menumbuhkan kesadaran mengenai keamanan informasi dalam perilaku sehari-hari yang pada akhirnya menjadi budaya (*culture*) bank. Selain itu, dilaksanakan *program campaign security awareness* rutin dalam berbagai media yaitu *Wallpaper Desktop*, WhatsApp, *email*, dan media sosial (Instagram, Twitter, dan lainnya).
b. Melaksanakan *penetration testing* secara berkala pada sistem aplikasi ataupun infrastruktur Teknologi Informasi, dengan melakukan serangkaian simulasi serangan untuk menemukan celah-celah keamanan sistem dengan tujuan mengidentifikasi kerentanan keamanan.
c. Menjalankan proaktif *monitoring* terhadap keamanan sistem bank **bjb** dengan pemanfaatan *Security Operation Center* (SOC) dan mengimplementasikan aplikasi SIEM, NDR dan SOAR dalam proses deteksi insiden siber.
d. Menjalankan pengujian keamanan siber secara berkala yaitu dengan menjalankan *red teaming* dan juga *phishing simulation*.

improvements. One of these efforts was strengthening the security of technology infrastructure. In addition to conducting periodic monitoring of existing information technology infrastructure, the following supporting aspects were implemented to enhance bank **bjb**'s information technology infrastructure security.

bank **bjb** proactively monitored system security through the utilization of a Security Operations Center (SOC), which consisted of key components supporting the security of the Company's network. The Security Operations Center (SOC) was designed to detect, analyze, and respond to cybersecurity incidents using a combination of technological solutions and structured processes. Supporting security applications such as SIEM, NDR, and SOAR provided visibility into activities across the entire network, enabling potential security threats to be identified and responded to more quickly. In addition, periodic security testing was conducted through penetration testing and red teaming to strengthen the security of bank **bjb**'s systems and infrastructure. Tabletop Exercises (TTX) were also carried out to enhance the awareness and responsiveness of the incident response team in handling cybersecurity incidents.

Security Operational Risk Control Steps Carried Out by The It Security Division

In implementing operational risk control at bank **bjb**, the IT Security Division carries out several control processes, including:

a. Security Awareness programs to cultivate awareness of information security in everyday behavior, ultimately fostering a corporate culture. Additionally, routine security awareness campaigns are conducted through various media such as desktop wallpapers, WhatsApp, email, and social media platforms (Instagram, Twitter, and others).
b. Conducting periodic penetration testing on application systems or Information Technology infrastructure, simulating attacks to discover security system vulnerabilities with the goal of identifying security weaknesses.
c. Monitoring the security of bank **bjb**'s systems using a Security Operation Center (SOC) and implementing SIEM applications in the incident detection process.
d. Conducting periodic cybersecurity testing, including red teaming and phishing campaign.

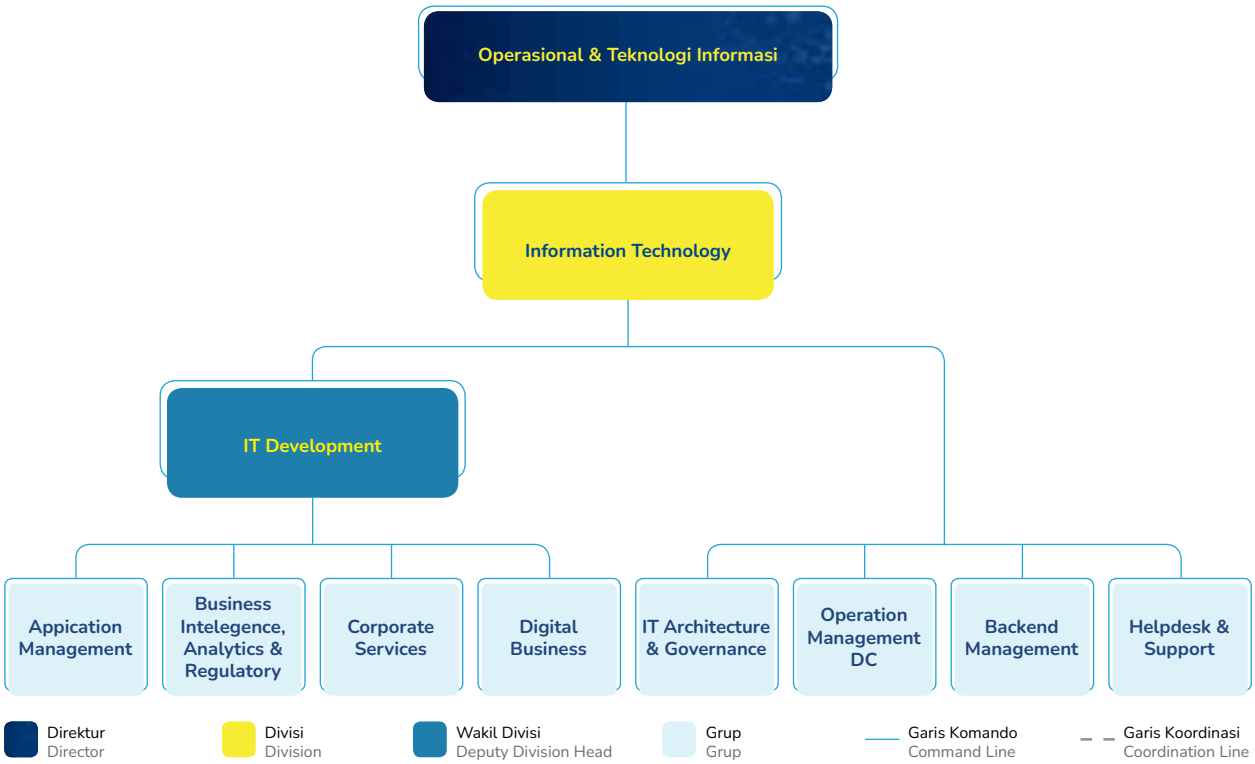
Struktur Pengelola Teknologi Informasi
Information Technology Management Structure

Dalam rangka mendukung perkembangan bisnis bank **bjb**, rencana strategis teknologi informasi dan mendukung regulasi perbankan di Indonesia seperti Peraturan Bank Indonesia dan Peraturan Otoritas Jasa Keuangan, bank **bjb** melakukan penyesuaian khususnya dalam penamaan direktorat, yang mana semula bernama Direktorat Information Technology, Treasury and Transaction Banking menjadi Direktorat Operasional dan Teknologi Informasi. Adapun komposisi dari organisasi Divisi Information Technology setelah dilakukan penyesuaian adalah sebagai berikut:

1. ***Organizational Structure***

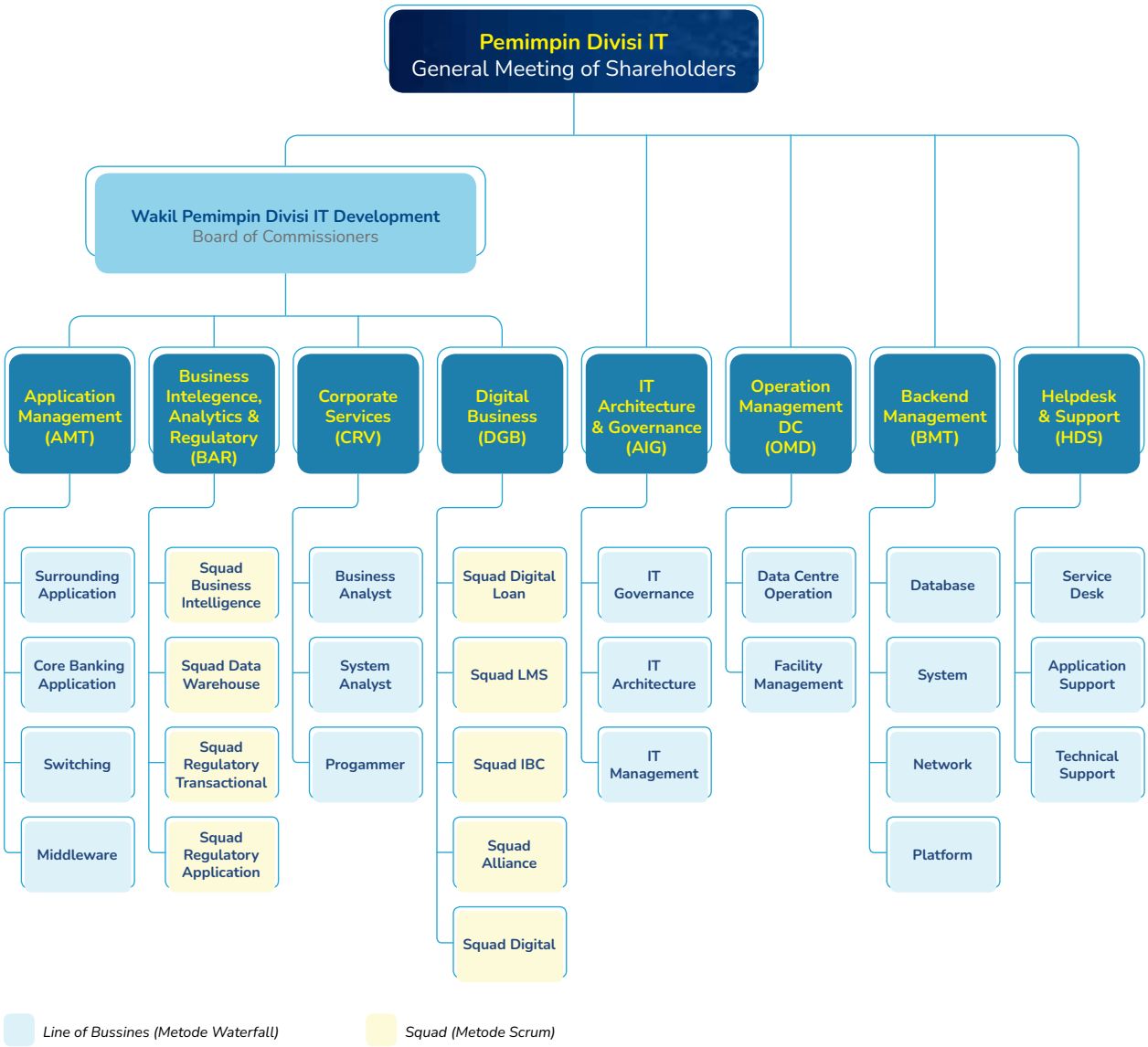
To support the business development of bank **bjb**, the strategic plan for information technology, and to comply with banking regulations in Indonesia, such as the Bank Indonesia Regulations and Financial Services Authority Regulations, bank **bjb** has made specific adjustments, especially within the Directorate of IT, Treasury & International Banking. This includes the establishment of the IT Security Division, which was previously part of the Information Technology Division. The organizational composition of the Information Technology Division after these adjustments is as follow:

1. Organizational Structure



2. ***Functional Structure***

2. Functional Structure



Berdasarkan struktur organisasi tersebut, Divisi Information Technology bank **bjb** memiliki Pemimpin Divisi Information Technology dan memiliki 1 (satu) Wakil Pemimpin Divisi IT Development serta terdapat 8 (delapan) Grup, yaitu:

a. Grup IT Architecture & Governance;
b. Grup Corporate Services;
c. Grup Application Management;
d. Grup Digital Business;
e. Grup Business Intelligence, Analytic & Regulatory;
f. Grup Backend Management;
g. Grup Helpdesk & Support;
h. Grup Operation Management DC.

Based on this organizational structure, the Information Technology Division of bank **bjb** was led by the Head of the Information Technology Division and was supported by one (1) Deputy Head of IT Development, as well as eight (8) groups, namely:

a. IT Architecture & Governance Group;
b. Corporate Services Group;
c. Application Management Group;
d. Digital Business Group;
e. Business Intelligence, Analytics & Regulatory Group;
f. Backend Management Group;
g. Helpdesk & Support Group;
h. Data Center Operation Management Group.

3. **Sertifikasi Teknologi Informasi**

   Highlight sertifikasi yang dimilki oleh entitas Pegawai Divisi Information Technology adalah sebagai berikut:

   a. ITIL *Foundation*;
   b. ITIL Intermediate – *Service Operation*;
   c. *Certified Ethical Hacker* (CEH);
   d. *VMware Certified Professional* (VCP) V5;
   e. *Certified Data Center Professional* (CDCP);
   f. *Certified Data Center Expert* (CDCE);
   g. *International Software Testing Qualifications Board* (ITQSB);
   h. *System Application and Processing* (SAP) *Fundamental* 01;
   i. *Certified Big Data Analyst*;
   j. *Cisco Certified Network Associate* (CCNA);
   k. *Cisco Certified Network Professional* (CCNP);
   l. Mikrotik;
   m. *Oracle Cloud Infrastructure* (OCI) *Certified Foundation Associate*;
   n. *Amazon Web Services Cloud Practitioner Essentials* (CPE);
   o. *Amazon Web Services Solutions Architect Associate* (SAA);
   p. ISO/IEC 27001:2022 *Lead Auditor*

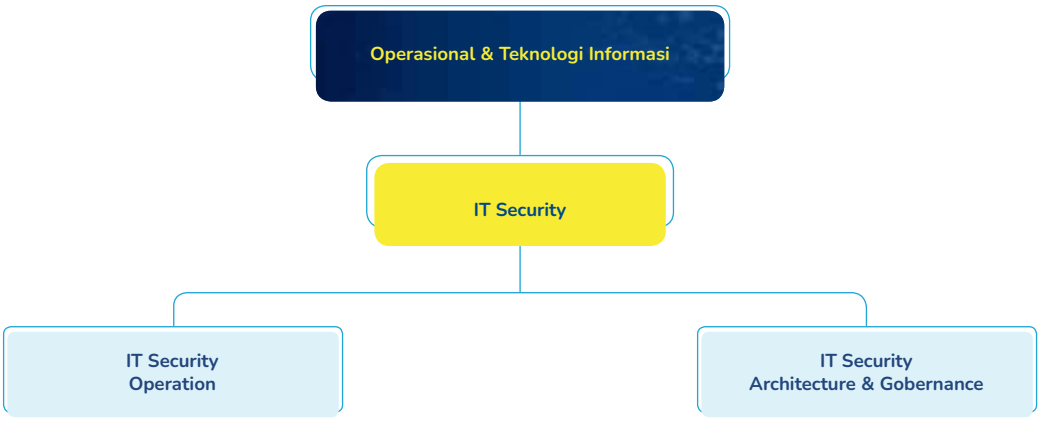
3. **Information Technology Certification**

   The following are the highlights of certifications held by employees of the Information Technology Division:

   a. ITIL Foundation;
   b. ITIL Intermediate – Service Operation;
   c. Certified Ethical Hacker (CEH);
   d. VMware Certified Professional (VCP) V5;
   e. Certified Data Center Professional (CDCP);
   f. Certified Data Center Expert (CDCE);
   g. International Software Testing Qualifications Board (ITQSB);
   h. System Application and Processing (SAP) Fundamental 01;
   i. Certified Big Data Analyst;
   j. Cisco Certified Network Associate (CCNA);
   k. Cisco Certified Network Professional (CCNP);
   l. Mikrotik;
   m. Oracle Cloud Infrastructure (OCI) Certified Foundation Associate;
   n. Amazon Web Services Cloud Practitioner Essentials (CPE);
   o. Amazon Web Services Solutions Architect Associate (SAA);
   p. ISO/IEC 27001:2022 Lead Auditor

4. **Struktur Organisasi Divisi IT Security**

4. **IT Security Division Organizational Structure**



Berdasarkan Struktur organisasi di atas, Divisi IT Security bank **bjb** di memiliki 2 (dua) Grup, yaitu:

1. Grup IT Security Operation
2. Grup IT Security Architecture & Governance

Based on the organizational structure above, the IT Security Division of bank **bjb** consists of 2 (two) groups, namely:

1. IT Security Operation Group
2. IT Security Architecture & Governance Group

Pengungkapan Mengenai Mitra Bisnis yang Mendukung Divisi Information Technology

Disclosure Regarding Business Partners Supporting The Information Technology Division

Dalam mendukung kestabilan layanan teknologi informasi bank **bjb** agar selalu dapat tersedia untuk memberikan layanan terbaik kepada nasabah, bank **bjb** didukung oleh mitra bisnis yang terpercaya, di mana mitra bisnis tersebut terbagi menjadi beberapa aspek yaitu:

1. Dalam mendukung operasional terkait transaksi nasabah melalui ATM, bank **bjb** bekerja sama dengan Artajasa, Rintis dan Jalin sehingga nasabah dapat bertransaksi di ATM lain selain ATM milik bank **bjb** di mana saja dan kapan saja.
2. Dalam memperkaya layanan yang diberikan bank **bjb** melalui *electronic channel*, bank **bjb** bekerja sama dengan beberapa mitra bisnis terkait transaksi pembayaran antara lain Badan Pendapatan Daerah (Bapenda), Pendidikan seperti universitas, PDAM, Provider Telekomunikasi (seperti Telkom, Telkomsel, Indosat) dan sebagainya.
3. Untuk mendukung layanan perbankan yang "*real time on line*" bank **bjb** didukung oleh *Network Provider* yaitu Lintas Arta, Telkom, Icon+, Jabar Telematika, iForte, Biznet dan Link Net.
4. Bank juga bekerja sama dengan beberapa perguruan tinggi untuk melayani pembayaran bagi mahasiswanya.
5. Bank juga bekerja sama dengan *Multifinance* untuk melayani pembayaran cicilan melalui bank **bjb**.
6. Bank telah memiliki sertifikasi Open API SNAP Bank Indonesia yang dapat dimanfaatkan untuk melakukan kerja sama dengan pihak ketiga.

In supporting the stability and availability of bank **bjb**'s information technology services to ensure the delivery of the best services to customers, bank **bjb** was supported by trusted business partners. These business partners were categorized into several aspects as follows:

1. To support customer transaction operations through ATMs, bank **bjb** collaborated with Artajasa, Rintis, and Jalin, enabling customers to conduct transactions at ATMs other than bank **bjb** ATMs anytime and anywhere.
2. To enrich the services provided by bank **bjb** through electronic channels, bank **bjb** collaborated with several business partners for payment transactions, including Regional Revenue Agencies (Bapenda), educational institutions such as universities, PDAM, and telecommunications providers (such as Telkom, Telkomsel, Indosat), and others.
3. To support real-time online banking services, bank **bjb** was supported by network providers including Lintas Arta, Telkom, Icon+, Jabar Telematika, iForte, Biznet, and Link Net.
4. The Bank also collaborated with several universities to facilitate student payment services.
5. The Bank collaborated with multifinance companies to facilitate installment payments through bank **bjb**.
6. The Bank had obtained Open API SNAP certification from Bank Indonesia, which could be utilized to establish collaborations with third parties.

Rencana Pengembangan Teknologi Informasi Tahun 2026

Information Technology Development Plan in 2026

Perkembangan teknologi informasi dan digitalisasi yang semakin cepat membuka berbagai peluang sekaligus tantangan bagi industri perbankan, termasuk bank **bjb**. Pemanfaatan teknologi terkini seperti kecerdasan buatan (*Artificial Intelligence*), komputasi awan (*cloud computing*), serta analisis data berskala besar (*big data analytics*) menjadi faktor penentu penting dalam mendukung agenda transformasi digital perbankan. Di sisi lain, dinamika dan regulasi perbankan terbaru mendorong bank **bjb** untuk terus memastikan penerapan teknologi informasi yang adaptif, aman, dan selaras dengan ketentuan yang berlaku.

Sebagai wujud komitmen dalam mendukung pertumbuhan bisnis yang berkelanjutan serta peningkatan kualitas layanan kepada nasabah, bank **bjb** merumuskan strategi pengembangan teknologi informasi ke depan yang mencakup penguatan pemanfaatan teknologi, pengembangan infrastruktur, serta penyempurnaan sistem dan aplikasi pendukung. Adapun strategi pengembangan teknologi informasi ke depan adalah sebagai berikut:

1. Menerapkan teknologi terbaru yang dapat memberikan dampak signifikan bagi bisnis, nasabah, dan internal bank **bjb**, seperti kecerdasan buatan (AI), otomatisasi proses bisnis, dan analitik data canggih;
2. Mengadopsi otomatisasi dan simplifikasi terhadap aktivitas bisnis yang bersifat repetitif dan manual untuk meningkatkan efisiensi operasional dan mengurangi biaya;
3. Memanfaatkan pendekatan *corporate data driven* dengan membangun ekosistem data yang terintegrasi untuk mendukung pengambilan keputusan yang lebih tepat, cepat, dan strategis;
4. Memperkuat kemampuan dan keandalan infrastruktur TI guna memberikan *service excellence* dalam mendukung ekspansi bisnis bank **bjb** yang berdaya saing dan setara dengan bank besar nasional;
5. Mengembangkan kemampuan dan keahlian sumber daya manusia TI melalui pelatihan, sertifikasi, dan program pengembangan berkelanjutan guna menghadapi tantangan teknologi masa depan;
6. Membuat dan meningkatkan layanan digital yang berorientasi pada pengalaman pengguna (*user experience*) guna memberikan solusi perbankan yang cepat, mudah, dan aman.

The rapid advancement of information technology and digitalization has created both opportunities and challenges for the banking industry, including bank **bjb**. The utilization of emerging technologies such as Artificial Intelligence (AI), cloud computing, and big data analytics has become a key factor in supporting the digital transformation agenda in the banking sector. At the same time, evolving banking dynamics and regulatory developments have encouraged bank **bjb** to continuously ensure that the implementation of information technology remains adaptive, secure, and compliant with applicable regulations.

As part of its commitment to supporting sustainable business growth and improving the quality of services provided to customers, bank **bjb** formulated a forward-looking information technology development strategy encompassing the strengthening of technology utilization, infrastructure development, and the enhancement of supporting systems and applications. The information technology development strategy going forward includes the following:

1. Implementing advanced technologies that provide significant impact to business, customers, and internal operations of bank **bjb**, such as Artificial Intelligence (AI), business process automation, and advanced data analytics.
2. Adopting automation and simplification of repetitive and manual business activities to improve operational efficiency and reduce operational costs.
3. Leveraging a corporate data-driven approach by developing an integrated data ecosystem to support more accurate, faster, and strategic decision-making.
4. Strengthening the capability and reliability of IT infrastructure to deliver service excellence in supporting the expansion of bank **bjb**'s competitive business, comparable with major national banks.
5. Developing the capabilities and expertise of IT human resources through training, certification, and continuous development programs to address future technological challenges.
6. Developing and enhancing digital services that prioritize user experience, providing banking solutions that are fast, convenient, and secure.



Strategi Pengembangan Keamanan Teknologi Informasi Ke Depan

Strategi Pengembangan Keamanan Teknologi bank **bjb** ke depan telah direncanakan dan disusun sesuai dengan ITSP yang sudah ditetapkan yaitu, *Security Architecture* yang dibagi berdasarkan 3 (tiga) pilar meliputi *Governance*, *Protect* dan *Operation*. Keamanan informasi adalah aspek utama pada upaya untuk menjaga aset informasi pada suatu organisasi. Untuk dapat melanjutkan keberlangsungan Visi TI bank **bjb**, pengembangan keamanan TI pada tahun 2025 akan selalu berorientasi pada rencana strategis TI. Hal tersebut diwujudkan dengan implementasi teknologi yang memiliki kapabilitas, kapasitas, skalabilitas dan fleksibilitas tinggi dengan melakukan modernisasi pada perangkat penunjang keamanan TI. Pemenuhan aspek fundamental keamanan TI menjadi sangat kritikal untuk memastikan *sustainability* eksekusi pengembangan TI.

Future Information Technology Security Development Strategy

The future Information Technology Security Development Strategy of bank **bjb** has been planned and structured in accordance with the established Information Technology Strategic Plan (ITSP). The security architecture has been designed based on three main pillars: Governance, Protect, and Operation. Information security is a fundamental aspect in safeguarding an organization's information assets. To ensure the continuity of bank **bjb**'s IT vision, the development of IT security will continue to align with the IT strategic plan. This will be realized through the implementation of technologies with high capability, capacity, scalability, and flexibility, accompanied by the modernization of supporting IT security infrastructure. The fulfillment of fundamental IT security aspects has become critically important to ensure the sustainability of information technology development and execution within bank **bjb**.

Corporate Governance

08





Dasar Penerapan Tata Kelola Perusahaan yang Baik
Basic Application of Good Corporate Governance

Komitmen Perseroan untuk menerapkan prinsip-prinsip Tata Kelola Perusahaan yang baik mengacu kepada beberapa ketentuan yang berlaku, antara lain:

1. Undang-Undang Republik Indonesia No. 10 tahun 1998 tentang Perubahan atas Undang-undang No. 7 tahun 1992 tentang Perbankan.
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas.
3. Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
4. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan.
5. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.
6. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.
7. Peraturan Otoritas Jasa Keuangan No 33 /POJK.04/2014 Tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
8. Peraturan Otoritas Jasa Keuangan No 12/POJK.03/2021 Tentang Bank Umum.

The Company commitment to implement the principles of Good Corporate Governance refers to several applicable provisions, including:

1. Law of the Republic of Indonesia No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking.
2. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.
3. Financial Services Authority Regulation No. 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
4. Financial Services Authority Regulation No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates.
5. Financial Services Authority Regulation No. 8/POJK.04/2015 concerning the Website of Issuers or Public Companies.
6. Financial Services Authority Regulation No. 31/POJK.04/2015 concerning Disclosure of Material Information or Facts by Issuers or Public Companies.
7. Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
8. Financial Services Authority Regulation No. 12/POJK.03/2021 concerning Commercial Banks.



9. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank umum

10. Surat Edaran Otoritas Jasa Keuangan No. 32/ SEOJK.04/2015 tentang Tata Kelola Perusahaan Terbuka.

11. Surat Edaran Otoritas Jasa Keuangan No. 13/ SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.
12. Surat Edaran Otoritas Jasa Keuangan No. 14/ SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum.

Selain ketentuan yang diharuskan dari berbagai peraturan perundang-undangan di atas, bank **bjb** juga mendasarkan pada pedoman-pedoman implementasi GCG sebagai berikut:

1. Prinsip-prinsip Corporate Governance yang dikembangkan oleh *Organization for Economic Cooperation and Development* (OECD).
2. ASEAN *Corporate Governance Scorecard*.
3. Pedoman Umum Governansi Korporat Indonesia (PUGKI) yang dikembangkan oleh Komite Nasional Kebijakan Governance (KNKG).
4. *Principles for Enhancing Corporate Governance* yang diterbitkan oleh *Basel Committee on Banking Supervision*.

9. Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks
10. Financial Services Authority Circular Letter No. 32/ SEOJK.04/2015 concerning Governance of Public Companies.
11. Financial Services Authority Circular Letter No. 13/ SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks.
12. Financial Services Authority Circular Letter No. 14/ SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks

In addition to the conditions required by the various laws and regulations above, bank **bjb** also bases on the guidelines for implementing GCG as follows:

1. Principles of Corporate Governance developed by the Organization for Economic Cooperation and Development (OECD.
2. ASEAN Corporate Governance Scorecard.
3. The Indonesian General Corporate Governance Guidelines (PUGKI), developed by the National Committee on Governance Policy (KNKG).
4. Principles for Enhancing Corporate Governance published by the Basel Committee on Banking Supervision.



Struktur dan Mekanisme Tata Kelola Perusahaan
Corporate Governance Structure and Mechanism

Berdasarkan Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas (UU PT), Organ Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Sistem kepengurusan menganut sistem dua badan (*two tier system*) yaitu Dewan Komisaris dan Direksi, yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam anggaran dasar dan peraturan perundang-undangan.

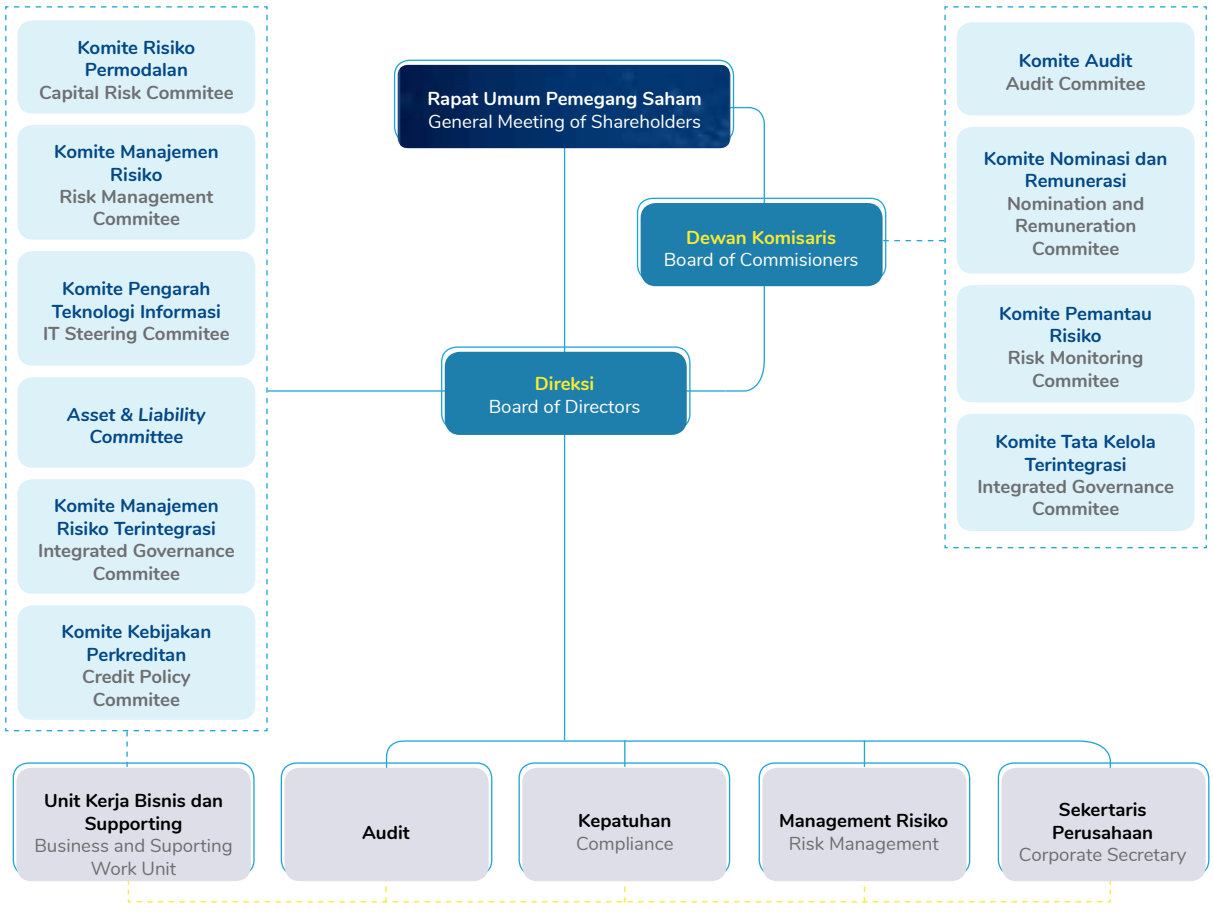
Based on the Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies (PT Law), the Company's Organs consist of General Meeting of Shareholders (GMS), Board of Commissioners, and Directors. The management system follows a two-tier system, namely the Board of Commissioners and the Directors, which has clear authority and responsibilities following their respective functions as mandated in the articles of association and legislation.

Struktur Organ Perusahaan

Dalam melaksanakan kepengurusan bank **bjb**, Direksi didukung oleh struktur organisasi yang terdiri dari organ utama dan organ pendukung sehingga manajemen dapat melaksanakan tugas secara efektif. Adapun dalam melaksanakan fungsi pengawasan dan pemberian nasihat, Dewan Komisaris didukung oleh organ penunjang yaitu Sekretaris Dewan Komisaris, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi dan Komite Tata Kelola Terintegrasi.

Organ Structure of The Company

In carrying out the management of the bank **bjb**, the Directors are supported by an organizational structure consisting of the main organs and supporting organs so that management can conduct its duties effectively. In conducting its supervisory and advisory functions, the Board of Commissioners is supported by supporting organs namely the Secretary of the Board of Commissioners, the Audit Committee, the Risk Monitoring Committee, the Nomination and Remuneration Committee and the Integrated Governance Committee.

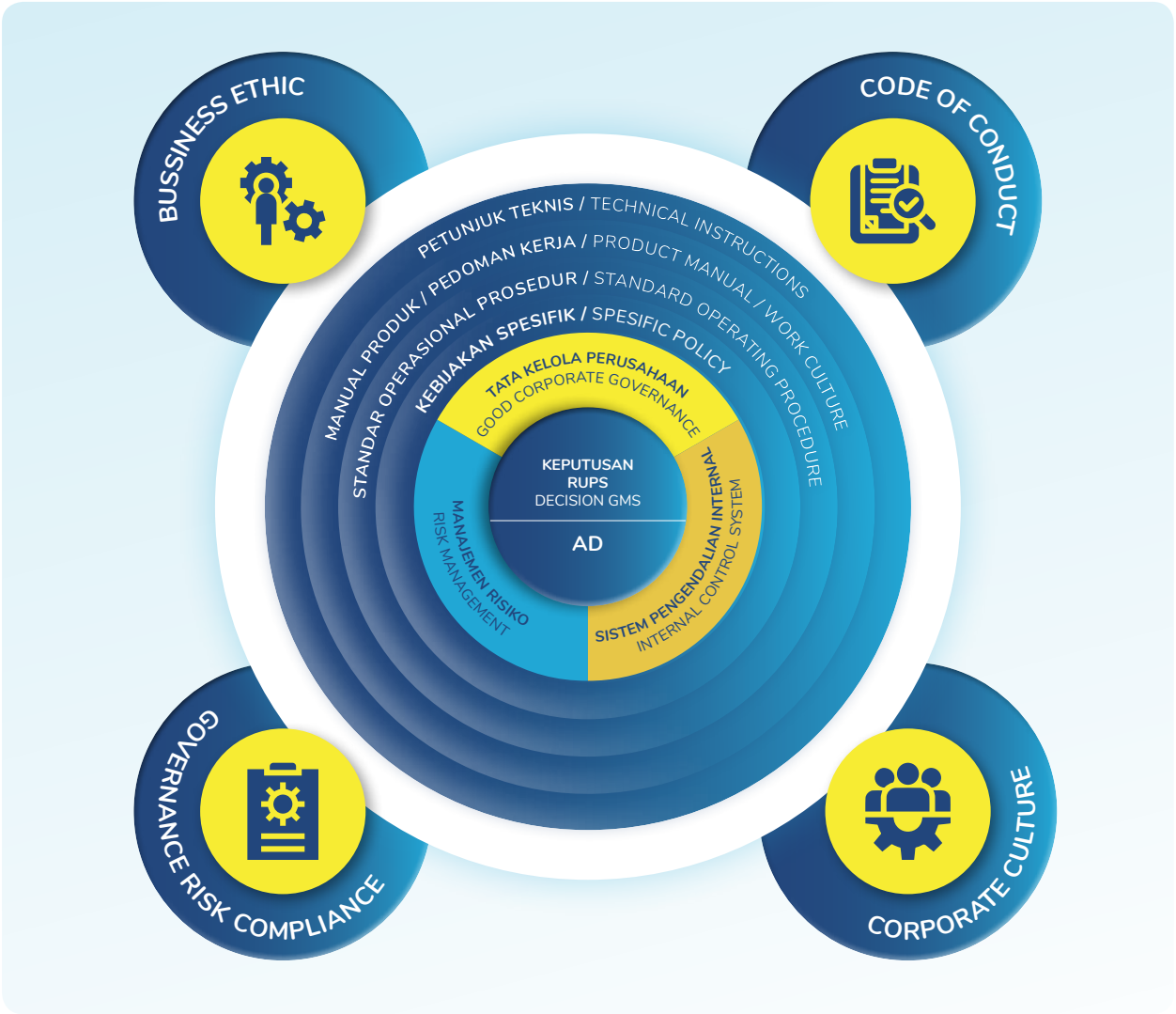


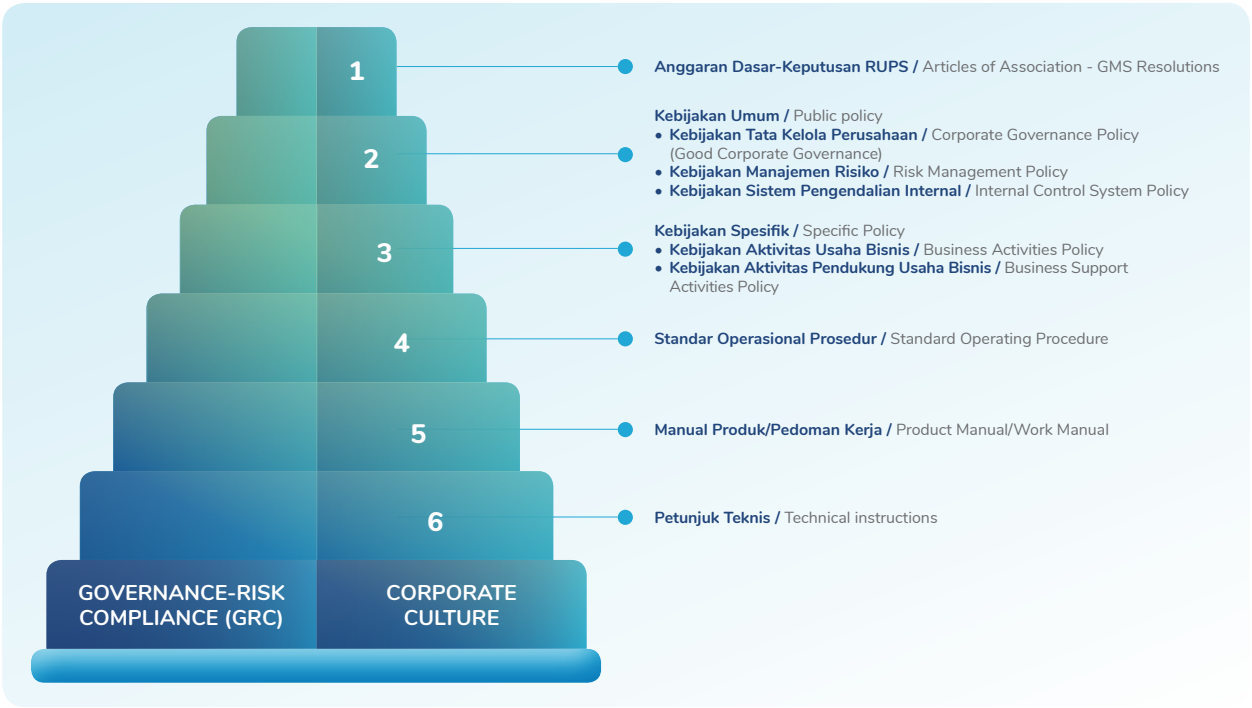
Governance Soft Structure

Dalam menerapkan tata kelola perusahaan yang baik, Perseroan memillki Arsitektur Kebijakan dan Prosedur adalah suatu kerangka menyeluruh yang menggambarkan hirarki/tata urutan dan pengelompokkan kebijakan dan prosedur dengan dilandasi *governance, Risk and Compliance* (GRC) serta etika yang diimplementasikan secara terintegrasi sebagai arah dan pelaksanaan pencapaian tujuan Perusahaan agar lebih efisien dan efektif.

Governance Soft Structure

In implementing good corporate governance, the Company has an Architecture of Policies and Procedures is an overall framework that describes the hierarchy/order and grouping of policies and procedures based on governance, Risk and Compliance (GRC) and ethics that are implemented in an integrated manner as the direction and implementation of achieving the Company's goals to be more efficient and effective.





Arsitektur Kebijakan dan Prosedur bertujuan untuk:
1. Sebagai upaya penyesuaian antara jenis, hirarki dan materi muatan dari kebijakan dan prosedur Bank.
2. Sebagai pelaksanaan prinsip kehati-hatian (*prudential banking*) dengan berpedoman pada *Governance, Risk and Compliance* (GRC), *Business Ethic* serta *Code of Conduct*.

Perseroan telah memiliki *governance soft structure* yang merupakan ketentuan-ketentuan yang telah ditetapkan oleh Dewan Komisaris dan Direksi guna mengimplementasikan prinsip-prinsip GCG pada seluruh jenjang organisasi, antara lain:
1. Anggaran Dasar Perseroan
2. Kebijakan Tata Kelola Perusahaan
3. Pedoman dan Tata Tertib Kerja Dewan Komisaris
4. Kebijakan Tata Tertib Kerja Direksi
5. Etika Usaha dan Tata Perilaku (*Code of Conduct*)
6. Tata Kerja Pelaporan Pelanggaran (*Whistleblowing*)
7. Pedoman Pengendalian Gratifikasi

Mekanisme Tata Kelola Perusahaan

Pemegang Saham

Pemegang saham yang dimaksud dalam Anggaran Dasar yaitu pemegang saham Seri A dan saham Seri B. Saham Perseroan adalah saham atas nama dan dikeluarkan atas nama pemiliknya yang terdaftar dalam Daftar Pemegang Saham yang terdiri dari Saham Seri A dan Seri B. Pemerintah Pusat, Pemerintah Provinsi, Kota dan Kabupaten memiliki Saham Seri A dan Seri B. Saham Seri B juga dimiliki oleh Direksi, Dewan Komisaris, Karyawan Perseroan dan Masyarakat. Pemegang Saham memiliki peran penting dalam penerapan tata kelola

The Architecture of Policies and Procedures aims to b:
1. An effort to adjust between types, hierarchy and material content of Bank policies and procedures.
2. A prudential banking principle based on Governance, Risk and Compliance (GRC), Business Ethics and Code of Conduct.

The Company has a governance soft structure which is the provisions stipulated by the Board of Commissioners and Directors to implement GCG principles at all levels of the organization, including:

1. The Company's Articles of Association
2. Company Governance Policy
3. Board of Commissioners Charter
4. Directors Work Procedures Policy
5. Business Ethics and Code of Conduct
6. Work Procedures for Reporting Violations (Whistleblowing)
7. Gratification Control Guidelines

Corporate Governance Mechanism

Shareholders

Shareholders referred to in the Articles of Association are Series A and Series B shareholders. The Company's shares are shares in the name and issued in the name of the owners registered in the Register of Shareholders consisting of Series A and Series B Shares. The Central Government, Provincial Governments, City and District have Series A and B Shares. Meanwhile, Series B Shares is owned by the Directors, Board of Commissioners, Company Employees, and the Community. Shareholders play an important role in the implementation of

perusahaan. Peran Pemegang Saham dalam penerapan tata kelola perusahaan tercermin pada pelaksanaan RUPS.

Hak Pemegang Saham

Saham Seri A adalah saham yang memberikan hak khusus kepada pemegangnya dalam kuorum kehadiran dan kuorum persetujuan RUPS sebagaimana diatur dalam Anggaran Dasar. Adapun hak Pemegang Saham Seri A yaitu:

1. Menghadiri dan menyetujui pengangkatan, pemberhentian dan persetujuan pengunduran diri Dewan Komisaris dan Direksi.
2. Menghadiri dan menyetujui perubahan Anggaran Dasar pengeluaran Efek Bersifat atau perubahan Modal Ditempatkan dan Disetor.
3. Menghadiri dan menyetujui penyetoran saham dalam bentuk benda selain uang, baik benda berwujud maupun benda tidak berwujud.
4. Menghadiri dan menyetujui penggabungan, peleburan, pengambilalihan dan pemisahan serta pengajuan permohonan agar Perseroan dinyatakan pailit dan pembubaran Perseroan.
5. Pemegang Saham dapat meminta penyelenggaran RUPS.
6. Pemegang saham dapat mengusulkan mata acara dalam RUPS. Pemegang saham yang dapat mengusulkan mata acara rapat adalah 1 (satu) pemegang saham atau lebih yang mewakili 1/20 (satu per dua puluh) atau lebih dari jumlah seluruh saham dengan hak suara.
7. Setiap saham memberikan hak kepada pemegang saham untuk mengeluarkan 1 (satu) suara.
8. Menyetujui Laporan Tahunan dan Laporan Keuangan serta menetapkan penggunaan laba, jika perusahaan mempunyai saldo laba yang positif.
9. Menetapkan gaji berikut fasilitas dan tunjangan anggota Dewan Komisaris dan Direksi.
10. Memutuskan perbuatan hukum untuk melakukan transaksi material dan transaksi benturan kepentingan tertentu sebagaimana dimaksud dalam peraturan perundang-undangan di bidang pasar modal.
11. Memutuskan perbuatan hukum untuk mengalihkan atau menjadikan jaminan utang seluruh atau lebih dari 50% (lima puluh persen) dari sejumlah kekayaan bersih Perseroan baik dalam satu transaksi atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain, yang terjadi dalam jangka waktu 1 (satu) tahun buku atau jangka waktu yang lebih lama sebagaimana diatur dalam Anggaran Dasar Perseroan.
12. Penunjukan Akuntan Publik dan/atau pemberian kuasa kepada Dewan Komisaris untuk menunjuk Akuntan Publik dengan disertai penjelasan mengenai alasan pemberian kuasa tersebut dan kriteria atau batasan Akuntan Publik.

corporate governance. The role of shareholders in corporate governance is reflected in the conduct of the General Meeting of Shareholders.

Shareholders' Rights

Series A shares are shares which give special rights to their holders in the attendance quorum and the GMS approval quorum as stipulated in the Articles of Association. The rights of Series A Shareholders are as follows:

1. Attending and approving the appointment, dismissal and approval of the resignation of the Board of Commissioners and Directors.
2. Attending and approving amendments to the Articles of Association for Issuance of Securities or changes in Issued and Paid-in Capital.
3. Attending and approving stock deposits in the form of objects other than money, both tangible and intangible objects.
4. Attending and approving the merger, consolidation, acquisition and separation and submission of an application so that the Company is declared bankrupt and the liquidation of the Company.
5. Shareholders may request the holding of a GMS.
6. Shareholders may propose agenda items in the General Meeting of Shareholders (GMS). Shareholders who may propose the agenda of the meeting are 1 (one) or more shareholders representing 1/20 (one-twentieth) or more of the total number of shares with voting rights .
7. Each share gives the right to shareholders to cast 1 (one) vote.
8. Approve the Annual Report and Financial Reports and determine the use of income, if the company has a positive income balance.
9. Determine the salaries along with facilities and allowances for members of the Board of Commissioners and Directors.
10. Decide on legal actions to carry out material transactions and certain conflict of interest transactions as intended in statutory regulations in the capital markets sector.
11. Decide on legal action to transfer or make debt collateral for all or more than 50% (fifty percent) of the Company's net assets either in one transaction or several transactions that are independent or related to each other, which occur within a period of 1 (one) financial year or longer period as regulated in the Company's Articles of Association.
12. Appointment of a Public Accountant and/or empower the Board of Commissioners to appoint a Public Accountant accompanied by an explanation regarding the reasons for empower and the criteria or limitations of a Public Accountant.

Sepanjang dalam Anggaran Dasar tidak ditetapkan lain, maka Pemegang Saham Seri A dan Pemegang Saham Seri B mempunyai hak yang sama.

Kebijakan Hubungan Dengan Pemegang Saham

Dalam menjalankan hubungan dengan pemegang saham, Perseroan melakukan komunikasi dengan pemegang saham atau investor melalui pemberian informasi laporan keuangan secara berkala, *analyst meeting*, laporan pelaksanaan GCG, serta laporan tahunan. Perseroan telah memiliki kebijakan komunikasi dengan pemegang saham atau investor yang diatur dalam SK Direksi Nomor 0681/SK/DIR-CS/2019 tentang Pedoman Pengelolaan Aktivitas Pasar Modal. Tujuannya agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat.

Perlakuan yang Sama Terhadap Pemegang Saham

Dalam memberikan informasi yang diperlukan oleh investor atau Pemegang Saham (transparansi informasi), Perseroan memberikan perlakuan yang sama terhadap seluruh Pemegang Saham, baik pemegang saham Mayoritas maupun Minoritas. Hal ini dimaksudkan agar tidak terdapat informasi pihak dalam (*inside information*) yang hanya diketahui oleh Pemegang Saham Mayoritas. Seluruh Pemegang Saham memiliki hak yang sama dalam memperoleh informasi terkait Perseroan. Pelaksanaan fungsi diseminasi informasi tersebut dilakukan oleh bagian Hubungan Investor (*Investor Relations*) di bawah Sekretaris Perusahaan (*Corporate Secretary*).

Beberapa bentuk pelaksanaan transparansi informasi yang dilakukan Perseroan adalah aktif menyelenggarakan forum-forum pertemuan dengan analis dan investor, melalui paparan publik untuk menjamin keterbukaan informasi dapat dilaksanakan dengan baik. Metode yang digunakan, adalah sebagai berikut.

1. *Direct*, yang meliputi *Public Expose, Non Deal Road Show, Analyst meeting, Press Conference, 1-on-1 Meetings, Group Meetings, Branch Visits* dan *Site Visits*.
2. *Indirect*, yang meliputi Laporan Tahunan, Laporan Keuangan Publikasi (triwulan), *Website*, Media, *Conference Calls* dan *Emails*.

Prinsip dasar yang digunakan oleh Perseroan adalah:

1. Pengungkapan informasi dilakukan secara wajar (*fair disclosure information*) dengan memperhatikan prinsip kesetaraan (*equitable treatment*) dan transparansi.
2. Perseroan maupun Direksi serta pegawai wajib memberikan informasi dengan berpegang pada prinsip kehati-hatian dengan memperhatikan ketentuan kerahasiaan di bidang perbankan yang berlaku.

As long as the Articles of Association are not stipulated otherwise, the Series A Shareholders and Series B Shareholders have the same right.

Shareholder Relations Policy

In maintaining relationships with shareholders, the Company communicates with shareholders or investors through the periodic dissemination of financial statements, analyst meetings, GCG implementation reports, and annual reports. The Company has established a communication policy with shareholders or investors as stipulated in Board of Directors Decree No. 0681/SK/DIR-CS/2019 concerning Guidelines for the Management of Capital Market Activities. This policy aims to ensure that shareholders or investors obtain a clearer understanding of the information that has been disclosed to the public.

Equal Treatment of Shareholders

In providing information needed by investors or shareholders (transparency of information), the company provides the same treatment to all shareholders, both majority and minority shareholders. This is intended so that there is no inside information that is only known by the majority Shareholders. All Shareholders have the same rights in obtaining information related to the Company. The information dissemination function is conducted by the Investor Relations section under the Corporate Secretary.

Some forms of information transparency conducted by the Company are active in holding forums for meetings with analysts and investors, through public exposure to ensure information disclosure can be carried out properly. The method used, is as follows.

1. Direct, which includes Public Expose, Non Deal Road Show, Analyst meeting, Press Conference, 1-on-1 Meetings, Group Meetings, Branch Visits and Site Visit.
2. Indirect, which includes Annual Report, Published Financial Reports (quarterly), Website, Media, Conference Calls and Emails.

The basic principles used by the Company are:

1. Information disclosure is conducted fairly (fair disclosure information) with due regard to the principle of equality (equitable treatment) and transparency.
2. Companys and Directors and employees are required to provide information by adhering to the principle of prudence by observing the provisions of confidentiality in the applicable banking sector.

3. Komunikasi dengan Komunitas Pasar Modal dan Komunitas Investor menggunakan kebijakan satu pintu (*one door policy*). Perseroan senantiasa membangun hubungan baik dengan investor, analis maupun masyarakat pasar modal lainnya melalui penyelenggaraan secara berkala kegiatan-kegiatan seperti pertemuan dengan analis/investor/Pemegang Saham dalam skala nasional maupun internasional serta paparan kinerja kepada publik.

Perseroan senantiasa membangun hubungan baik dengan investor, analis maupun masyarakat pasar modal lainnya melalui penyelenggaraan secara berkala kegiatan-kegiatan seperti pertemuan dengan analis/investor/Pemegang Saham dalam skala nasional maupun internasional serta paparan kinerja kepada publik. Perseroan juga memenuhi kewajiban keterbukaan informasi sebagaimana yang diatur dalam peraturan Pasar Modal Indonesia seperti laporan keuangan, laporan tahunan, laporan pemegang saham tertentu dan paparan publik.

Perseroan juga telah memberikan akses seluas-luasnya kepada masyarakat umum dan investor untuk memperoleh informasi melalui situs Perseroan di laman resmi www.bank**bjb**.co.id. Situs ini memuat informasi terkini seperti aksi korporasi, laporan keuangan dan *company guidance* (triwulanan), bahan presentasi Perseroan ke publik dan kliping media mengenai pemberitaan Bank.

Rapat Umum Pemegang Saham

Rapat Umum Pemegang Saham (RUPS) bank **bjb** terdiri atas RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan diselenggarakan tiap tahun paling lambat 6 (enam) bulan setelah tahun buku Perseroan ditutup. Sedangkan RUPS Luar Biasa dapat diselenggarakan sewaktu-waktu berdasarkan kebutuhan untuk membicarakan dan memutuskan mata acara rapat dengan memperhatikan peraturan perundang-undangan yang berlaku dan Anggaran Dasar Perseroan.

Pada saat pelaksanaan RUPS, Perseroan dapat mengundang pihak lain yang terkait dengan mata acara RUPS, Pihak lain yang dimaksud antara lain lembaga dan/atau Profesi Penunjang Pasar Modal yang terkait dengan penyelenggaraan RUPS dan/atau terkait dengan mata acara rapat dan komite yang dimiliki Perseroan.

Proses Penyelenggaraan RUPS

RUPS Tahunan diselenggarakan setiap tahun paling lambat 6 (enam) bulan setelah tahun buku Perseroan ditutup. Sedangkan untuk RUPS Luar Biasa dapat diselenggarakan sewaktu-waktu berdasarkan kebutuhan Perseroan dengan memperhatikan peraturan perundang-undangan yang berlaku dan Anggaran Dasar.

3. Communication with the Capital Market Community and Investor Community uses a one door policy. The Company continues to build good relations with investors, analysts and other capital market communities through the regular implementation of activities such as meetings with analysts/investors/shareholders on a national and international scale and performance exposure to the public.

The Company always builds good relations with investors, analysts and other capital market communities through regular organizing of activities such as meetings with analysts/investors/shareholders on a national and international scale and performance exposure to the public. The Company also fulfils the obligation to disclose information as regulated in Indonesian Capital Market regulations such as financial reports, annual reports, certain shareholder reports and public exposures.

The Company has also provided the widest possible access to the general public and investors to obtain information through the Company's website on page www.bankbjb.co.id This site contains the latest information such as corporate actions, financial reports and company guidance (quarterly), Company presentation material to the public and media clippings regarding the Bank's news.

General Meeting of Shareholders

The bank **bjb** General Meeting of Shareholders (GMS) consists of the Annual GMS and the Extraordinary GMS. The Annual GMS is held every year no later than 6 (six) months after the Company's Financial Year is closed. While Extraordinary GMS can be held at any time based on the need to discuss and decide on the agenda of the meeting by observing the applicable laws and regulations and the Company's Articles of Association.

In the GMS, the Company may invite other parties related to the agenda of the GMS. The other parties includes institutions and/or Capital Market Supporting Professionals related to the holding of the GMS and/or related to the agenda and meetings of committees owned by the Company.

GMS Organization Process

The Annual GMS is held every year no later than 6 (six) months after the Company's Financial Year is closed. Meanwhile, the Extraordinary GMS can be held at any time based on the needs of the Company by taking into account the applicable laws and regulations and the Articles of Association.

Tempat Penyelenggaraan RUPS

RUPS wajib dilakukan di wilayah Republik Indonesia yaitu dapat diadakan di:
1. Tempat kedudukan Perseroan.
2. Tempat Perseroan melakukan kegiatan usaha utama.
3. Ibukota Provinsi tempat kedudukan atau tempat kegiatan usaha utama Perseroan.
4. Provinsi tempat kedudukan Bursa Efek atas saham Perseroan dicatatkan.

Pengumuman dan Pemanggilan RUPS

Pengumuman RUPS dilakukan paling lambat 14 (empat belas) hari sebelum pemanggilan RUPS dengan tidak memperhitungkan tanggal pengumuman dan tanggal pemanggilan. Perseroan wajib melakukan pemanggilan RUPS kepada Pemegang Saham paling lambat 21 (dua puluh satu) hari sebelum RUPS, dengan tidak memperhitungkan tanggal pemanggilan dan tanggal RUPS. Pengumuman dan Pemanggilan RUPS dilakukan dalam Bahasa Indonesia dan Bahasa Inggris.

Perseroan menyediakan bahan mata acara rapat bagi pemegang saham sejak tanggal dilakukannya pemanggilan RUPS sampai dengan penyelenggaraan RUPS. Dalam hal mata acara RUPS mengenai pengangkatan Direksi dan/atau anggota Dewan Komisaris, daftar Riwayat hidup calon anggota Direksi dan/atau Dewan Komisaris yang akan diangkat wajib tersedia pada situs web Perseroan paling kurang sejak saat pemanggilan sampai dengan penyelenggaraan RUPS.

Penyelenggaraan RUPS dapat dilakukan atas permintaan 1 (satu) orang atau lebih Pemegang Saham yang mewakili 1/10 (satu per sepuluh) bagian atau lebih dari jumlah seluruh saham yang ditempatkan oleh Perseroan dengan hak suara.

Pimpinan, Tata Tertib dan Berita Acara RUPS

RUPS dipimpin oleh Komisaris Utama, dalam hal Komisaris Utama tidak hadir atau kosong, maka RUPS dipimpin oleh seorang anggota Dewan Komisaris yang ditunjuk oleh Rapat Dewan Komisaris. Dalam hal semua anggota Dewan Komisaris tidak hadir atau kosong, maka RUPS dipimpin oleh salah seorang anggota Direksi yang ditunjuk oleh Direksi. Dalam hal semua anggota Direksi tidak hadir atau kosong, maka RUPS dipimpin oleh Pemegang Saham yang hadir dalam RUPS yang ditunjuk dari dan oleh peserta.

Dalam hal anggota Dewan Komisaris yang ditunjuk oleh Dewan Komisaris yang mempunyai benturan kepentingan atas hal yang akan diputuskan dalam RUPS, maka RUPS dipimpin oleh anggota Dewan Komisaris lainnya yang tidak mempunyai benturan kepentingan yang ditunjuk oleh Dewan Komisaris.

Venue of The GMS

GMS must be held in the territory of the Republic of Indonesia which can be held a:
1. The domicile of the Company.
2. Where the Company conducts main business activities.
3. The Capital of the Province of the domicile or place of the Company's main business activities.
4. The province where the Stock Exchange is domiciled over the Company's shares is listed.

Announcement and Invitations of GMS

Announcement of the GMS is made no later than 14 (fourteen) days before the invitation of the GMS, excluding the announcement date and the date of the summons. The Company is obliged to call the GMS to Shareholders no later than 21 (twenty-one) days before the GMS, without considering the date of the invitation and the date of the GMS. Announcement and summons are made through Indonesian and English.

The company shall provide meeting agenda materials for shareholders from the date of the invitation to the GMS until it is held. In the event that the agenda of the GMS concerned the appointment of members of the Board of Directors and/or members of the Board of Commissioners, the curriculum vitae of the candidates for members of the Board of Directors and/or the Board of Commissioners to be appointed must be available on the Company's website at least from the time of the invitation until the holding of the GMS.

The GMS may be held at the request of 1 (one) or more shareholders representing 1/10 (one-tenth) or more of the total number of shares issued by the company with voting right.

Chairman, Rules of Procedure and Minutes of The GMS

The GMS is chaired by the President Commissioner, in the event that the President Commissioner was absent or vacant, the GMS was chaired by a member of the Board of Commissioners appointed by the Board of Commissioners Meeting. In the event that all members of the Board of Commissioners were absent or vacant, the GMS shall be chaired by a member of the Board of Directors appointed by the Board of Directors. In the event that all members of the Board of Directors were absent or vacant, the GMS shall be chaired by a Shareholder present at the GMS appointed from and by the participants.

In the event that a member of the Board of Commissioners appointed by the Board of Commissioners had a conflict of interest over the matter to be decided in the GMS, the GMS shall be chaired by another member of the Board of Commissioners who did not have a conflict of interest appointed by the Board of

Apabila semua anggota Dewan Komisaris mempunyai benturan kepentingan, maka RUPS dipimpin oleh salah satu Direktur yang ditunjuk oleh Direksi.

Dalam hal salah satu Direktur yang ditunjuk oleh Direksi mempunyai benturan kepentingan atas hal yang akan diputuskan dalam RUPS, maka RUPS dipimpin oleh anggota Direksi yang tidak mempunyai benturan kepentingan. Apabila semua anggota Direksi mempunyai benturan kepentingan, maka RUPS dipimpin oleh salah seorang Pemegang Saham bukan pengendali yang dipilih oleh mayoritas Pemegang Saham yang hadir dalam RUPS.

Pada saat pelaksanaan RUPS, tata tertib RUPS harus diberikan kepada Pemegang Saham yang hadir. Tata tertib RUPS juga telah disajikan pada *website* Perseroan. Pada saat pembukaan RUPS, pimpinan RUPS wajib memberikan penjelasan kepada Pemegang Saham paling kurang mengenai:

1. Kondisi Umum Perseroan secara singkat.
2. Mata Acara Rapat.
3. Mekanisme pengambilan Keputusan dan pemungutan suara (*voting*) terkait Mata Acara Rapat.
4. Tata cara penggunaan hak Pemegang Saham untuk mengajukan pertanyaan dan/atau pendapat.

Perseroan wajib membuat risalah RUPS dan ringkasan Risalah RUPS yang ditandatangani oleh pimpinan rapat dan paling sedikit 1 (satu) orang Pemegang Saham yang ditunjuk dari dan oleh peserta RUPS. Ringkasan Risalah RUPS diumumkan melalui situs web Perseroan dalam Bahasa Indonesia dan Bahasa Inggris.

Kuorum Dalam RUPS

RUPS dapat dilangsungkan apabila:

1. Dihadiri oleh Pemegang Saham atau kuasanya yang sah yang mewakili lebih dari ½ (satu per dua) bagian dari seluruh saham dengan hak suara yang sah, dan keputusan disetujui oleh lebih dari ½ (satu per dua) bagian dari seluruh saham dengan hak suara yang hadir dalam RUPS kecuali ditentukan lain dalam peraturan perundangan yang berlaku.
2. Rapat kedua adalah sah dan berhak mengambil keputusan yang mengikat apabila dihadiri oleh Pemegang Saham atau kuasanya yang sah yang mewakili sedikitnya 1/3 (satu per tiga) bagian dari jumlah seluruh saham dengan hak suara yang sah dan keputusan disetujui oleh lebih dari ½ (satu per dua) bagian dari seluruh saham dengan hak suara yang hadir dalam RUPS, kecuali ditentukan lain dalam Anggaran Dasar dan peraturan perundang-undangan yang berlaku.
3. Dalam hal kuorum kehadiran pada RUPS kedua tidak tercapai, RUPS ketiga dapat diadakan dengan ketentuan RUPS ketiga sah dan berhak mengambil keputusan jika dihadiri oleh Pemegang Saham dari saham dengan hak

Commissioners. If all members of the Board of Commissioners had had a conflict of interest, the GMS would have been chaired by one of the Directors appointed by the Board of Director.

In the event that one of the Directors appointed by the Board of Directors had a conflict of interest over the matter to be decided in the GMS, the GMS shall be chaired by a member of the Board of Directors who did not have a conflict of interest, the GMS shall be chaired by one of the non-controlling shareholders elected by the majority of the shareholders present at the GMS.

At the time of the GMS meeting, the GMS rules of procedure must be given to the attending shareholders. The GMS rules had also been presented on the Company's website. At the opening of the GMS, the chairman of the GMS must provide an explanation to the shareholders at least regarding the following:

1. Brief Overview of the Company's General Condition.
2. Agenda of the Meeting.
3. Decision-making and voting mechanism related to the Agenda of the Meeting.
4. Procedures for using the rights of Shareholders to raise questions and/or opinions.

The company should make minutes of the GMS and the summary of the minutes of the GMS signed by the chairman of the meeting and at least 1 (one) shareholders appointed from and by the participants of the GMS. The summary of GMS Minutes should be announced through the company's website in both Indonesian and English.

Quorum in GMS

GMS can be held if:

1. Attended by Shareholders or their legal proxies representing more than ½(one half) of all shares with valid voting rights, and decisions are approved by more than ½ (one half) of all shares with voting rights attend the GMS unless otherwise specified in the applicable laws and regulations.
2. The second meeting is valid and has the right to make binding decisions if attended by Shareholders or their legal proxies representing at least 1/3 (one third) of the total number of shares with valid voting rights and decisions approved by more than ½ (one-half) share of all shares with voting rights present at the GMS, unless otherwise stipulated in the Articles of Association and applicable laws and regulations.
3. In the event that the attendance quorum at the second GMS is not reached, the third GMS may be held provided that the third GMS is valid and has the right to make decisions if attended by Shareholders of shares with valid voting rights

suara yang sah dalam kuorum kehadiran dan kuorum keputusan yang ditetapkan oleh OJK atas permohonan Perseroan.

4. Pemanggilan RUPS ketiga dilakukan atas permohonan Perseroan dan ditetapkan oleh OJK. Dalam pemanggilan RUPS ketiga menyebutkan RUPS kedua telah dilangsungkan dan tidak mencapai kuorum kehadiran.

Pemegang saham baik sendiri maupun diwakili berdasarkan surat kuasa berhak menghadiri RUPS. Pemegang saham dapat memberikan kuasa kepada pihak lain untuk mewakilinya menghadiri dan/atau memberikan suara dalam RUPS sesuai dengan ketentuan peraturan perundang-undangan. Pemegang saham memberikan kuasa dengan mekanisme e-Proxy melalui Aplikasi eASY.KSEI. Form surat kuasa dapat diunduh pada website Perseroan.

Pengambilan Keputusan Dalam RUPS

Semua keputusan diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai maka keputusan diambil berdasarkan suara setuju sebagaimana ditentukan dalam Anggaran Dasar. Setiap Pemegang Saham tunduk kepada Anggaran Dasar Perseroan dan kepada semua keputusan yang diambil dengan sah dalam RUPS serta peraturan perundangan-undangan yang berlaku.

Tiap-tiap saham memberikan hak kepada pemegangnya untuk mengeluarkan 1 (satu) suara, apabila seorang Pemegang Saham mempunyai lebih dari satu saham, ia diminta untuk memberikan suara satu kali saja dan suaranya itu mewakili seluruh jumlah saham yang dimilikinya.

1. Untuk Pemegang Saham atau kuasanya yang hadir secara fisik, pemungutan suara akan dilakukan dengan ketentuan sebagai berikut:
   a. Bagi yang "Tidak Setuju" atau "Abstain" diminta untuk mengangkat tangan dan memberi tanda dalam kolom kartu suara serta menyerahkan kartu suaranya kepada petugas;
   b. Jumlah Suara Abstain dianggap mengeluarkan suara yang sama dengan suara mayoritas pemegang saham yang mengeluarkan suara;
   c. Suara Tidak Sah (tidak lengkap diisi atau tidak dalam kondisi utuh / cacat) dianggap tidak ada dan tidak dihitung dalam menentukan jumlah suara yang dikeluarkan dalam Rapat. Selanjutnya jumlah suara yang tidak setuju akan diperhitungkan dengan suara yang sah dan selisihnya merupakan jumlah suara yang setuju.
2. Pemegang Saham atau kuasanya yang hadir secara elektronik menghadiri Rapat menggunakan eASY.KSEI, melakukan pemungutan suara melalui e-voting sesuai dengan mekanisme yang ditentukan oleh Penyedia eASY.KSEI dengan tetap memperhatikan ketentuan Peraturan Perundang-undangan.

in the attendance quorum and a quorum for decisions determined by the OJK at the request of the Company.

4. Summons for the third GMS are made at the request of the Company and determined by the OJK. In the summons of the third GMS, the second GMS was held and did not reach the attendance quorum.

Shareholders, either in person or by proxy, were entitled to attend the GMS. Shareholders might authorize other parties to represent them to attend and/or vote at the GMS in accordance with the provisions of laws and regulations. Shareholders granted power of attorney with the e-Proxy mechanism through the eASY.KSEI Application. The power of attorney form could be downloaded on the company's website.

Decision Making in GMS

All decisions are made based on deliberation to reach consensus. In the event that a decision based on deliberation to reach consensus is not reached, then the decision is taken based on the agreed vote as determined in the Articles of Association. Each Shareholder is subject to the Company's Articles of Association and to all decisions taken legally at the GMS and the applicable laws and regulations.

Each share provides the right to its holder to cast 1 (one) vote. If one of the Shareholders has more than one share, he/she is requested to vote only once and his/her vote represents the entire number of shares that he/she owns.

1. For Shareholders or their proxies, who are physically present, voting will be conducted with the following conditions:
   a. Those who "Disavow" or "Abstain" are requested to raise their hands and put a mark in the voting card column and submit their voting cards to the officer;
   b. The number of Abstain Votes is considered to be the same as the majority of voting shareholders;
   c. Invalid votes (incompletely filled in or not intact/ defective) are considered non-existent and not counted in determining the number of casting votes at the Meeting. Furthermore, the number of against votes will be counted with the valid votes and the difference will be the number of in favour votes.
2. Shareholders or their proxies, who attend the Meeting electronically use eASY.KSEI, vote via e-voting in accordance with the mechanism determined by the eASY. KSEI Provider, while observing the provisions of regulation.

3. Apabila terdapat peserta Rapat yang kehadirannya telah diperhitungkan dalam menentukan kuorum, namun tidak berada di ruangan Rapat pada saat pemungutan suara dilakukan, maka yang bersangkutan dianggap menyetujui segala keputusan yang diambil dalam Rapat.
4. Pimpinan RUPS akan mengumumkan hasil pemungutan suara.
5. Setiap Pemegang Saham dapat diwakili pada RUPS oleh pemegang selain atau pihak ketiga dengan surat kuasa. Anggota Direksi, anggota Dewan Komisaris, Sekretaris Dewan Komisaris dan Pegawai Perseroan boleh bertindak sebagai kuasa dalam pemungutan suara.

3. If there are Meeting participants whose presence has been taken into account in determining the quorum, but who are not in the Meeting room when voting is taken, the concerned person is deemed having agreed to all resolutions taken at the Meeting.
4. GMS Chairman will announce the results of voting.
5. Each Shareholder can be represented at the GMS by other holders or third parties with a power of attorney. Members of the Board of Directors, members of the Board of Commissioners, Secretary of the Board of Commissioners and Company employees may act as proxies in voting.

Risalah RUPS

Perseroan wajib membuat risalah RUPS dan ringkasan risalah RUPS. Risalah RUPS wajib dibuat dan ditandatangani oleh pimpinan rapat dan paling sedikit 1 (satu) orang Pemegang Saham yang ditunjuk dari dan oleh peserta RUPS. Risalah RUPS dibuat dalam bentuk akta Berita Acara Rapat yang dibuat oleh notaris. Selanjutnya, risalah RUPS wajib disampaikan kepada OJK paling lambat 30 (tiga puluh) hari setelah RUPS diselenggarakan. Dalam risalah rapat dijelaskan adanya dinamika pemberian kesempatan pada pemegang saham untuk bertanya dan tanggapan atas pertanyaan pemegang saham.

Minute of GMS

The Company is required to prepare a GMS minutes and a summary of GMS minutes. Minutes of the GMS must be prepared and signed by the chair of the meeting and at least 1 (one) Shareholder appointed from and by the GMS participants. Minutes of the GMS are made in the form of a Minutes of Meeting made by a notary. Furthermore, minutes of the GMS must be submitted to the OJK no later than 30 (thirty) days after the GMS is held. The minutes of the meeting explain the dynamics of providing shareholders with the opportunity to ask questions and respond to shareholder question.

Pelaksanaan RUPS Tahunan Tahun Buku 2024 dan Realisasinya

Implementation of the 2024 Annual GMS and Its Realization

Pelaksanaan RUPS Tahunan Tahun Buku 2024 dan Realisasinya
Implementation of the 2024 Annual GMS and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK pada tanggal 24 Februari 2025	Diumumkan pada tanggal 03 Maret 2025 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	Diumumkan pada tanggal 18 Maret 2025 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	RUPS Tahunan Tahun Buku 2024 dilaksanakan pada hari Rabu, 16 April 2025 pada pukul 10.21 – 13.02 WIB, bertempat di Menara bank **bjb** Bandung, Ruang Pertemuan Lantai 9 Jl Naripan 12-14, Kota Bandung, 40111	Ringkasan Risalah RUPS Tahunan Tahun Buku 2024 diumumkan pada tanggal 17 April 2025 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	Hasil Rapat Umum Pemegang Saham Tahunan Tahun Buku 2024 diumumkan pada tanggal 16 Mei 2025 melalui situs web PT Bursa Efek Indonesia (BEI)
Notified to OJK on February 24, 2025	Announced on March 3, 2025 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	Announced on March 18, 2025 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	The Annual GMS for Fiscal Year 2024 was held on Wednesday, 16 April 2025, from 10:21 to 13:02 WIB, at Menara bank **bjb** Bandung, Meeting Room, 9th Floor, Jl. Naripan No. 12–14, Bandung City, 40111.	Summary of Minutes of the Annual GMS for the 2024 Financial Year was announced on April 17, 2025 via the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English	The results of the Annual GMS for the 2024 Financial Year were announced on May 16, 2025 via the website of the Indonesia Stock Exchange (IDX)

Pihak Independen Penghitung Suara

Hasil pemungutan suara dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek ("BAE") dan selanjutnya divalidasi dan diumumkan oleh Notaris R. Tendi Suwarman, S.H yang keduanya merupakan pihak yang independen yang ditunjuk oleh Perseroan.

Vote Counting Independent Party

The voting results were counted by PT Datindo Entrycom as the Securities Administration Bureau ("BAE") and subsequently validated and announced by Notary R. Tendi Suwarman, S.H., both of whom are independent parties appointed by the Company.

Rekapitulasi Kehadiran Pada RUPS Tahunan Tahun Buku 2024

Seluruh Dewan Komisaris dan Direksi hadir pada RUPS Tahunan Tahun Buku 2024. Adapun Dewan Komisaris dan Direksi yang hadir dalam RUPS Tahunan Tahun Buku 2024 adalah sebagai berikut.

Recapitulation of Attendance at The Annual GMS for Financial Year 2024

All members of the Board of Commissioners and Board of Directors were present at the 2024 Annual GMS. The Board of Commissioners and Directors who attended the 2024 Annual GMS were as follows.

No.	Nama Name	Jabatan Position	Kehadiran Attendance
1	Taswin Zakaria	Komisaris Utama Independen Independent President Commissioner	Hadir Present
2	Mohammad Taufiq Budi Santoso	Komisaris Commissioner	Hadir Present
3	Rudie Kusmayadi	Komisaris Commissioner	Hadir Present
4	Tomsi Tohir	Komisaris Commissioner	Hadir Present
5	Diding Sakri	Komisaris Independen Independent Commissioner	Hadir Present
6	Hilman Purakusumah	Komisaris Independen Independent Commissioner	Hadir Present
7	Yusuf Saadudin*	Direktur Konsumer dan Ritel Director of Consumer and Retail	Hadir Present
8	Cecep Trisna	Direktur Kepatuhan Director of Compliance	Hadir Present
9	Hana Dartiwan	Direktur Keuangan Director of Finance	Hadir Present
10	Rio Lanasier	Direktur IT dan Transaction Banking Director of IT and Transaction Banking	Hadir Present
11	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir Present

* Ditetapkan sebagai Direktur Pengganti Direktur Utama Perseroan sejak 11 Maret 2025. / Appointed as Substitute Director for the President Director of the Company effective as of 11 March 2025.

** Terdapat 2 (dua) Direksi yang tidak dapat menghadiri Rapat, yaitu Bapak Yuddy Renaldi dikarenakan alasan kesehatan dan Ibu Nancy Adistyasari karena telah berakhir masa jabatannya sejak diangkat menjadi Direktur PT Bank Rakyat Indonesia, Tbk. sejak tanggal 24 Maret 2025. / There were 2 (two) members of the Board of Directors who were unable to attend the Meeting, namely Mr. Yuddy Renaldi due to health reasons and Ms. Nancy Adistyasari as her term of office had ended following her appointment as Director of PT Bank Rakyat Indonesia, Tbk. effective as of 24 March 2025.

Keputusan dan Realisasi RUPS Tahunan Tahun Buku 2024

Decisions and Realization of Annual GMS for Financial Year 2024

Agenda Pertama	First Agenda
Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Konsolidasian Perseroan dan Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk tahun buku 2024 sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada Direksi atas tindakan pengurusan Perseroan dan Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2024.	Approval of the annual Report, including the ratification of the Company's Consolidated Financial Statements and the Supervisory Report of the Board of Commissioners for the fiscal year 2024, along with the granting of full discharge and release of responsibility (acquit et de charge) to the Board of Directors for the management actions and the Board of Commissioners for the supervisory actions carried out during the 2024 fiscal year.

Hasil Pemungutan Suara: Setuju : 8.166.250.824 Saham (99,91%) terdiri dari 7.414.714.661 Saham Seri A dan 751.536.163 Saham Seri B Tidak Setuju : 25.400 Saham (0,00%) yang seluruhnya merupakan Saham Seri B Abstain : 7.471.317 Saham (0,91%), yang seluruhnya merupakan Saham Seri B	**Voting Result:** Approved : 8,166,250,824 shares (99.91%) consisting of 7,414,714,661 Series A Shares and 751,536,163 Series B Shares Disapproved : 25,400 shares (0.00%) all of which are Series B Shares Abstain : 7,471,317 shares (0.91%), all of which are Series B Shares
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 3 (tiga) orang	Number of shareholders who raised questions/responses: 3 persons
Keputusan 1. Menyetujui Laporan Tahunan Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan yang telah dilaksanakan oleh Dewan Komisaris untuk Tahun Buku 2024. 2. Mengesahkan Laporan Keuangan Konsolidasian Perseroan untuk Tahun Buku 2024 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan (firma anggota jaringan RSM Global) sesuai dengan laporan nomor 00150/2.1030/AU.1/07/0499-3/1/III/2025 tanggal 11 Maret 2025, dengan opini Wajar dalam semua hal yang material. 3. Menyetujui memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (acquit et de charge) kepada seluruh anggota Direksi atas tindakan pengurusan perseroan dan kepada seluruh anggota dewan komisaris atas tindakan pengawasan perseroan yang telah dijalankan selama tahun buku 2024 yang berakhir di 31 Desember 2024, sepanjang tindakan tersebut bukan merupakan tindak pidana dan tercermin dalam laporan tahunan serta laporan keuangan konsolidasian perseroan untuk tahun buku 2024 maupun dokumen pendukungnya. **Tindak Lanjut**: Terealisasi	**Resolution** 1. Approval of the Company's Annual Report, including the Supervisory Duties Report of the Board of Commissioners for the 2024 fiscal year. 2. Ratification of the Company's Consolidated Financial Statements for Financial Year 2024, which have been audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and Rekan (a member firm of the RSM Global network), in accordance with report No. 00150/2.1030/AU.1/07/0499-3/1/III/2025 dated 11 March 2025, expressing an unmodified opinion in all material respects. 3. Granting full discharge and release of responsibility (acquit et de charge) to all members of the Board of Directors for their management actions and to all members of the Board of Commissioners for their supervisory actions carried out during Financial Year 2024, which ended on 31 December 2024, to the extent that such actions do not constitute criminal acts and are reflected in the Company's annual report and consolidated financial statements for Financial Year 2024, including the supporting documents. **Follow-up**: Implemented
Agenda Kedua	**Second Agendas**
Persetujuan penetapan penggunaan laba bersih Perseroan termasuk pembagian dividen tahun buku 2024.	Approval of the determination of the use of the Company's net profit, including the distribution of dividends for the 2024 financial year.
Hasil Pemungutan Suara: Setuju : 8.172.872.354 Saham (99,99%) terdiri dari 7.414.714.661 Saham Seri A dan 758.157.693 Saham Seri B Tidak Setuju : 731.087 Saham (0,00%) yang seluruhnya merupakan Saham Seri B Abstain : 144.110 Saham (0,00%), yang seluruhnya merupakan Saham Seri B	**Voting Results:** Approved : 8,172,872,354 shares (99.99%) consists of 7,414,714,661 Series A Shares and 758,157,693 Series B Shares Disapproved : 731,087 shares (0.00%) all of which are Series B Shares Abstain : 144,110 shares (0.00%), all of which are Series B Shares
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 5 (lima) orang	Number of shareholders who raised questions/responses: 5 persons
Keputusan Penggunaan laba bersih konsolidasi perseroan yang dapat diatribusikan kepada entitas induk tahun buku 2024 sebesar Rp1.369.462.904.109,- sebagai berikut: 1. 65,50% atau sejumlah Rp896.953.074.238, atau sebesar Rp85,25,- per lembar saham ditetapkan sebagai dividen tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku. selanjutnya diusulkan kepada Rapat untuk memberikan kuasa dan wewenang kepada direksi untuk mengatur tata cara pembayaran dividen tunai tersebut; sedangkan 2. 34,50% atau sejumlah Rp472.509.829.871,- ditetapkan sebagai saldo laba. **Tindak Lanjut**: Terealisasi	**Resolution** The utilization of the Company's consolidated net profit attributable to owners of the parent for Financial Year 2024 amounting to IDR1,369,462,904,109 is as follows: 1. 65.50% or amounting to IDR896,953,074,238, or equivalent to IDR85.25 per share, is determined as cash dividends and will be distributed to all shareholders recorded in accordance with the prevailing regulations. Furthermore, it is proposed to the Meeting to grant authority and power to the Board of Directors to determine the procedures for the distribution of such cash dividends; and 2. 34.50% or amounting to IDR472,509,829,871 is determined as retained earnings. **Follow-up**: Implemented
Agenda Ketiga	**Third Agendas**
Penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk mengaudit laporan keuangan Perseroan tahun buku 2025.	Appointment of Public Accountant and Public Accounting Firm for Auditing the Company's 2025 Financial Year.
Hasil Pemungutan Suara: Setuju : 8.167.813.999 Saham (99,93%) terdiri dari 7.414.714.661 Saham Seri A dan 753.099.338 Saham Seri B Tidak Setuju : 5.787.242 Saham (0,07%) yang seluruhnya merupakan Saham Seri B Abstain : 146.300 Saham (0,00%), yang seluruhnya merupakan Saham Seri B	**Voting Results:** Approved : 8,167,813,999 shares (99.93%), consisting of 7,414,714,661 Series A Shares and 753,099,338 Series B Shares Disapproved : 5,787,242 shares (0.07%), all of which are Series B Shares Abstain : 146,300 shares (0.00%), all of which are Series B Shares
Tidak terdapat pemegang saham yang mengajukan pertanyaan/tanggapan.	No shareholders submitted questions or comments.

Keputusan Memberikan kuasa kepada Dewan Komisaris untuk: 1. Menunjuk Akuntan Publik dan Kantor Akuntan Publik untuk melakukan audit laporan keuangan Perseroan tahun buku 2025. 2. Menetapkan persyaratan lain serta besarnya jasa audit dengan memperhatikan kewajaran serta ruang lingkup pekerjaan audit. **Tindak Lanjut**: Terealisasi	**Resolution** Granting authority to the Board of Commissioners to: 1. Appoint a Public Accountant and a Public Accounting Firm to audit the Company's financial statements for the 2025 fiscal year. 2. Determine other requirements and the audit fee, considering fairness and the scope of the audit work. **Follow-up**: Implemented
Agenda Keempat	**Fourth Agendas**
Persetujuan atas pengkinian Rencana Aksi Pemulihan (*Recovery Plan*) Perseroan.	Approval of the Update to the Company's Recovery Plan.
Hasil Pemungutan Suara: Setuju : 8.171.567.455 Saham (99,97%) terdiri dari 7.414.714.661 Saham Seri A dan 756.852.794 Saham Seri B Tidak Setuju : 731.887 Saham (0,00%) yang seluruhnya merupakan Saham Seri B Abstain : 1.448.199 Saham (0,01%), yang seluruhnya merupakan Saham Seri B	**Voting Results:** Approved : 8,171,567,455 shares (99.97%), consisting of 7,414,714,661 Series A Shares and 756,852,794 Series B Shares Disapproved : 731,887 shares (0.00%), all of which are Series B Shares Abstain : 1,448,199 shares (0.01%), all of which are Series B Shares
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 1 (satu) orang.	The number of shareholders who raised questions/comments was 1 (one) person.
Keputusan 1. Menyetujui pengkinian Rencana Aksi Pemulihan (*Recovery Plan*) Perseroan sebagaimana dokumen Rencana Aksi Pemulihan (*Recovery Plan*) yang telah disampaikan kepada Otoritas Jasa Keuangan melalui surat nomor 046/DIR-MRP/2025 tanggal 14 Januari 2025 dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan Nomor 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum. 2. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Aksi (*Recovery Plan*) sesuai ketentuan yang berlaku. **Tindak Lanjut**: Terealisasi	**Resolution** 1. Approval of the update to the Company's Recovery Plan as set forth in the Recovery Plan document submitted to the Financial Services Authority through letter No. 046/DIR-MRP/2025 dated 14 January 2025, in order to comply with Financial Services Authority Regulation No. 5 of 2024 concerning the Determination of Supervisory Status and Handling of Issues of Commercial Banks. 2. Granting authority to the Board of Commissioners and/or Board of Directors to carry out all necessary actions in implementing the Recovery Plan under the applicable regulations. **Follow-up**: Implemented
Agenda Kelima	**Fifth Agendas**
Laporan Realisasi Penggunaan Dana hasil Penawaran Umum Perseroan.	Report on the Realization of the Use of Proceeds from the Company's Public Offering.
Mata acara kelima hanya bersifat laporan, maka tidak terdapat pemungutan suara.	The fifth agenda item was for reporting purposes only; therefore, no voting was conducted.
Keputusan Perseroan melaporkan tiga Penawaran Umum pada tahun 2024, yaitu: 1. Penawaran Umum Berkelanjutan Obligasi Subordinasi Berkelanjutan IV Tahap I Tahun 2024. 2. Penawaran Umum Berkelanjutan Obligasi Keberlanjutan Berkelanjutan I Tahap I Tahun 2024. 3. Penawaran Umum Berkelanjutan Surat Berharga Perpetual Berkelanjutan I Tahap I Tahun 2024. Dengan total dana yang dihimpun sejumlah Rp3.441.310.000.000,- dengan biaya emisi sesuai hasil audit adalah sejumlah Rp32.887.917.171,-, sehingga total nett proceed adalah sejumlah Rp3.408.422.082.829,-. Total dana yang diperoleh tersebut seluruhnya telah dipergunakan untuk ekspansi kredit. **Tindak Lanjut**: Terealisasi	**Resolution** The Company reported three Public Offerings in 2024, namely: 1. Continuing Public Offering of Subordinated Bonds IV Phase I Year 2024. 2. Continuing Public Offering of Sustainability Bonds I Phase I Year 2024. 3. Continuing Public Offering of Perpetual Securities I Phase I Year 2024. With total funds raised amounting to IDR3,441,310,000,000, and issuance costs based on the audit results amounting to IDR32,887,917,171, the total net proceeds amounted to IDR3,408,422,082,829. The total funds obtained have been fully utilized for credit expansion. **Follow-up**: Implemented
Agenda Keenam	**Sixth Agendas**
Restrukturisasi organisasi Perseroan.	The Company's organizational restructuring
Hasil Pemungutan Suara: Setuju : 7.964.461.625 Saham (97,44%) terdiri dari 7.414.714.661 Saham Seri A dan 549.746.964 Saham Seri B Tidak Setuju : 207.877.817 Saham (2,54%) yang seluruhnya merupakan Saham Seri B Abstain : 1.408.099 Saham (0,01%), yang seluruhnya merupakan Saham Seri B	**Voting Results:** Approved : 7,964,461,625 shares (97.44%), consisting of 7,414,714,661 Series A Shares and 549,746,964 Series B Shares Disapproved : 207,877,817 shares (2.54%), all of which are Series B Shares Abstain : 1,408,099 shares (0.01%), all of which are Series B Shares
Tidak terdapat pemegang saham yang mengajukan pertanyaan/tanggapan.	There were no shareholders who raised questions/comments

Keputusan Menyetujui pembagian tugas dan wewenang Direksi Perseroan menjadi 6 (enam) Direktur yang terdiri dari: 1. Direktur Utama 2. Direktur Kepatuhan 3. Direktur Korporasi dan UMKM 4. Direktur Konsumer dan Ritel 5. Direktur Operasional dan Teknologi Informasi 6. Direktur Keuangan **Tindak Lanjut**: Terealisasi	**Resolution** Approval of the distribution of duties and authorities of the Company's Board of Directors into 6 (six) Directors, consisting of:: 1. President Director 2. Director of Compliance 3. Director of Corporate and MSME 4. Director of Consumer and Retail 5. Director of Operations and Information Technology 6. Director of Finance **Follow-up**: Implemented
Agenda Ketujuh	**Seventh Agendas**
Perubahan Pengurus Perseroan	Changes in the Company's Management.
Hasil Pemungutan Suara: Setuju : 7.964.142.403 Saham (97,44%) terdiri dari 7.414.714.661 Saham Seri A dan 549.427.742Saham Seri B Tidak Setuju : 208.197.039 Saham (2,55%) yang seluruhnya merupakan Saham Seri B Abstain : 1.408.099 Saham (0,01%), yang seluruhnya merupakan Saham Seri B	**Voting Results:** Approved : 7,964,142,403 shares (97.44%), consisting of 7,414,714,661 Series A Shares and 549,427,742 Series B Shares Disapproved : 208,197,039 shares (2.55%), all of which are Series B Shares Abstain : 1,408,099 shares (0.01%), all of which are Series B Shares
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 5 (lima) orang	Number of shareholders who raised questions/responses: 5 persons
Keputusan 1. Menerima pengunduran diri Bapak Yuddy Renaldi selaku Direktur Utama Perseroan efektif sejak ditutupnya Rapat ini dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai Pengurus Perseroan. 2. Mengukuhkan pemberhentian dengan hormat Ibu Nancy Adistyasari selaku Direktur Komersial dan UMKM terhitung sejak tanggal 24 Maret 2025 dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai Pengurus Perseroan. 3. Memberhentikan dengan hormat anggota Pengurus Perseroan sebagai berikut: a. Taswin Zakaria selaku Komisaris Utama Independen b. Diding Sakri selaku Komisaris Independen c. Hilman Purakusumah selaku Komisaris Independen d. M Taufiq Budi Santoso selaku Komisaris e. Rio Lanasier selaku Direktur IT & *Transaction Banking* f. Tedi Setiawan selaku Direktur Opersional g. Cecep Trisna selaku Direktur Kepatuhan terhitung sejak ditutupnya rapat ini dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai pengurus perseroan. 4. Mengubah tugas dan kewenangan Bapak Yusuf Saadudin yang semula menjabat selaku Direktur Konsumer dan Ritel menjadi menjabat selaku Direktur Utama, sejak ditutupnya Rapat ini dengan melanjutkan sisa masa jabatan sesuai dengan akta keputusan RUPS Tahunan Tahun Buku 2023 Nomor 13 pada tanggal 02 April 2024. khususnya untuk posisi Direktur Utama berlaku efektif sejak persetujuan Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) serta memenuhi ketentuan perundang-undangan yang berlaku. 5. Mengangkat Pengurus Perseroan sebagai berikut: a. Wowiek Prasantyo selaku Komisaris Utama Independen b. Novian Herodwijanto selaku Komisaris Independen c. Helmy Yahya selaku Komisaris Independen d. Herman Suryatman selaku Komisaris e. Nunung Suhartini selaku Direktur Konsumer dan Ritel f. Mulyana selaku Direktur Korporasi dan UMKM g. Ayi Subarna selaku Direktur Operasional dan Teknologi Informasi h. Joko Hartono Kalisman selaku Direktur Kepatuhan Sejak ditutupnya Rapat ini dan berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) serta memenuhi ketentuan perundang-undangan yang berlaku.	**Resolution** 1. Accepting the resignation of Mr. Yuddy Renaldi as President Director of the Company effective as of the closing of this Meeting and to express appreciation for his contributions and dedication during his tenure as a member of the Company's Management. 2. Ratifying the honorable dismissal of Ms. Nancy Adistyasari as Director of Commercial and MSME effective as of March 24, 2025 and to express appreciation for her contributions and dedication during her tenure as a member of the Company's Management. 3. Honorably dismissing the following members of the Company's Management: a. Taswin Zakaria as Independent President Commissioner b. Diding Sakri as Independent Commissioner c. Hilman Purakusumah as Independent Commissioner d. M. Taufiq Budi Santoso as Commissioner e. Rio Lanasier as Director of IT & Transaction Banking f. Tedi Setiawan as Director of Operations g. Cecep Trisna as Director of Compliance Effective as of the closing of this Meeting, and expressing gratitude for their contributions of effort and thought during their tenure as members of the Company's Management. 4. Changing the duties and authorities of Mr. Yusuf Saadudin, who previously served as Director of Consumer and Retail, to serve as President Director, effective as of the closing of this Meeting, by continuing the remaining term of office in accordance with the deed of resolution of the Annual GMS for Financial Year 2023 No. 13 dated April 2, 2024. Specifically, the position as President Director shall become effective upon approval from the Financial Services Authority following the fit and proper test, as well as compliance with the prevailing laws and regulations. 5. Reappointing the following members of the Company's Management: a. Wowiek Prasantyo as Independent President Commissioner b. Novian Herodwijanto as Independent Commissioner c. Helmy Yahya as Independent Commissioner d. Herman Suryatman as Commissioner e. Nunung Suhartini as Director of Consumer and Retail f. Mulyana as Director of Corporate and MSME g. Ayi Subarna as Director of Operations and Information Technology h. Joko Hartono Kalisman as Director of Compliance Effective as of the closing of this Meeting and becoming officially effective upon approval from the Financial Services Authority (Otoritas Jasa Keuangan) following the fit and proper test assessment and compliance with applicable laws and regulations.

6. Dengan adanya pengunduran diri, pengukuhan pemberhentian, pemberhentian, perubahan tugas dan pengangkatan anggota-angota Pengurus Perseroan, maka susunan Pengurus Perseroan menjadi sebagai berikut:

Dewan Komisaris

Komisaris Utama Independen	:	Wowiek Prasantyo*
Komisaris	:	Herman Suryatman*
Komisaris	:	Tomsi Tohir
Komisaris	:	Rudie Kusmayadi
Komisaris Independen	:	Novian Herodwijanto*
Komisaris Independen	:	Helmy Yahya*

Direksi

Direktur Utama	:	Yusuf Saadudin*
Direktur Kepatuhan	:	Joko Hartono Kalisman*
Direktur Keuangan	:	Hana Dartiwan
Direktur Korporasi dan UMKM	:	Mulyana*
Direktur Konsumer dan Ritel	:	Nunung Suhartini*
Direktur Operasional dan Teknologi Informasi	:	Ayi Subarna

* Berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test) serta memenuhi ketentuan perundang-undangan yang berlaku.

7. Dalam hal kandidat Direktur Utama Perseroan tidak memperoleh persetujuan dari Otoritas Jasa Keuangan (OJK) atas hasil penilaian kemampuan dan kepatutan (fit and proper test), maka kandidat Direktur Utama kembali bertugas menjadi Direktur dan dalam hal ini RUPS memberikan kewenangan kepada Dewan Komisaris Perseroan untuk menetapkan tugas dan kewenangan diantara anggota Direksi Perseroan.
8. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan Mata Acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan.

Tindak Lanjut: Terealisasi

6. Following the dismissal and appointment of the members of the Company's Management, the composition of the Company's Management is as follows:

Board of Commissioners

Independent President Commissioner	:	Wowiek Prasantyo*
Commissioner	:	Herman Suryatman*
Commissioner	:	Tomsi Tohir
Commissioner	:	Rudie Kusmayadi
Independent Commissioner	:	Novian Herodwijanto*
Independent Commissioner	:	Helmy Yahya*

Board of Directors

President Director	:	Yusuf Saadudin*
Director of Compliance	:	Joko Hartono Kalisman*
Director of Finance	:	Hana Dartiwan
Director of Corporate and MSME	:	Mulyana*
Director of Consumer and Retail	:	Nunung Suhartini*
Director of Operations and Information Technology	:	Ayi Subarna

* Effective upon approval from the Financial Services Authority following the fit and proper test, and compliance with applicable laws and regulations.

7. In the event that the candidate for President Director of the Company does not obtain approval from the Financial Services Authority (OJK) based on the results of the fit and proper test, such candidate shall revert to serving as Director. In this regard, the GMS grants authority to the Company's Board of Commissioners to determine the duties and authorities among the members of the Board of Directors.
8. Granting authority and power to the Board of Directors of the Company, with the right of substitution, to undertake all necessary actions in relation to the resolution of this Meeting Agenda, and to notify and/or report the same to the relevant authorities, as well as to take any other actions deemed necessary and appropriate for such purposes, without any exception.

Follow-up: Implemented

Pelaksanaan RUPS Luar Biasa Tahun 2025 dan Realisasinya
Implementation of The Extraordinary GMS in 2025 and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK pada tanggal 16 Oktober 2025	Diumumkan pada tanggal 23 Oktober 2025 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	Diumumkan pada tanggal 07 November 2025 yang kemudian Perseroan melakukan ralat pemanggilan pada tanggal 17 November 2025 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	RUPS Luar Biasa Tahun 2025 dilaksanakan pada hari Selasa, 9 Desember 2025 pada pukul 09.24 – 10.09 WIB, bertempat di Menara bank **bjb** Bandung, Ruang Pertemuan Lantai 9, Jl. Naripan 12-14, Kota Bandung.	Ringkasan Risalah RUPS Luar Biasa Tahun 2025 diumumkan pada tanggal 10 Desember 2025 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	Hasil RUPS Luar Biasa Tahun 2025 diumumkan pada tanggal 08 Januari 2026 melalui situs web PT Bursa Efek Indonesia (BEI)
Notified to OJK on October 16, 2025	Announced on October 23, 2025 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	Announced on November 7, 2025, after which the Company issued a revised notice of meeting on November 17, 2025 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI), in both Indonesian and English.	The Extraordinary GMS of 2025 was held on Tuesday, December 9, 2025, from 09:24 to 10:09 WIB, at Menara bank **bjb** Bandung, Meeting Room, 9th Floor, Jl. Naripan No. 12–14, Bandung City.	Summary of Minutes of the Extraordinary GMS 2024 announced on December 10, 2025 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	The results of the 2025 Extraordinary GMS were announced on January 8, 2026 via the website of the Indonesia Stock Exchange (IDX)

Pihak Independen Penghitung Suara

Hasil pemungutan suara dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek ("BAE") dan selanjutnya divalidasi dan diumumkan oleh Notaris R. Tendi Suwarman, S.H yang keduanya merupakan pihak yang independen yang ditunjuk oleh Perseroan.

Vote Counting Independent Party

The voting results were counted by PT Datindo Entrycom as the Share Registrar ("BAE") and subsequently validated and announced by Notary R. Tendi Suwarman, S.H., both of whom are independent parties appointed by the Company.

Rekapitulasi Kehadiran Pada RUPS Luar Biasa Tahun 2025

Seluruh Dewan Komisaris dan Direksi hadir pada RUPS Luar Biasa Tahun 2025. Adapun Dewan Komisaris dan Direksi yang hadir adalah sebagai berikut.

Recapitulation of Attendance at The 2025 Extraordinary GMS

All members of the Board of Commissioners and the Board of Directors were present at the 2025 Extraordinary General Meeting of Shareholders. The members of the Board of Commissioners and the Board of Directors in attendance were as follows.

No.	Nama Name	Jabatan Position	Kehadiran Attendance
1	Rudie Kusmayadi	Komisaris Commissioner	Hadir Present
2	Herman Suryatman*	Komisaris Commissioner	Hadir Present
3	Tomsi Tohir*	Komisaris Commissioner	Hadir Present
4	Novian Herodwijanto	Komisaris Independen Independent Commissioner	Hadir Present
5	Ayi Subarna**	Direktur Operasional dan Teknologi Informasi Director of Operations and Information Technology	Hadir Present
6	Hana Dartiwan	Direktur Keuangan Director of Finance	Hadir Present
7	Mulyana	Direktur Korporasi dan UMKM Director of Corporate and MSME	Hadir Present
8	Nunung Suhartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	Hadir Present

* Mengikuti jalannya Rapat melalui media telekonferensi. / Follow the progress of the meeting via teleconference media.
** Ditetapkan sebagai Direktur Pengganti Direktur Utama Perseroan berdasarkan SK Direksi Nomor 0565/SK/DIRCSE/2025 Tanggal 15 November 2025 Tentang Pembagian Tugas dan Wewenang Direksi PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., serta telah disampaikan kepada publik dalam Keterbukaan Informasi Perseroan pada tanggal 17 November 2025. / Designated as Substitute Director for the President Director of the Company based on Board of Directors Decree No. 0565/SK/DIRCSE/2025 dated November 15, 2025 concerning the Distribution of Duties and Authorities of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., and has been disclosed to the public through the Company's Disclosure of Information on November 17, 2025.

Keputusan dan Realisasi RUPS Luar Biasa Tahun 2025

Decisions and Realization of The 2025 Extraordinary GMS

Agenda Pertama	First Agenda
Pembatalan Pengangkatan Komisaris Utama Independen, Komisaris Independen, dan Direktur Kepatuhan Perseroan	Cancellation of the Appointment of the Company's Independent President Commissioner, Independent Commissioner, and Director of Compliance
Hasil Pemungutan Suara: Setuju : 7.840.685.055 Saham (99,394%) terdiri dari 7.167.253.819 Saham Seri A dan 673.431.236 Saham Seri B Tidak Setuju : 2.690.087 Saham (0,034%) yang seluruhnya merupakan Saham Seri B Abstain : 45.063.610 Saham (0,571%), terdiri dari 44.937.610 Saham Seri A dan 126.000 Saham Seri B	**Voting Results:** Approved : 7,840,685,055 shares (99.394%), consisting of 7,167,253,819 Series A Shares and 673,431,236 Series B Shares Disapproved : 2,690,087 shares (0.034%), all of which are Series B Shares Abstain : 45,063,610 shares (0.571%), consisting of 44,937,610 Series A Shares and 126,000 Series B Shares

Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 1 (satu) orang	Number of shareholders who raised questions/responses: 1 person.
Keputusan 1. Membatalkan dengan hormat pengangkatan Pengurus Perseroan sebagai berikut: a. Bapak Wowiek Prasantyo selaku Komisaris Utama Independen Perseroan. b. Bapak Helmi Yahya selaku Komisaris Independen Perseroan. c. Bapak Joko Hartono Kalisman selaku Direktur Kepatuhan Perseroan terhitung sejak ditutupnya Rapat ini. 2. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan.	**Resolution** 1. Honorably revoke the appointment of the following members of the Company's Management: a. Mr. Wowiek Prasantyo as the Company's Independent President Commissioner. b. Mr. Helmi Yahya as the Company's Independent Commissioner. c. Mr. Joko Hartono Kalisman as the Company's Director of Compliance. effective as of the closing of this Meeting. 2. Granting authority and power to the Board of Directors of the Company, with the right of substitution, to undertake all necessary actions in relation to the resolution of this Meeting Agenda, and to notify and/or report the same to the relevant authorities, as well as to take any other actions deemed necessary and appropriate for such purposes, without any exception.
Tindak Lanjut: Terealisasi	**Follow-up**: Implemented

Agenda Kedua	Second Agendas
Pemberhentian Direktur Utama Perseroan	Dismissal of the Company's President Director
Hasil Pemungutan Suara: Setuju : 7.886.219.665 Saham (99,971%) terdiri dari 7.212.191.429 Saham Seri A dan 674.028.236 Saham Seri B Tidak Setuju : 2.093.587 Saham (0,026%) yang seluruhnya merupakan Saham Seri B Abstain : 125.500 Saham (0,002%), yang seluruhnya merupakan Saham Seri B	**Voting Results:** Approved : 7,886,219,665 shares (99.971%), consisting of 7,212,191,429 Series A Shares and 674,028,236 Series B Shares Disapproved : 2,093,587 shares (0.026%), all of which are Series B Shares Abstain : 125,500 shares (0.002%), all of which are Series B Shares
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 1 (satu) orang	Number of shareholders who raised questions/responses: 1 person.
Keputusan 1. Memberhentikan dengan hormat Direktur Utama Perseroan Almarhum Bapak Yusuf Saadudin, berlaku efektif sejak tanggal 14 November 2025 dan mengucapkan turut berduka cita yang sedalam dalamnya dari seluruh insan Perseroan, serta mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai Pengurus Perseroan. 2. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan. 3. Dengan adanya pembatalan dan pemberhentian anggota Pengurus Perseroan, maka susunan Pengurus Perseroan menjadi sebagai berikut: **Dewan Komisaris** Komisaris : Rudie Kusmayadi Komisaris : Herman Suryatman Komisaris : Tomsi Tohir Komisaris Independen : Novian Herodwijanto **Direksi** Direktur Operasional dan Teknologi Informasi : Ayi Subarna* Direktur Keuangan : Hana Dartiwan Direktur Korporasi dan UMKM : Mulyana Direktur Konsumer dan Ritel : Nunung Suhartini * Ditetapkan sebagai Direktur Pengganti Direktur Utama Perseroan berdasarkan SK Direksi Nomor 0565/SK/DIR-CSE/2025 Tanggal 15 November 2025 Tentang Pembagian Tugas dan Wewenang Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., serta telah disampaikan kepada publik dalam Keterbukaan Informasi Perseroan pada tanggal 17 November 2025.	**Resolution** 1. Honorably dismissed Mr. Yusuf Saadudin as President Director of the Company, effective as of November 14, 2025, and to express the Company's deepest condolences, as well as to convey appreciation for his contributions and dedication during his tenure as a member of the Company's Management. 2. Granting authority and power to the Board of Directors of the Company, with the right of substitution, to undertake all necessary actions in relation to the resolution of this Meeting Agenda, and to notify and/or report the same to the relevant authorities, as well as to take any other actions deemed necessary and appropriate for such purposes, without any exception. 3. Following the revocation and dismissal of members of the Company's Management, the composition of the Company's Management is as follows: **Board of Commissioners** Commissioner : Rudie Kusmayadi Commissioner : Herman Suryatman Commissioner : Tomsi Tohir Independent Commissioner : Novian Herodwijanto **Board of Directors** Director of Operations and Information Technology : Ayi Subarna* Director of Finance : Hana Dartiwan Director of Corporate and MSME : Mulyana Director of Consumer and Retail : Nunung Suhartini * Designated as Substitute Director for the President Director of the Company based on Board of Directors Decree No. 0565/SK/DIR-CSE/2025 dated November 15, 2025 concerning the Distribution of Duties and Authorities of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., and has been disclosed to the public through the Company's Disclosure of Information on November 17, 2025.
Tindak Lanjut: Terealisasi	**Follow-up**: Implemented

Pelaksanaan RUPS Tahunan Tahun Buku 2023 dan Realisasinya
Implementation of The 2023 Annual GMS and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK pada tanggal 6 Februari 2024	Diumumkan pada tanggal 16 Februari 2024 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	Diumumkan pada tanggal 4 Maret 2024 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	RUPS Tahunan Tahun Buku 2023 dilaksanakan pada hari Selasa, 2 April 2024 pukul 09.58 – 13.14 WIB, bertempat di Grand Ballroom Trans Hotel Jl. Gatot Subroto No. 289, Kota Bandung	Ringkasan Risalah RUPS Tahunan Tahun Buku 2023 diumumkan pada tanggal 3 April 2024 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	Hasil Rapat Umum Pemegang Saham Tahunan Tahun Buku 2023 diumumkan pada tanggal 2 Mei 2024 melalui situs web PT Bursa Efek Indonesia (BEI)
Notified to OJK on February 6, 2024	Announced on February 16, 2024 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	Announced on March 4, 2024 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	The Annual GMS for the 2023 Fiscal Year was held on Tuesday, April 2, 2024 at 09.58 – 13.14 WIB, at the Grand Ballroom Trans Hotel Jl. Gatot Subroto No. 289, Bandung City	Summary of Minutes of the Annual GMS for the 2023 Financial Year was announced on April 3, 2024 via the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	The results of the Annual GMS for the 2023 Financial Year were announced on May 2, 2024 via the website of the Indonesia Stock Exchange (IDX)

Pihak Independen Penghitung Suara

Hasil pemungutan suara dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek ("BAE") dan selanjutnya divalidasi dan diumumkan oleh Notaris R. Tendi Suwarman, S.H yang keduanya merupakan pihak yang independen yang ditunjuk oleh Perseroan.

Vote Counting Independent Party

The voting results were counted by PT Datindo Entrycom as the Securities Administration Bureau ("BAE") and subsequently validated and announced by Notary R. Tendi Suwarman, S.H., both of whom are independent parties appointed by the Company.

Rekapitulasi Kehadiran Pada RUPS Tahunan Tahun Buku 2023

Seluruh Dewan Komisaris dan Direksi hadir pada RUPS Tahunan Tahun Buku 2023. Adapun Dewan Komisaris dan Direksi yang hadir dalam RUPS Tahunan Tahun Buku 2023 adalah sebagai berikut.

Recapitulation of Attendance at The Annual GMS for Financial Year 2023

All members of the Board of Commissioners and Board of Directors were present at the 2023 Annual GMS. The Board of Commissioners and Directors who attended the 2023 Annual GMS were as follows.

No.	Nama Name	Jabatan Position	Kehadiran Attendance
1.	Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Hadir Present
2.	Setiawan Wangsaatmaja	Komisaris Commissioner	Hadir Present
3.	Tomsi Tohir	Komisaris Commissioner	Hadir Present

No.	Nama Name	Jabatan Position	Kehadiran Attendance
4.	Rudie Kusmayadi	Komisaris Commissioner	Hadir Present
5.	Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Hadir Present
6.	Diding Sakri	Komisaris Independen Independent Commissioner	Hadir Present
7.	Yuddy Renaldi	Direktur Utama President Director	Hadir Present
8.	Cecep Trisna	Direktur Kepatuhan Director of Compliance	Hadir Present
9.	Nia Kania	Direktur Keuangan Director of Finance	Hadir Present
10.	Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	Hadir Present
11.	Nancy Adistyasari	Direktur Komersial dan UMKM Director of Consumer and MSME	Hadir Present
12.	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir Present

Keterangan / Notes:
Bapak Rio Lanasier selaku Direktur IT, Treasury dan International Banking tidak dapat mengikuti Rapat dengan pertimbangan kesehatan. /
Mr. Rio Lanasier as Director of IT, Treasury and International Banking was unable to attend the Meeting due to health reasons.

Keputusan dan Realisasi RUPS Tahunan Tahun Buku 2023

Decisions and Realization of Annual GMS for Financial Year 2023

Agenda Pertama	First Agenda
Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Konsolidasian Perseroan dan Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk tahun buku 2023 sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (acquit et de charge) kepada Direksi atas tindakan pengurusan Perseroan dan Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama tahun buku 2023.	Approval of the annual Report, including the ratification of the Company's Consolidated Financial Statements and the Supervisory Report of the Board of Commissioners for the fiscal year 2023, along with the granting of full discharge and release of responsibility (acquit et de charge) to the Board of Directors for the management actions and the Board of Commissioners for the supervisory actions carried out during the 2023 fiscal year.
Hasil Pemungutan Suara: Setuju : 8.700.056.368 Saham (99,70%), Terdiri dari 7.414.714.661 Saham Seri A dan 1.285.341.707 Saham Seri B Tidak Setuju : 0 Saham (0%) Abstain : 26.221.557 Saham (0,30%), yang seluruhnya merupakan saham Seri B	**Voting Result:** Approved : 8,700,056,368 shares (99.70%), consisting of 7,414,714,661 Series A Shares and 1,285,341,707 Series B Shares Disapproved : 0 shares (0%) Abstain : 26,221,557 shares (0.30%), all Series B shares
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 5 (lima) orang.	Number of shareholders who raised questions/responses: 5 persons.
Keputusan 1. Menyetujui Laporan Tahunan Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan yang telah dilaksanakan oleh Dewan Komisaris untuk Tahun Buku 2023. 2. Mengesahkan Laporan Keuangan Konsolidasian Perseroan untuk Tahun Buku 2023 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan (firma anggota jaringan RSM Global) sesuai dengan laporan nomor 00072/2.1030/AU.1/07/0499-2/1/II/2024 tanggal 29 Februari 2024, dengan opini Wajar dalam semua hal yang material. 3. Menyetujui memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (acquit et de charge) kepada seluruh anggota Direksi atas tindakan pengurusan Perseroan dan kepada seluruh anggota Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama tahun buku 2023, sepanjang tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Konsolidasian Perseroan untuk tahun buku 2023 serta dokumen pendukungnya. **Tindak Lanjut**: Terealisasi	**Resolution** 1. Approval of the Company's Annual Report, including the Supervisory Duties Report of the Board of Commissioners for the 2023 fiscal year. 2. Ratification of the Consolidated Financial Statements for the 2024 fiscal year, which were audited by the public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and Partners (a member firm of RSM Global) under a report number 00072/2.1030/AU.1/07/0499-2/1/II/2024 dated February 29, 2024, with an unqualifies opinion in all material aspects. 3. Granting full discharge and release of responsibility (acquit et de charge) to all members of the Board of Directors for the management of the Company and to all members of the Board of Commissioners for the supervision of the Company carried out during the 2023 fiscal year, as long as these actions are reflected in the Annual Report, the Consolidated Financial Statements for 2023, and supporting documents. **Follow-up**: Implemented

Agenda Kedua	Second Agendas
Persetujuan penetapan penggunaan laba bersih Perseroan termasuk pembagian Dividen tahun buku 2023.	Approval of the determination of the use of the Company's net profit, including the distribution of dividends for the 2023 financial year.
Hasil Pemungutan Suara: Setuju : 8.714.518.825 Saham (99,87%), Terdiri dari 7.414.714.661 Saham Seri A dan 1.299.804.164 Saham Seri B Tidak Setuju : 0 Saham (0%) Abstain : 11.759.100 Saham (0,13%), yang seluruhnya merupakan saham Seri B	**Voting Result:** Approved : 8,714,518,825 shares (99.87%), consisting of 7,414,714,661 Series A Shares and 1,299,804,164 Series B Shares Disapproved : 0 shares (0%) Abstain : 11,759,100 shares (0.13%), all Series B shares
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 4 (empat) orang.	Number of shareholders who raised questions/responses: 4 persons .
Keputusan Dari laba bersih Perseroan tahun buku 2023 sebesar 1.716.269.038.391,- diusulkan: 1. 58.27% dari Laba Bersih Tahun Buku 2023 atau setelah pembulatan sebesar Rp1.000.063.222.357,- atau sebesar Rp95,05 per lembar saham ditetapkan sebagai Dividen Tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku. Selanjutnya Rapat memberikan kuasa dan wewenang kepada Direksi untuk mengatur tata cara pembayaran Dividen Tunai tersebut. 2. 41.73% dari Laba Bersih Tahun Buku 2023 atau setelah pembulatan sebesar Rp716.205.816.034,- ditetapkan sebagai Saldo Laba. **Tindak Lanjut**: Terealisasi	**Resolution** From the Company's net profit for the 2023 financial year, amounting to IDR 1,716,269,038,391, the following is propose: 1. 58.27% of the 2023 Net Profit, or IDR 1,000,063,222,357 (rounded), equivalent to IDR 95.05 per share, is designated as Cash Dividend and will be distributed to all shareholders recorded according to applicable regulations. The Meeting grants authority and power to the Board of Directors to regulate the cash dividend payments procedure. 2. 41.73% of the 2023 Net Profit, or IDR 716,205,816,034 (rounded), is designated as Retained Earnings. **Follow-up**: Implemented

Agenda Ketiga	Third Agendas
Penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan tahun buku 2024.	Appointment of Public Accountant and Public Accounting Firm for Auditing the Company's 2024 Financial Year.
Hasil Pemungutan Suara: Setuju : 8.700.833.312 Saham (99,71%), Terdiri dari 7.414.714.661 Saham Seri A dan 1.286.118.651 Saham Seri B Tidak Setuju : 13.684.513 Saham (0,16%), yang seluruhnya merupakan saham Seri B Abstain : 11.760.100 Saham (0,13%), yang seluruhnya merupakan saham Seri B	**Voting Result:** Approved : 8,700,833,312 shares (99.71%), consisting of 7,414,714,661 Series A Shares and 1,286,118,651 Series B Shares Disapproved : 13,684,513 shares (0.16%), all Series B shares Abstain : 11,760,100 shares (0.13%), all Series B shares
Tidak terdapat pemegang saham yang mengajukan pertanyaan/ tanggapan.	No shareholders submitted questions or comments.
Keputusan Memberikan kuasa kepada Dewan Komisaris untuk: 1. Menunjuk Akuntan Publik dan Kantor Akuntan Publik untuk melakukan audit laporan keuangan Perseroan tahun buku 2024. 2. Menetapkan persyaratan lain serta besarnya jasa audit dengan memperhatikan kewajaran serta ruang lingkup pekerjaan audit. **Tindak Lanjut**: Terealisasi	**Resolution** Granting authority to the Board of Commissioners to: 1. Appoint a Public Accountant and a Public Accounting Firm to audit the Company's financial statements for the 2024 fiscal year. 2. Determine other requirements and the audit fee, considering fairness and the scope of the audit work. **Follow-up**: Implemented

Agenda Keempat	Fourth Agendas
Persetujuan atas pengkinian rencana aksi (*recovery plan*) Perseroan	Approval of the Update to the Company's Recovery Plan
Hasil Pemungutan Suara: Setuju : 8.714.518.825 Saham (99,87%), Terdiri dari 7.414.714.661 Saham Seri A dan 1.299.804.164 Saham Seri B Tidak Setuju : 0 Saham (0%) Abstain : 11.759.100 Saham (0,13%), yang seluruhnya merupakan saham Seri B	**Voting Result:** Approved : 8,714,518,825 shares (99.87%), consisting of 7,414,714,661 Series A Shares and 1,299,804,164 Series B Shares Disapproved : 0 shares (0%) Abstain : 11,759,100 shares (0.13%), all Series B shares
Tidak terdapat pemegang saham yang mengajukan pertanyaan/ tanggapan.	No shareholders submitted questions or comments.
Keputusan 1. Menyetujui pengkinian Rencana Aksi (*Recovery Plan*) Perseroan sebagaimana dokumen Rencana Aksi (*Recovery Plan*) yang telah disampaikan kepada Otoritas Jasa Keuangan melalui surat nomor 0171/DIR-MRP/2023 tanggal 30 November 2023 dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan Nomor 14/ POJK.03/2017 tentang Rencana Aksi (*Recovery Plan*) bagi Bank Sistemik. 2. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/ atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Aksi (*Recovery Plan*) sesuai ketentuan yang berlaku. **Tindak Lanjut**: Terealisasi	**Resolution** 1. Approval of the Update to the Company's Recovery Plan as outlined in the Recovery Plan document submitted to the Financial Services Authority (OJK) via letter number 0171/DIR-MRP/2023 dated November 30, 2023, in compliance with Financial Services Authority Regulation Number 14/POJK.03/2017 on Recovery Plans for Systemic Bank. 2. Granting authority to the Board of Commissioners and/or Board of Directors to carry out all necessary actions in implementing the Recovery Plan under the applicable regulations. **Follow-up**: Implemented

Agenda Kelima	Fifth Agendas
Perubahan anggaran dasar Perseroan.	Amendment of the Company's Articles of Association.
Hasil Pemungutan Suara: Setuju : 8.384.798.389 Saham (96,09%), Terdiri dari 7.414.714.661 Saham Seri A dan 970.083.728 Saham Seri B Tidak Setuju : 329.719.436 Saham (3,78%), yang seluruhnya merupakan saham Seri B Abstain : 11.760.100 Saham (0,13%), yang seluruhnya merupakan saham Seri B	**Voting Result:** Approved : 8,384,798,389 shares (96.09%), consisting of 7,414,714,661 Series A Shares and 970,083,728 Series B Shares Disapproved : 329,719,436 shares (3.78%), all Series B shares Abstain : 11,760,100 shares (0.13%), all Series B shares
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 2 (dua) orang.	Number of shareholders who raised questions/responses: 2 persons
Keputusan 1. Menyetujui Perubahan Anggaran Dasar Perseroan sebagaimana yang telah diusulkan. 2. Memberikan kuasa dan wewenang kepada Direksi dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara rapat ini, termasuk menyusun dan menyatakan kembali seluruh Anggaran Dasar dalam suatu Akta Notaris dan selanjutnya menyampaikan kepada instansi yang berwenang untuk mendapatkan persetujuan dan atau tanda penerimaan pemberitahuan perubahan anggaran dasar tersebut. **Tindak Lanjut**: Terealisasi	**Resolution** 1. Approval of the Amendment to the Company's Articles of Association as proposed. 2. Granting authority to the Board of Directors, with the right of substitution, to carry out all necessary actions related to this resolution, including drafting and restating the entire Articles of Association in a Notarial Deed, and subsequently submitting it to the relevant authorities for approval and/or receipt of notification of the amendment. **Follow-up**: Implemented

Agenda Keenam	Sixth Agendas
Perubahan Pengurus Perseroan.	Changes in the Company's Management.
Hasil Pemungutan Suara: Setuju : 8.382.532.089 Saham (96,06%), Terdiri dari 7.414.714.661 Saham Seri A dan 967.817.428 Saham Seri B Tidak Setuju : 331.985.736 Saham (3,80%), yang seluruhnya merupakan saham Seri B Abstain : 26.221.557 Saham (0,30%), yang seluruhnya merupakan saham Seri B	**Voting Result:** Approved : 8,382,532,089 shares (96.06%), consisting of 7,414,714,661 Series A Shares and 967,817,428 Series B Shares Disapproved : 331,985,736 shares (3.80%), all Series B shares Abstain : 26,221,557 shares (0.30%), all Series B shares
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 2 (dua) orang.	Number of shareholders who raised questions/responses: 2 persons.
Keputusan 1. Memberhentikan dengan hormat anggota Pengurus Perseroan sebagai berikut: a. Bapak Farid Rahman selaku Komisaris Utama Independen b. Bapak Setiawan Wangsaatmaja selaku Komisaris c. Bapak Fahlino F. Sjuib selaku Komisaris Independen d. Bapak Yuddy Renaldi selaku Direktur Utama e. Ibu Nia Kania selaku Direktur Keuangan f. Ibu Suartini selaku Direktur Konsumer dan Ritel g. Bapak Rio Lanasier selaku Direktur IT, Treasury dan International Banking h. Bapak Tedi Setiawan selaku Direktur Operasional terhitung sejak ditutupnya Rapat ini dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai anggota Pengurus Perseroan. 2. Mengangkat kembali anggota Pengurus Perseroan sebagai berikut : a. Bapak Yuddy Renaldi selaku Direktur Utama b. Bapak Rio Lanasier selaku Direktur IT dan *Transaction Banking* c. Bapak Tedi Setiawan selaku Direktur Operasional Berlaku efektif sejak ditutupnya Rapat ini. 3. Mengangkat anggota Pengurus Perseroan sebagai berikut : a. Bapak Ventje Rahardjo Soedigno selaku Komisaris Utama Independen. b. Bapak Hana Dartiwan selaku Direktur Keuangan. c. Bapak Yusuf Saadudin selaku Direktur Konsumer dan Ritel. 4. Sejak ditutupnya Rapat ini dan berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) serta memenuhi ketentuan perundang-undangan yang berlaku. Dengan adanya pemberhentian dan pengangkatan anggota-anggota Pengurus Perseroan, maka susunan Pengurus Perseroan menjadi sebagai berikut:	**Resolution** 1. Honorably dismissing the following members of the Company's Management: a. Mr. Farid Rahman as Independent President Commissioner b. Mr. Setiawan Wangsaatmaja as Commissioner c. Mr. Fahlino F. Sjuib as Independent Commissioner d. Mr. Yuddy Renaldi as President Director e. Mrs. Nia Kania as Director of Finance f. Mrs. Suartini as Director of Consumer and Retail g. Mr. Rio Lanasier as Director of IT, Treasury and International Banking h. Mr. Tedi Setiawan as Director of Operations Effective as of the closing of this Meeting, and expressing gratitude for their contributions of effort and thought during their tenure as members of the Company's Management. 2. Reappointing the following members of the Company's Management: a. Mr. Yuddy Renaldi as President Director b. Mr. Rio Lanasier as Director of IT and Transaction Banking c. Mr. Tedi Setiawan as Director of Operations Effective as of the closing of this Meeting. 3. Appointing the following members of the Company's Management: a. Mr. Ventje Rahardjo Soedigno as Independent President Commissioner. b. Mr. Hana Dartiwan as Director of Finance. c. Mr. Yusuf Saadudin as Director of Consumer and Retail. 4. Effective as of the closing of this Meeting and becoming officially effective upon approval from the Financial Services Authority (Otoritas Jasa Keuangan) following the fit and proper test assessment and compliance with applicable laws and regulations. With the dismissal and appointment of the members of the Company's Management, the composition of the Company's Management is as follows:

Dewan Komisaris

Komisaris Utama Independen	:	Bapak Ventje Rahardjo Soedigno
Komisaris	:	Bapak Tomsi Tohir
Komisaris	:	Bapak Rudie Kusmayadi
Komisaris Independen	:	Bapak Diding Sakri

Direksi

Direktur Utama	:	Bapak Yuddy Renaldi
Direktur Kepatuhan	:	Bapak Cecep Trisna
Direktur Keuangan	:	Bapak Hana Dartiwan
Direktur Konsumer dan Ritel	:	Bapak Yusuf Saadudin
Direktur Komersial dan UMKM	:	Ibu Nancy Adistyasari
Direktur IT dan Transaction Banking	:	Bapak Rio Lanasier
Direktur Operasional	:	Bapak Tedi Setiawan

5. Anggota-anggota Direksi dan Dewan Komisaris yang diangkat sebagaimana dimaksud pada angka 3 baru dapat melaksanakan tugasnya setelah mendapat persetujuan Otoritas Jasa Keuangan (OJK) atas Penilaian Kemampuan Dan Kepatutan (*Fit and Proper Test*) dan memenuhi peraturan perundang-undangan yang berlaku. Dalam hal anggota Pengurus Perseroan yang diangkat sebagaimana dimaksud pada angka 3 kemudian dinyatakan tidak disetujui sebagai anggota Pengurus Perseroan dalam Penilaian Kemampuan Dan Kepatutan (*Fit and Proper Test*) oleh Otoritas Jasa Keuangan, maka pengangkatan anggota Pengurus Perseroan tersebut menjadi batal dan tidak berlaku tanpa diperlukan persetujuan RUPS kembali.
6. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan Mata Acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan.

Tindak Lanjut: Terealisasi

Board of Commissioners

Independent President Commissioner	:	Mr. Ventje Rahardjo Soedigno
Commissioner	:	Mr. Tomsi Tohir
Commissioner	:	Mr. Rudie Kusmayadi
Independent Commissioner	:	Mr. Diding Sakri

Board of Directors

President Director	:	Mr. Yuddy Renaldi
Director of Compliance	:	Mr. Cecep Trisna
Director of Finance	:	Mr. Hana Dartiwan
Director of Consumer and Retail	:	Mr. Yusuf Saadudin
Director of Commercial and MSME	:	Mrs. Nancy Adistyasari
Director of IT and Transaction Banking	:	Mr. Rio Lanasier
Director of Operations	:	Mr. Tedi Setiawan

5. The members of the Board of Directors and Board of Commissioners appointed as stated in point 3 may only commence their duties after obtaining approval from the Financial Services Authority following the Fit and Proper Test assessment and complying with applicable laws and regulations. Any appointed member of the Company's Management, as referred to in point 3, is later deemed unapproved as a member of the Company's Management in the Fit and Proper Test assessment by the Financial Services Authority, their appointment shall be null and void without requiring further approval from the General Meeting of Shareholders (GMS).
6. Granting authority and power to the Company's Board of Directors, with the right of substitution, to carry out all necessary actions related to the resolutions of this Meeting Agenda. Furthermore, to notify and/or report to the relevant authorities and take any actions deemed necessary and beneficial for this purpose, without any exceptions.

Follow-up: Implemented

Pelaksanaan RUPS Luar Biasa Tahun 2024 dan Realisasinya
Implementation of The Extraordinary GMS in 2024 and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK pada tanggal 16 Juli 2024	Diumumkan pada tanggal 23 Juli 2024 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	Diumumkan pada tanggal 7 Agustus 2024 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	RUPS Luar Biasa Tahun 2024 dilaksanakan pada hari Kamis, 5 September 2024 pada pukul 10.21 – 11.11 WIB, bertempat di Grand *Ballroom* Trans Hotel	Ringkasan Risalah RUPS Luar Biasa Tahun 2024 diumumkan pada tanggal 6 September 2024 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	Hasil RUPS Luar Biasa Tahun 2024 diumumkan pada tanggal 4 Oktober 2024 melalui situs web PT Bursa Efek Indonesia (BEI)
Notified to OJK on July 16, 2024	Announced on July 23, 2024 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	Announced on August 7, 2024 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	The 2024 Extraordinary GMS will be held on Thursday, September 5, 2024 at 10.21 – 11.11 WIB, at the Grand Ballroom Trans Hotel.	Summary of Minutes of the Extraordinary GMS 2024 announced on September 6, 2024 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	The results of the 2024 Extraordinary GMS were announced on October 4, 2024 via the website of the Indonesia Stock Exchange (IDX)

Pihak Independen Penghitung Suara

Hasil pemungutan suara dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek ("BAE") dan selanjutnya divalidasi dan diumumkan oleh Notaris R. Tendi Suwarman, S.H yang keduanya merupakan pihak yang independen yang ditunjuk oleh Perseroan.

Vote Counting Independent Party

The voting results were counted by PT Datindo Entrycom as the Share Registrar ("BAE") and subsequently validated and announced by Notary R. Tendi Suwarman, S.H., both of whom are independent parties appointed by the Company.

Rekapitulasi Kehadiran Pada RUPS Luar Biasa Tahun 2024

Seluruh Dewan Komisaris dan Direksi hadir pada RUPS Luar Biasa Tahun 2024. Adapun Dewan Komisaris dan Direksi yang hadir dalam RUPS Luar Biasa Tahun 2024 adalah sebagai berikut.

Recapitulation of Attendance at The 2024 Extraordinary GMS

All Board of Commissioners and Directors were present at the 2024 Extraordinary GMS. The Board of Commissioners and Directors present at the 2024 Extraordinary GMS were as follows:

No.	Nama Name	Jabatan Position	Kehadiran Attendance
1.	Tomsi Tohir*	Komisaris Commissioner	Hadir Present
2.	Rudie Kusmayadi	Komisaris Commissioner	Hadir Present
3.	Diding Sakri	Komisaris Independen Independent Commissioner	Hadir Present
4.	Yuddy Renaldi	Direktur Utama President Director	Hadir Present
5.	Cecep Trisna	Direktur Kepatuhan Director of Compliance	Hadir Present
6.	Nia Kania	Direktur Keuangan Director of Finance	Hadir Present
7.	Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	Hadir Present
8.	Nancy Adistyasari	Direktur Komersial dan UMKM Director of Commercial and MSME	Hadir Present
9.	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir Present

*Mengikuti jalannya rapat melalui media telekonferensi. / Follow the progress of the meeting via teleconference media.

Keputusan dan Realisasi RUPS Luar Biasa Tahun 2024

Decisions and Realization of The 2024 Extraordinary GMS

Agenda Pertama	First Agenda
Perubahan Anggota Dewan Komisaris Perseroan	Changes in the Company's Board of Commissioners
Hasil Pemungutan Suara Setuju : 8.262.102.210 Saham (99,60%), terdiri dari 7.414.714.661 Saham Seri A dan 847.387.549 Saham Seri B Tidak Setuju : 21.536.384 Saham (0,26%) yang seluruhnya merupakan Saham Seri B Abstain : 11.854.200 Saham (0,14%) yang seluruhnya merupakan Saham Seri B	**Voting Results** Approved : 8,262,102,210 shares (99.60%), consisting of 7,414,714,661 Series A Shares and 847,387,549 Series B Shares Disapproved : 21,536,384 shares (0.26%) all Series B shares Abstain : 11,854,200 shares (0,14%) all Series B shares
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 2 (dua) orang.	Number of shareholders who raised questions/responses: 2 persons.

Keputusan

1. Membatalkan pengangkatan Ventje Rahardjo Soedigno yang diangkat pada RUPS Tahunan Tahun Buku 2023 selaku Komisaris Utama Independen terhitung sejak ditutupnya rapat ini.

2. Mengangkat Dewan Komisaris Perseroan sebagai berikut:
   a. Taswin Zakaria selaku Komisaris Utama Independen.
   b. Mohammad Taufiq Budi Santoso selaku Komisaris.
   c. Hilman Purakusumah selaku Komisaris Independen.
   Sejak ditutupnya rapat ini dan berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) serta memenuhi ketentuan perundang-undangan yang berlaku.
3. Dengan adanya pembatalan dan pengangkatan anggota-anggota Dewan Komisaris Perseroan, maka susunan Pengurus Perseroan menjadi sebagai berikut:

   Dewan Komisaris

Komisaris Utama Independen	:	Taswin Zakaria*
Komisaris	:	Mohammad Taufiq Budi Santoso*
Komisaris	:	Tomsi Tohir
Komisaris	:	Rudie Kusmayadi
Komisaris Independen	:	Diding Sakri
Komisaris Independen	:	Hilman Purakusumah*

   Direksi

Direktur Utama	:	Yuddy Renaldi
Direktur Kepatuhan	:	Cecep Trisna
Direktur Keuangan	:	Hana Dartiwan
Direktur Konsumer dan Ritel	:	Yusuf Saadudin
Direktur Komersial dan UMKM	:	Nancy Adistyasari
Direktur IT dan Transaction Banking	:	Rio Lanasier
Direktur Operasional	:	Tedi Setiawan

   * berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) serta memenuhi ketentuan perundang-undangan yang berlaku.
4. Anggota-anggota Dewan Komisaris yang diangkat sebagaimana dimaksud pada angka 2 baru dapat melaksanakan tugasnya setelah mendapat persetujuan Otoritas Jasa Keuangan (OJK) atas Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) dan memenuhi peraturan perundang-undangan yang berlaku. Dalam hal anggota Pengurus Perseroan yang diangkat sebagaimana dimaksud pada angka 2 kemudian dinyatakan tidak disetujui sebagai anggota Pengurus Perseroan dalam Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) oleh Otoritas Jasa Keuangan (OJK), maka pengangkatan anggota Pengurus Perseroan tersebut menjadi batal dan tidak berlaku tanpa diperlukan persetujuan RUPS kembali.
5. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan Mata Acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan.

Tindak Lanjut: Terealisasi

Resolution

1. Revocation of appointment of Ventje Rahardjo Soedigno as Independent President Commissioner, made during the 2023 Annual General Meeting of Shareholders (AGMS), is revoked as of the closing of this meeting.
2. Appointment of New Board of Commissioners Members:
   a. Taswin Zakaria as Independent President Commissioner.
   b. Mohammad Taufiq Budi Santoso as Commissioner.
   c. Hilman Purakusumah as Independent Commissioner.
   The appointments take effect upon approval from the Financial Services Authority (OJK) after passing the fit and proper test and compliance with applicable regulation.

3. With the revocation and appointment of Board of Commissioners members, the company's management structure is revised as follows:

   Board of Commissioners

Independent President Commissioner	:	Taswin Zakaria*
Commissioner	:	Mohammad Taufiq Budi Santoso*
Commissioner	:	Tomsi Tohir
Commissioner	:	Rudie Kusmayadi
Independent Commissioner	:	Diding Sakri
Independent Commissioner	:	Hilman Purakusumah*

   Board of Directors

President Director	:	Yuddy Renaldi
Director of Compliance	:	Cecep Trisna
Director of Finance	:	Hana Dartiwan
Director of Consumer and Retail	:	Yusuf Saadudin
Director of Commercial and MSME	:	Nancy Adistyasari
Director of IT and Transaction Banking	:	Rio Lanasier
Director of Operations	:	Tedi Setiawan

   * effective from the time of approval from the Financial Services Authority regarding the assessment of capability and propriety (fit and proper test) and fulfilling the provisions of applicable laws and regulation.
4. The Board of Commissioners members appointed as mentioned in point 2 may only commence their duties after obtaining approval from the Financial Services Authority (OJK) following the Fit and Proper Test and complying with applicable laws and regulations. Should any of the appointed members later be deemed unapproved as a member of the Company's Management in the Fit and Proper Test by the OJK, such appointment shall be null and void without requiring further approval from the General Meeting of Shareholders (GMS).

5. Authority and power are hereby granted to the Company's Board of Directors, with the right of substitution, to undertake all necessary actions related to the resolutions of this Meeting Agenda, and to subsequently notify and/or report to the relevant authorities, as well as take any further actions deemed necessary and beneficial for this purpose, without exception.

Follow-up: Implemented

Keputusan RUPS Pada Tahun Buku dan 1 (Satu) Tahun Sebelum Tahun Buku yang Direalisasikan Pada Tahun Buku

Seluruh keputusan RUPS Tahun 2025 telah terealisasi pada tahun 2025 dan RUPS Tahun 2024 telah terealisasi pada tahun 2024. Sehingga tidak terdapat keputusan RUPS Tahun 2024 dan 2025 yang belum direalisasikan pada tahun 2025.

GMS Decisions in The Financial Year and 1 (One) Year Before The Financial Year Which Are Realized in The Financial Year

All resolutions of the Annual General Meeting of Shareholders (GMS) for the 2025 financial year have been implemented in 2025, and the resolutions of the GMS for the 2024 financial year were realized in 2024. Therefore, there were no resolutions of the 2024 and 2025 GMS that remained unimplemented in 2025.

Direksi

Direksi merupakan organ Perseroan yang bertanggung jawab atas jalannya pengurusan Perseroan untuk kepentingan Perseroan serta sesuai dengan maksud dan tujuan Perseroan. Direksi memiliki wewenang serta bertugas dan bertanggung jawab secara kolegial dalam mengelola Perseroan. Secara garis

Directors

The Directors are the organ of the Company which is responsible for managing the Company for the benefit of the Company and in accordance with the aims and objectives of the Company. The Directors have the authority and duty and collegial responsibility in managing the Company. Broadly

besar, masing-masing Direktur dapat melaksanakan tugas dan mengambil keputusan sesuai dengan pembagian tugas dan wewenangnya. Direksi bertanggung jawab terhadap pengelolaan Perseroan agar dapat menghasilkan keuntungan dan memastikan kesinambungan usaha Perseroan sesuai dengan anggaran dasar dan peraturan perundang-undangan.

Tugas dan Tanggung Jawab Direksi

Direksi bertugas untuk menjalankan pengurusan Perseroan melalui setiap tindakan dan kebijakan yang dianggap tepat. Atas dasar tersebut, Direksi bertanggung jawab penuh atas pelaksanaan kepengurusan Perseroan untuk kepentingan Perseroan serta sesuai dengan maksud dan tujuan Perseroan yang telah ditetapkan dalam Anggaran Dasar Perseroan maupun diatur dalam peraturan perundang-undangan, dengan itikad baik, penuh tanggung jawab dan kehati-hatian.

Penetapan tugas masing-masing anggota Direksi dilaksanakan sesuai dengan bidang keahlian masing-masing anggota Direksi. Dalam hal RUPS tidak menetapkan keputusan mengenai penetapan tugas bagi masing-masing anggota Direksi, penetapan tugas masing-masing anggota Direksi ditetapkan berdasarkan keputusan rapat Direksi.

Direksi memiliki tanggung jawab untuk:
1. Mengelola Perseroan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur di dalam Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku.
2. Mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.
3. Mengurus kekayaan Perseroan sesuai dengan peraturan perundang-undangan yang berlaku.
4. Merumuskan, memutuskan, dan memastikan implementasi strategi Perseroan
5. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
6. Menyampaikan rencana kerja tahunan dan laporan keuangan Perseroan sesuai dengan ketentuan yang berlaku.
7. Membuat laporan tahunan dan laporan keuangan perseroan sesuai dengan ketentuan yang berlaku.
8. Menyerahkan laporan tahunan Perseroan kepada akuntan publik yang ditunjuk oleh RUPS untuk diperiksa. Hasil pemeriksaan akuntan publik tersebut disampaikan secara tertulis kepada Pemegang Saham dalam RUPS Tahunan.
9. Menyusun kebijakan tata tertib kerja Direksi yang bersifat mengikat bagi setiap anggota Direksi.
10. Menerapkan manajemen risiko dan penerapan tata perusahaan yang baik (*Good Corporate Governance*) dalam setiap kegiatan usaha Perseroan pada seluruh jenjang organisasi.
11. Menyelenggarakan RUPS Tahunan dan RUPS Luar Biasa sebagaimana diatur dalam peraturan perundang-undangan dan Anggaran Dasar Perseroan.

speaking, each Director can carry out their duties and make decisions in accordance with the division of tasks and authority. The Directors are responsible for managing the Company so as to generate profits and ensure the sustainability of the Bank's business in accordance with the articles of association and legislation.

Duties and Responsibilities of The Directors

The Directors have the duty to carry out the management of the Company through every action and policy deemed appropriate. On this basis, the Directors are fully responsible for the implementation of the management of the Company for the benefit of the Company and in accordance with the aims and objectives of the Company as stipulated in the Articles of Association of the Company and regulated in legislation, in good faith, full of responsibility and prudence.

The determination of the duties of each member of the Directors are carried out in accordance with the area of expertise of each member of the Directors. In the event that the GMS does not stipulate a decision regarding the assignment of duties for each member of the Directors, the determination of the duties of each member of the Directors is determined based on a decision of the Directors meeting.

The Board of Directors has the following responsibilities:
1. Manage the Company in accordance with its authorities and responsibilities as stipulated in the Company's Articles of Association and the prevailing laws and regulations.
2. Be accountable for the performance of its duties to the Shareholders through the GMS.
3. Administer the Company's assets in accordance with the prevailing laws and regulations.
4. Formulate, decide and ensure the implementation of the Company's strategy
5. Provide accurate, relevant, and timely data and information to the Board of Commissioners.
6. Submit the Company's annual work plan and financial statements in accordance with the prevailing regulations.
7. Prepare the Company's annual report and financial statements in accordance with the prevailing regulations.
8. Submit the Company's annual report to a public accountant appointed by the GMS for audit. The results of such audit shall be submitted in writing to the Shareholders at the Annual GMS.
9. Establish the Board of Directors' code of conduct, which shall be binding on each member of the Board of Directors.
10. Implement risk management and Good Corporate Governance (GCG) in all business activities of the Company at all organizational levels.
11. Convene the Annual GMS and Extraordinary GMS in accordance with the prevailing laws and regulations and the Company's Articles of Association.

12. Menetapkan kebijakan Perseroan berdasarkan persetujuan Dewan Komisaris dalam menjalankan kepengurusan perseroan, kecuali ditetapkan lan berdasarkan peraturan perundang-undangan yang berlaku.
13. Menetapkan susunan organisasi dan tata kerja Perseroan melalui persetujuan Dewan Komisaris.
14. Menindaklanjuti rekomendasi atas hasil temuan pengawasan Satuan Kerja Audit Internal, auditor eksternal, pengawasan OJK dan/atau pengawasan otoritas pengawas yang berwenang lainnya.
15. Menyimpan dan memelihara daftar pemegang saham dan daftar khusus sebaik-baiknya.
16. Mengungkapkan kebijakan Perseroan yang bersifat strategis di bidang kepegawaian kepada seluruh Pegawai Bank.
17. Membuat dan melaksanakan rencana kerja tahunan untuk disampaikan kepada Dewan Komisaris selambat-lambatnya 60 (enam puluh) hari sebelum dimulainya tahun buku yang akan datang.
18. Mengungkapkan kepemilikan saham, hubungan keuangan dan hubungan keluarga dengan sesama anggota Direksi, anggota Dewan Komisaris dan/atau Pemegang Saham Bank serta remunerasi dan fasilitas yang didapatnya sesuai ketentuan yang berlaku.

Wewenang Direksi

Adapun wewenang Direksi adalah sebagai berikut:
1. Mengangkat dan memberhentikan Pegawai Bank.
2. Mengatur ketentuan-ketentuan tentang kepegawaian termasuk menetapkan gaji, pensiun atau jaminan hari tua dan penghasilan lainnya bagi para pegawai Bank.
3. Mengatur ketentuan-ketentuan mengenai pemberian bantuan hukum bagi pegawai Bank maupun mantan Pegawai Bank sepanjang terkait tugas kedinasan, dengan terlebih dahulu dikonsultasikan kepada Dewan Komisaris.
4. Melakukan hapus tagih terhadap bunga, denda dan/atau biaya lainnya selain pokok kredit, dengan tetap berpedoman kepada peraturan perundang-undangan yang berlaku.
5. Mewakili Perseroan di dalam dan di luar pengadilan tentang segala hal dan dalam segala kejadian, mengikat Perseroan dengan pihak lain dan pihak lain dengan Perseroan, serta menjalankan segala tindakan baik mengenai pengurusan maupun kepemilikan.
6. Untuk perbuatan tertentu Direksi dapat mengangkat seorang atau lebih, sebagai wakil atau kuasanya dengan memberikan kepadanya kekuasaan yang diatur dalam surat kuasa.
7. Melaksanakan perbuatan lainnya sesuai dengan ketentuan yang berlaku dengan tetap memperhatikan persetujuan Dewan Komisaris maupun RUPS.
8. Mengambil keputusan yang mengikat dan menjadi tanggung jawab seluruh anggota Direksi sepanjang keputusan yang diambil telah sesuai dengan pedoman dan tata tertib kerja Direksi.

12. Determine the Company's policies, subject to the approval of the Board of Commissioners, in managing the Company, unless otherwise stipulated by the prevailing laws and regulations.
13. Determine the Company's organizational structure and working procedures, subject to the approval of the Board of Commissioners.
14. Follow up on recommendations arising from audit findings of the Internal Audit Unit, external auditors, supervision by OJK, and/or other relevant supervisory authorities.
15. Properly maintain and safeguard the register of shareholders and the special register.
16. Disclose the Company's strategic policies in the human resources area to all Bank employees.
17. Prepare and implement the annual work plan to be submitted to the Board of Commissioners no later than 60 (sixty) days prior to the commencement of the upcoming financial year.
18. Disclose share ownership, financial relationships, and family relationships with fellow members of the Board of Directors, members of the Board of Commissioners, and/ or the Bank's Shareholders, as well as the remuneration and facilities received, in accordance with the prevailing regulations..

Authority of The Directors

The authority of the Directors were as follows:
1. Appoint and dismiss Bank Employees.
2. Regulates provisions on employment including determining salary, pension or old age savings and other income for Company employees.
3. Regulate provisions regarding the provision of legal assistance for Company employees as well as former Bank Employees in relation to official duties, with prior consultation with the Board of Commissioners.
4. Perform write-offs on interest, penalties and/ or other costs other than the loan principal, while still referring to the applicable laws and regulations.
5. Represent the Company in and out of court regarding all matters and in all incidents, binding the Company with other parties and other parties with the Company, and carrying out all actions both in terms of management and ownership.
6. For certain actions, the Directors may appoint one or more, as representatives or proxies by granting him the power regulated in the power of attorney.
7. Conduct other actions in accordance with applicable regulations while still observing the approval of the Board of Commissioners and the GMS.
8. Take binding decisions and become the responsibility of all members of the Directors as long as the decisions taken are in accordance with the guidelines and work rules of the Directors.

Hak Direksi

Direksi mempunyai hak untuk mendapatkan remunerasi, tunjangan serta fasilitas yang jumlahnya ditetapkan oleh RUPS dengan memperhatikan ketentuan yang berlaku. Ketentuan mengenai hak Direksi Bank tersebut mutatis mutandis berlaku bagi anggota Dewan Komisaris.

Masa Jabatan Direksi

Masa jabatan anggota Direksi terhitung sejak tanggal ditetapkannya dalam Rapat Umum Pemegang Saham pengangkatannya dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-5 (lima) setelah tanggal pengangkatannya, kecuali apabila ditentukan lain oleh Rapat Umum Pemegang Saham dan dapat diangkat kembali.

Persyaratan Anggota Direksi

Persyaratan Umum, adalah Warga Negara Indonesia yang:

1. Bertaqwa kepada Tuhan yang Maha Esa.
2. Mempunyai akhlak, moral dan integritas yang baik.
3. Setia dan taat kepada negara dan Pemerintah Republik Indonesia.
4. Tidak terlibat secara langsung maupun tidak langsung dalam kegiatan pengkhianatan kepada Negara Republik Indonesia.
5. Sehat jasmani dan rohani.
6. Tidak pernah dihukum karena melakukan kegiatan yang merugikan negara atau tindakan-tindakan yang tercela di bidang perbankan.
7. Tidak dicabut hak pilihnya berdasarkan keputusan pengadilan.
8. Mampu melaksanakan perbuatan hukum.
9. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu Perseroan dinyatakan pailit dalam waktu 5 (lima) tahun sebelum dicalonkan.
10. Calon anggota Direksi yang akan mengikuti penilaian kemampuan dan kepatutan kepada Otoritas Jasa Keuangan, diusulkan oleh Pemegang Saham Seri A yang mewakili sekurang-kurangnya 10% (sepuluh persen) baik secara sendiri-sendiri maupun gabungan dari jumlah seluruh saham dengan hak suara yang sah.
11. Usia maksimal calon anggota Direksi pada saat pertama kali diangkat adalah 56 (lima puluh enam) tahun.
12. Bukan sebagai mantan anggota Direksi Perseroan atau Pejabat Eksekutif Perseroan yang purnabakti, mengundurkan diri atau diberhentikan.
13. Wajib mempunyai latar belakang dan pengalaman operasional Bank Umum Devisa dengan jabatan terakhir serendah-rendahnya 1 (satu) tingkat di bawah Direksi bagi calon Direktur Utama dan calon Direktur yang berasal dari Bank kelompok BUKU 4.

Right of Directors

The Directors have the right to receive remuneration, benefits and facilities, the amount of which is determined by the GMS, taking into account the applicable provisions. The provisions regarding the rights of the Company's Directors mutatis mutandis apply to members of the Board of Commissioners.

Term of Office of Directors

The term of office of a member of the Directors commences from the date of stipulation at the appointment of the General Meeting of Shareholders and ends at the close of the 5th Annual General Meeting of Shareholders after the date of appointment, unless otherwise stipulated by the General Meeting of Shareholders and can be reappointed.

Requirements for Members of The Board of Directors

General Requirements are Indonesian citizens who:

1. Devotion to God Almighty.
2. Having good morals, morals and integrity.
3. Loyal and obedient to the country and the Government of the Republic of Indonesia.
4. Not involved directly or indirectly in activities of betrayal to the Republic of Indonesia.
5. Physically and mentally healthy.
6. Never been convicted of carrying out activities which are detrimental to the state or disgraceful actions in the banking sector.
7. No voting rights are revoked based on a court decision.
8. Able to carry out legal actions.
9. Have never been declared bankrupt or been a member of the Directors or a Board of Commissioners who was found guilty of causing a Company to be declared bankrupt within 5 (five) years before being nominated.
10. Prospective members of the Directors who will take an appraisal of their capability and appropriateness to the Financial Services Authority, are proposed by Series A Shareholders who represent at least 10% (ten percent) either individually or in combination of the total number of shares with valid voting rights.
11. The maximum age of a candidate for the Directors when he is first appointed is 56 (fifty six) years.
12. Not as a former member of the Company's Directors or the Company's Executive officer who retires, resigns or is dismissed.
13. Must have background and operational experience of a Foreign Exchange Commercial Bank with the last position as low as 1 (one) level below the Directors for candidates for the President Director and candidates for Directors who are from the BUKU 4 Group Bank.

14. Wajib mempunyai latar belakang dan pengalaman operasional Bank Umum Devisa dengan jabatan terakhir serendah-rendahnya 1 (satu) tingkat di bawah Direksi bagi calon Direksi bagi calon Direktur dan serendah-rendahnya Direktur bagi calon Direktur Utama yang berasal dari Bank Kelompok BUKU 3.
15. Wajib mempunyai latar belakang dan pengalaman operasional Bank Umum Devisa dengan jabatan terakhir yang setingkat, bagi calon Direktur Utama dan calon Direktur yang berasal dari Bank kelompok BUKU 2.
16. Wajib menjabat sebagai anggota Direksi Perseroan bagi calon Direktur Utama yang berasal dari Perseroan.
17. Wajib menjabat sebagai eksekutif dengan jabatan satu tingkat di bawah Direksi atau serendah-rendahnya Pemimpin Divisi, termasuk yang sedang dalam penugasan oleh Perseroan bagi calon Direktur yang berasal dari dalam Perseroan.

Persyaratan lainnya, yaitu:
1. Wajib berasal dari pihak independen terhadap pemegang saham pengendali bagi calon Direktur Utama.
2. Mayoritas anggota Direksi paling kurang memiliki pengalaman 5 (lima) tahun di bidang operasional sebagai pejabat eksekutif bank umum.
3. Tidak merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau Pejabat Eksekutif pada Bank, perusahaan dan/atau lembaga lain kecuali apabila anggota Direksi yang bersangkutan bertanggung jawab terhadap pengawasan atas penyertaan pada perusahaan anak Perseroan, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan bukan anak Perseroan yang dikendalikan oleh Perseroan, sepanjang perangkapan jabatan tersebut tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Perseroan.
4. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% (dua puluh lima persen) dari modal disetor pada suatu perusahaan lain.
5. Antara sesama anggota Direksi dan antara anggota Direksi dengan anggota Dewan Komisaris tidak boleh ada hubungan keluarga sampai dengan derajat kedua, baik menurut garis lurus maupun ke samping, termasuk menantu dan ipar.

Kebijakan Tata Tertib Kerja Direksi (Board Charter)

Direksi memiliki Kebijakan Tata Tertib Kerja Direksi yang disahkan berdasarkan Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2024 tanggal 23 Agustus 2024. Kebijakan Tata Tertib Kerja Direksi menjelaskan tahapan aktivitas secara terstruktur, sistematis, mudah dipahami dan dapat dijalankan dengan konsisten, serta menjadi acuan bagi Direksi dalam

14. Must have background and operational experience of Foreign Exchange Commercial Banks with the last position as low as 1 (one) level below the Directors for candidates for Directors for candidates for Directors and as low as Directors for candidates for President Director who are from BUKU 3 Group Bank.
15. Must have background and operational experience of a Foreign Exchange Commercial Bank with the last position of the same level, for the candidates for President Director and candidates for Directors who are from BUKU 2 Group Bank.
16. Must serve as a member of the Company's Directors for prospective President Directors who are from the Company.
17. Must be an executive with one level below the Directors or as low as Division Heads, including those currently being assigned by the Company to candidates for Directors from within the Company.

Other requirements, namely:
1. Obligated to come from an independent party against a controlling shareholder for a candidate for President Director.
2. The majority of members of the Directors have at least 5 (five) years experience in the operational field as executive officers of commercial banks.
3. Do not hold concurrent positions as members of the Board of Commissioners, Directors or Executive officers of Banks, companies and/or other institutions unless the relevant member of the Directors are responsible for oversight of the participation in the Company's subsidiary companies, carrying out functional duties as a member of the Board of Commissioners in a noncompany a subsidiary of the Company that is controlled by Company, as long as the concurrent position does not result in the person concerned neglecting the implementation of duties and responsibilities as a member of the Company's Directors.
4. Members of the Directors, individually or jointly, are prohibited from owning shares in excess of 25% (twentyfive percent) of the paid-up capital in another company.
5. Between fellow members of the Board of Directors and between members of the Board of Directors and members of the Board of Commissioners, there must be no family relationship up to the second degree, either in a straight line or sideways, including son-in-law and brother-in-law.

Policy on The Board of Directors' Code of Conduct (Board Charter)

The Board of Directors has a Board of Directors Work Procedure Policy which was ratified based on the Board of Directors Decree Number 0380/SK/DIR-CSE/2024 dated August 23, 2024. The Board of Directors Work Procedure Policy explains the stages of activities in a structured, systematic, easily understood and consistent manner, and serves as a reference for Directors in

melaksanakan tugas masing-masing untuk mencapai Visi dan Misi Perseroan.

Kebijakan Tata Tertib Kerja Direksi mengacu pada prinsip-prinsip hukum Bank, ketentuan anggaran dasar, peraturan perundang-undangan yang berlaku, serta praktik-praktik terbaik (*best practices*) GCG. Kebijakan Tata Tertib Kerja Direksi sebagai landasan bagi Direksi dalam melaksanakan tugas dan tanggung jawab secara efektif, efisien, memperhatikan prinsip-prinsip keterbukaan, akuntabilitas, pertanggungjawaban, independen dan kewajaran, sehingga internal kontrol dan manajemen risiko Perseroan dapat terlaksana dengan baik.

Adapun isi Kebijakan Tata Tertib Kerja Direksi bank **bjb** yaitu:
I. Pendahuluan
II. Organisasi dan Kewenangan
III. Ketentuan Umum
IV. Pelaksanaan Rapat Direksi
V. Evaluasi Kinerja dan Pelaporan

carrying out their respective duties to achieve the Vision and Mission of the Company.

The Directors Work Policy refers to the Bank's legal principles, provisions of the articles of association, applicable laws and regulations, as well as GCG best practices. The Directors Work Policy as a foundation for the Directors in carrying out their duties and responsibilities effectively, efficiently, taking into account the principles of openness, accountability, responsibility, independence and fairness, so that the Company's internal control and risk management can be carried out properly.

The contents of the bank **bjb** Directors Work Policy are:
I. Introduction
II. Organization and Authority
III. General Provisions
IV. Implementation of Board of Directors Meetings
V. Performance Evaluation and Reporting

Jumlah dan Komposisi Direksi

Total and Composition of The Board of Directors

Komposisi Direksi Sebelum RUPS Tahunan Tahun Buku 2024

Composition of The Board of Directors Before The Annual General Meeting of Shareholders for The 2024 Financial Year

Komposisi Direksi sebelum RUPS Tahunan Tahun Buku 2024 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

The composition of the Board of Directors before the Annual General Meeting of Shareholders (AGMS) for the 2024 Financial Year consisted of 7 (seven) members, comprising 1 (one) President Director and 6 (six) Directors. The composition and the basis of the appointment of the Board of Directors can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi Sebelum RUPS Tahunan Tahun Buku 2024
Table of the Composition and Basis of Appointment of the Board of Directors Prior to the Annual GMS for Financial Year 2024

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Yuddy Renaldi	Direktur Utama President Director	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	Efektif menjabat sejak tanggal 3 Juli 2019 Effective as of July 3, 2019
Tedi Setiawan	Direktur Operasional Director of Operations	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	Efektif menjabat sejak tanggal 21 Juni 2019 Effective as of June 21, 2019
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	Efektif menjabat sejak tanggal 21 Juni 2019 Effective as of June 21, 2019
Nancy Adistyasari	Direktur Komersial dan UMKM Director of Commercial and MSMEs	OJK	RUPS Luar Biasa tanggal 1 September 2020 Extraordinary GMS on September 1, 2020	Efektif menjabat sejak tanggal 1 September 2020 Effective as of September 1, 2020
Cecep Trisna	Direktur Kepatuhan Director of Compliance	OJK	RUPS Tahunan 2021 tanggal 6 April 2021 2021 Annual GMS dated April 6, 2021	Efektif menjabat sejak tanggal 22 Juli 2021 Effective as of July 22, 2021

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Hana Dartiwan	Direktur Keuangan Director of Finance	OJK	RUPS Tahunan tanggal 2 April 2024 Annual GMS on April 2, 2024	Efektif menjabat sejak tanggal 23 Juli 2024 Effective as of July 23, 2024
Yusuf Saadudin	Direktur Konsumer dan Ritel Director of Consumer & Retail	OJK	RUPS Tahunan tanggal 2 April 2024 Annual GMS on April 2, 2024	Efektif menjabat sejak tanggal 23 Juli 2024 Effective as of July 23, 2024

Komposisi Direksi Setelah RUPS Tahunan Tahun Buku 2024

Pada tanggal 16 April 2025, RUPS Tahunan Tahun Buku 2024 memutuskan:

1. Menerima pengunduran diri Yuddy Renaldi selaku Direktur Utama.
2. Mengukuhkan pemberhentian dengan hormat Nancy Adistyasari selaku Direktur Komersial dan UMKM.
3. Memberhentikan dengan hormat anggota Pengurus Perseroan sebagai berikut:
   a. Rio Lanasier selaku Direktur IT & Transaction Banking
   b. Tedi Setiawan selaku Direktur Opersional
   c. Cecep Trisna selaku Direktur Kepatuhan
4. Mengubah tugas dan kewenangan Yusuf Saadudin yang semula menjabat selaku Direktur Konsumer dan Ritel menjadi menjabat selaku Direktur Utama.
5. Mengangkat Pengurus Perseroan sebagai berikut:
   a. Nunung Suhartini selaku Direktur Konsumer dan Ritel
   b. Mulyana selaku Direktur Korporasi dan UMKM
   c. Ayi Subarna selaku Direktur Operasional dan Teknologi Informasi
   d. Joko Hartono Kalisman selaku Direktur Kepatuhan

Sehingga komposisi Direksi setelah RUPS Tahunan Tahun Buku 2024 sebanyak 6 (enam) orang yang terdiri dari 1 (satu) orang Direktur Utama, 5 (lima) orang Direksi. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Composition of The Board of Directors After The AGMS for The 2024 Financial Year

On April 16, 2025, the Annual GMS for Financial Year 2024 resolved as follows:

1. Accepted the resignation of Yuddy Renaldi as President Director.
2. Ratified the honorable dismissal of Nancy Adistyasari as Director of Commercial and MSME.
3. Respectfully dismissed the following members of the Board of Directors:
   a. Rio Lanasier as Director of IT & Transaction Banking
   b. Tedi Setiawan as Director of Operations
   c. Cecep Trisna as Director of Compliance
4. Changed the duties and authorities of Yusuf Saadudin, who previously served as Director of Consumer and Retail, to serve as President Director.
5. Appointed the following members of the Company's Management:
   a. Nunung Suhartini as Director of Consumer and Retail
   b. Mulyana as Director of Corporate and MSME
   c. Ayi Subarna as Director of Operations and Information Technology
   d. Joko Hartono Kalisman as Director of Compliance

Accordingly, the composition of the Board of Directors following the Annual GMS for Financial Year 2024 comprised 6 (six) members, consisting of 1 (one) President Director and 5 (five) Directors. The composition and basis of appointment of the Board of Directors are presented in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi Setelah RUPS Tahunan Tahun Buku 2024
Table of The Composition and Basis of Appointment of The Board of Directors After The Annual GMS for Financial Year 2024

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Yusuf Saadudin	Direktur Utama President Director	OJK	RUPS Tahunan tanggal 2 April 2024 Annual GMS on April 2, 2024	Efektif menjabat sejak tanggal 23 Juli 2024 Effective as of July 23, 2024
Hana Dartiwan	Direktur Keuangan Director of Finance	OJK	RUPS Tahunan tanggal 2 April 2024 Annual GMS on April 2, 2024	Efektif menjabat sejak tanggal 23 Juli 2024 Effective as of July 23, 2024
Nunung Suhartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 08 September 2025 Effective as of September 8, 2025

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Mulyana	Direktur Korporasi dan UMKM Director of Commercial and MSME	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 08 September 2025 Effective as of September 8, 2025
Ayi Subarna	Direktur Operasional dan Teknologi Informasi Director of Operations and Information Technology	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 08 September 2025 Effective as of September 8, 2025
Joko Hartono Kalisman	Direktur Kepatuhan Director of Compliance	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	-

Komposisi Direksi Setelah RUPS Luar Biasa Tahun 2025

Pada tanggal 9 Desember 2025, RUPS Luar Biasa memutuskan:

1. Membatalkan dengan hormat pengangkatan Joko Hartono Kalisman selaku Direktur Kepatuhan.
2. Memberhentikan dengan hormat Direktur Utama Almarhum Yusuf Saadudin, berlaku efektif sejak tanggal 14 November 2025 dan mengucapkan turut berduka cita yang sedalam dalamnya dari seluruh insan Perseroan, serta mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai Pengurus Perseroan.
3. Menetapkan Ayi Subarna sebagai Direktur Pengganti Direktur Utama Perseroan berdasarkan SK Direksi Nomor 0565/SK/DIR-CSE/2025 Tanggal 15 November 2025 Tentang Pembagian Tugas dan Wewenang Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., serta telah disampaikan kepada publik dalam Keterbukaan Informasi Perseroan pada tanggal 17 November 2025.

Sehingga komposisi Direksi setelah RUPS Luar Biasa Tahun 2025 sebanyak 4 (empat) orang Direksi. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Composition of The Board of Directors After The Extraordinary GMS of 2025

On December 9, 2025, the Extraordinary GMS resolved as follows:

1. Honorably revoked the appointment of Joko Hartono Kalisman as Director of Compliance.
2. Honorably dismissed the late Yusuf Saadudin as President Director, effective as of November 14, 2025, and expressed the Company's deepest condolences, as well as appreciation for his contributions and dedication during his tenure as a member of the Company's Management.
3. Designated Ayi Subarna as Substitute Director for the President Director of the Company based on Board of Directors Decree No. 0565/SK/DIR-CSE/2025 dated November 15, 2025 concerning the Distribution of Duties and Authorities of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., and has been disclosed to the public through the Company's Disclosure of Information on November 17, 2025.

Accordingly, the composition of the Board of Directors following the Extraordinary GMS of 2025 comprised 4 (four) members. The composition and basis of appointment of the Board of Directors are presented in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi Setelah RUPS Luar Biasa Tahun 2025
Table of the Composition and Basis of Appointment of the Board of Directors After the Extraordinary GMS of 2025

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Ayi Subarna	Direktur Operasional dan Teknologi Informasi* Director of Operations and Information Technology*	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 8 September 2025 Effective as of September 8, 2025
Hana Dartiwan	Direktur Keuangan Director of Finance	OJK	RUPS Tahunan tanggal 2 April 2024 Annual GMS on April 2, 2024	Efektif menjabat sejak tanggal 23 Juli 2024 Effective as of July 23, 2024

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Nunung Suhartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 8 September 2025 Effective as of September 8, 2025
Mulyana	Direktur Korporasi dan UMKM Director of Corporation and MSME	OJK	RUPS Tahunan tanggal 16 April 2025 Annual GMS on April 16, 2025	Efektif menjabat sejak tanggal 8 September 2025 Effective as of September 8, 2025

* Bertindak selaku Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi No. 0656/SK/DIR-CSE/2025 tanggal 15 November 2025. / Acting as the Acting Director of the President Director based on the Board of Directors' Decree No. 0656/SK/DIR-CSE/2025 dated November 15, 2025.

Pembidangan Tugas Direksi

Adapun pembidangan tugas Direksi adalah sebagai berikut.

Duties on The Directors

The assignment of duties for the Directors were as follows

Tabel Pembidangan Tugas Direksi
Table of Duties on the Directors

Jabatan Position	Bidang Tugas Task Field
Direktur Utama	1. Mengkoordinir dan memberikan arahan dalam penyusunan visi, misi dan nilai-nilai serta rencana korporasi dan rencana bisnis untuk dibicarakan dan disetujui oleh Dewan Komisaris atau RUPS sesuai dengan ketentuan Anggaran Dasar Bank. 2. Menyelaraskan dan mengakomodir inisiatif internal Bank yang dapat memberi nilai tambah serta meningkatkan kinerja dan daya saing Bank. 3. Mengkoordinasikan pelaksanaan tugas antar anggota Direksi, melaksanakan pembinaan dan pengendalian terhadap seluruh kegiatan operasional dan pengelolaan Bank secara efektif dan efisien, dengan memperhatikan asas keseimbangan dan keserasian serta memastikan kepatuhan terhadap aturan regulator yang berlaku. 4. Mengkoordinasikan, mengendalikan dan mengevaluasi penerapan prinsip-prinsip GCG dan standar etika Bank secara konsisten dalam perusahaan. 5. Memimpin rapat Direksi.
President Director	1. Coordinate and provide direction in preparing the vision, mission and values as well as corporate plans and business plans to be discussed and approved by the Board of Commissioners or GMS in accordance with the provisions of the Bank's Articles of Association. 2. Align and accommodate the Bank's internal initiatives that can provide added value and improve the performance and competitiveness of the Bank. 3. Coordinate the implementation of duties among members of the Directors, carry out guidance and control of all operational and management activities of the Bank effectively and efficiently, taking into account the principles of balance and harmony and ensure compliance with applicable regulatory rules. 4. Coordinate, control and evaluate the consistent application of GCG principles and the Bank's ethical standards in the company. 5. Chair a Directors' meeting.
Direktur Kepatuhan	1. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Bank. 2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi. 3. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diabil Direksi Bank atau pimpinan kantor cabang dari Bank yang berkedudukan di luar negeri tidak menyimpang dati ketentuan regulator. Termasuk sebagai tindakan pencegahan antara lain memberikan pendapat yang berbeda (*dissenting opinion*) dalam hal terdapat kebijakan dan/atau keputusan yang menyimpang dari ketentuan regulator. Tanggung jawab Direktur yang membawahkan Fungsi Kepatuhan dalam melakukan tindakan pencegahan terbatas pada kewenangan Direktur yang membawahkan Fungsi Kepatuhan. 4. Memantau dan menjaga kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada regulator. 5. Menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya kepada Direktur Utama dengan tembusan kepada Dewan Komisaris secara triwulanan. 6. Menyampaikan laporan kepada regulator sebagaimana telah diatur dalam ketentuan eksternal dan internal Bank yang berlaku.
Director of Compliance	1. Formulate strategies to encourage the creation of a culture of compliance with the Bank. 2. Propose compliance policies or compliance principles that will be determined by the Directors. 3. Take preventive measures to ensure that the policies and/or decisions made by the Bank's Board of Directors or the head of the Bank's overseas branch offices do not deviate from regulatory provisions. Preventive measures include, among others, providing a dissenting opinion in cases where policies and/or decisions deviate from regulatory provisions. The responsibility of the Director in charge of the Compliance Function in taking preventive measures is limited to the authority of the Director overseeing the Compliance Function. 4. Monitor and ensure the Bank's compliance with commitments made to the regulator. 5. Submit reports on the implementation of duties and responsibilities to the President Director, with a copy to the Board of Commissioners on a quarterly basis. 6. Submitting reports to regulators as stipulated in the Bank's applicable external and internal provisions.

Jabatan Position	Bidang Tugas Task Field
Direktur Operasional dan Teknologi Informasi Direktur Keuangan Direktur Korporasi dan Usaha Mikro Kecil dan Menengah Direktur Konsumer dan Ritel	1. Melaksanakan aktivitas yang ditugaskan kepadanya sebaik mungkin sesuai dengan anggaran dasar Bank, ketentuan internal Bank, ketentuan regulator dan peraturan perundang-undangan yang berlaku. 2. Menjalankan segala tindakan yang berkaitan dengan pengurusan untuk kepentingan Bank. 3. Menandatangani surat-surat sesuai dengan ketentuan tata naskah dinas yang berlaku, baik berupa korespondensi maupun penyampaian laporan kepada regulator atau pihak lainnya sesuai dengan ketentuan internal yang berlaku. 4. Mengevaluasi dan menyetujui rencana kerja masing-masing bidang di bawahnya. 5. Mengkoordinasikan, mengendalikan, mengembangkan, membina, mengelola serta mengevaluasi pelaksanaan tugas dari bidang-bidang yang berada di bawah tanggung jawabnya agar efektif dan efisien dengan mengutamakan keseimbangan. 6. Mengembangkan program efisiensi, efektivitas dan manajemen mutu dari produk-produk Bank, serta memastikan dilaksanakannya secara konsisten di lingkungan unit kerja masing-masing. 7. Memonitor kualitas hasil kerja dan kinerja seluruh bidang-bidang di bawahnya agar rencana bisnis yang telah ditetapkan dapat tercapai. 8. Memastikan berjalannya prinsip kehati-hatian dan kepatuhan terhadap peraturan regulator, peraturan perundang-undangan dan peraturan internal Bank lainnya yang berlaku. 9. Memastikan informasi yang terkait dengan bidang-bidang di bawahnya selalu tersedia untuk Dewan Komisaris dan regulator.
Director of Operations and Information Technology Director of Finance Director of Corporation and MSME Director of Consumer and Retail	1. Carry out assigned activities to the best of their ability in accordance with the Bank's Articles of Association, internal regulations, regulatory provisions, and applicable laws. 2. Perform all actions related to management in the best interest of the Bank. 3. Sign official documents in accordance with applicable administrative guidelines, including correspondence and report submissions to regulators or other relevant parties, in compliance with internal regulations. 4. Evaluate and approve work plans for each division under their supervision. 5. Coordinate, control, develop, supervise, manage, and evaluate the execution of duties within their areas of responsibility to ensure effectiveness and efficiency while maintaining balance. 6. Develop efficiency, effectiveness, and quality management programs for the Bank's products and ensure their consistent implementation across respective work units. 7. Monitor the quality of work outcomes and the performance of all divisions under their supervision to achieve the established business plan. 8. Ensure adherence to prudential principles and compliance with regulatory provisions, applicable laws, and the Bank's internal regulations. 9. Ensure that relevant information related to their areas of responsibility is always available to the Board of Commissioners and regulator.

Kebijakan Rangkap Jabatan Direksi

Anggota Direksi dilarang merangkap jabatan:

1. Sebagai anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau pejabat eksekutif pada bank, perusahaan, dan/atau Lembaga lain.
2. Pada bidang tugas fungsional pada Lembaga keuangan bank dan/atau Lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri.
3. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Direksi.
4. Pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.

Concurrent Position of Directors

Members of the Board of Directors are prohibited from holding concurrent positions:

1. As a member of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or an executive officer in a bank, company, and/or other institution.
2. In a functional role within a financial institution, whether a bank or a non-bank financial institution, located domestically or internationally.
3. In any other position that may create a conflict of interest in carrying out duties as a member of the Board of Directors.
4. In any other position as stipulated by applicable laws and regulations..

Tabel Rangkap Jabatan Direksi
Table of Concurrent Position of Directors

Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position at Other Companies/ Institutions	Nama Perusahaan/ Instansi Lain Name of Company/ Other Institution
Yuddy Renaldi*	Direktur Utama President Director	-	-
Yusuf Saadudin**	Direktur Utama President Director	-	-
Ayi Subarna***	Direktur Operasional dan Teknologi Informasi Director of Operations and Information Technology	-	-
Tedi Setiawan*	Direktur Operasional Director of Operations	-	-
Rio Lanasier*	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	-	-
Nancy Adistyasari*	Direktur Komersial dan UMKM Director of Commercial and MSME	-	-
Cecep Trisna	Direktur Kepatuhan Director of Compliance	-	-
Hana Dartiwan	Direktur Keuangan Director of Finance	-	-
Nunung Suhartini****	Direktur Konsumer dan Ritel Director of Consumer and Retail	-	-
Mulyana****	Direktur Korporasi dan UMKM Director of Corporate and MSME	-	-

* Berhenti menjabat sejak tanggal 16 April 2025. / Stepped down from the position as of April 16, 2025.
** Perubahan tugas dan kewenangan yang semula menjabat selaku Direktur Konsumer dan Ritel menjadi menjabat selaku Direktur Utama dan meninggal dunia pada tanggal 14 November 2025. / Change in duties and authorities from previously serving as Director of Consumer and Retail to serving as President Director and passed away on November 14, 2025.
*** Mulai menjabat sejak tanggal 16 April 2025 sebagai Direktur Operasional dan Teknologi Informasi dan diangkat sebagai Direktur Pengganti Direktur Utama Perseroan berdasarkan SK Direksi Nomor 0565/SK/DIR-CSE/2025 Tanggal 15 November 2025. / Started serving as of April 16, 2025 as Director of Operations and Information Technology and was designated as Substitute Director for the President Director of the Company based on Board of Directors Decree No. 0565/SK/DIR-CSE/2025 dated November 15, 2025.
**** Mulai menjabat sejak tanggal 16 April 2025. / Started serving as of April 16, 2025.

Hubungan Afiliasi Direksi

Direksi senantiasa bertindak independen, dalam arti tidak mempunyai benturan kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis, baik dalam hubungan satu sama lain maupun hubungan terhadap Dewan Komisaris. Direksi tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/ atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, sehingga dapat melaksanakan tugas dan tanggung jawabnya secara independen.

Directors' Affiliate Relations

The Board of Directors always acts independently, in the sense that it does not have a conflict of interest that could interfere with its ability to carry out its duties independently and critically, both in relation to each other and to the Board of Commissioners. The Board of Directors has no financial relationship, management relationship, share ownership and/ or family relationship with other members of the Board of Commissioners, the Board of Directors and/or Controlling Shareholders or relationship with the Bank, so that they can carry out their duties and responsibilities independently.

Tabel Hubungan Afiliasi Direksi
Table of Directors' Affiliate Relationships

Nama Name	Jabatan Position	Hubungan Keuangan, Keluarga dan Kepengurusan Direksi Financial, Family Relations and Management of Directors													
		Hubungan Keuangan dengan Relation of Financial with						Hubungan Keluarga dengan Relation of Family with						Hubungan Kepengurusan Dengan Perusahaan Lain Management Relationship with Other Companies	
		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Yuddy Renaldi*	Direktur Utama President Director		✓		✓		✓		✓		✓		✓		✓
Yusuf Saadudin**	Direktur Utama President Director		✓		✓		✓		✓		✓		✓		✓
Ayi Subarna***	Direktur Operasional dan Teknologi Informasi Director of Operations and Information Technology		✓		✓		✓		✓		✓		✓		✓
Tedi Setiawan*	Direktur Operasional Director of Operations		✓		✓		✓		✓		✓		✓		✓
Rio Lanasier*	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking		✓		✓		✓		✓		✓		✓		✓
Nancy Adistyasari*	Direktur Komersial dan UMKM Director of Commercial and MSME		✓		✓		✓		✓		✓		✓		✓
Cecep Trisna	Direktur Kepatuhan Director of Compliance		✓		✓		✓		✓		✓		✓		✓
Hana Dartiwan	Direktur Keuangan Director of Finance		✓		✓		✓		✓		✓		✓		✓
Nunung Suhartini****	Direktur Konsumer dan Ritel Director of Consumer and Retail		✓		✓		✓		✓		✓		✓		✓

Nama Name	Jabatan Position	Hubungan Keuangan, Keluarga dan Kepengurusan Direksi Financial, Family Relations and Management of Directors													
		Hubungan Keuangan dengan Relation of Financial with						Hubungan Keluarga dengan Relation of Family with						Hubungan Kepengurusan Dengan Perusahaan Lain Management Relationship with Other Companies	
		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Mulyana****	Direktur Korporasi dan UMKM Director of Corporate and MSME		✓		✓		✓		✓		✓		✓		✓

* Berhenti menjabat sejak tanggal 16 April 2025. / Stepped down from the position as of April 16, 2025.
** Perubahan tugas dan kewenangan yang semula menjabat selaku Direktur Konsumer dan Ritel menjadi menjabat selaku Direktur Utama dan meninggal dunia pada tanggal 14 November 2025. / Change in duties and authorities from previously serving as Director of Consumer and Retail to serving as President Director and passed away on November 14, 2025.
*** Mulai menjabat sejak tanggal 16 April 2025 sebagai Direktur Operasional dan Teknologi Informasi dan diangkat sebagai Direktur Pengganti Direktur Utama Perseroan berdasarkan SK Direksi Nomor 0565/SK/DIR-CSE/2025 Tanggal 15 November 2025. / Started serving as of April 16, 2025 as Director of Operations and Information Technology and was designated as Substitute Director for the President Director of the Company based on Board of Directors Decree No. 0565/SK/DIR-CSE/2025 dated November 15, 2025.
**** Mulai menjabat sejak tanggal 16 April 2025. / Started serving as of April 16, 2025.

Pengelolaan Benturan Kepentingan Direksi

Benturan kepentingan maupun yang berpotensi menjadi benturan kepentingan atau segala sesuatu yang dapat menghambat Direksi untuk bertindak independen harus diungkapkan oleh Direksi. Benturan kepentingan merupakan suatu kondisi adanya konflik antara kepentingan ekonomis perusahaan dan kepentingan ekonomi individu. Dalam hal terdapat benturan kepentingan dalam pengambilan keputusan, Direksi harus mengutamakan kepentingan Bank.

Dalam hal terjadi benturan kepentingan, anggota Direksi dilarang mengambil tindakan yang dapat merugikan Perseroan atau merugikan keuntungan Perseroan dan wajib mengungkapkan benturan kepentingan dimaksud dalam setiap keputusan. Pengungkapan benturan kepentingan dicantumkan dalam setiap risalah rapat Direksi, paling kurang mencakup nama Direksi yang memiliki benturan kepentingan, masalah benturan kepentingan dan dasar pertimbangan pengambilan keputusan.

Terkait dengan pengambilan keputusan dalam rapat Direksi, Direksi yang memiliki benturan kepentingan diperkenankan untuk mengungkapkan ide dan pendapat, akan tetapi tidak disertakan dalam pengambilan keputusan, baik dalam musyawarah maupun pengambilan suara terbanyak. Hal tersebut harus dicatat dalam risalah rapat Direksi.

Dalam hal Perseroan mempunyai benturan kepentingan dengan kepentingan pribadi seorang anggota Direksi, maka Perseroan akan diwakili oleh anggota Direksi lainnya dan dalam hal Perseroan mempunyai kepentingan yang bertentangan

Management of Conflicts of Interest In The Directors

Conflicts of interests as well as those that have the potential to become a conflict of interest or anything that can prevent the Directors from acting independently must be disclosed by the Directors. Conflict of interest is a condition of conflict between the economic interests of the company and individual economic interests. In the event of a conflict of interest in decision making, the Directors must prioritize the interests of the Bank.

In the event of a conflict of interest, members of the Directors are prohibited from taking actions that could harm the Company or harm the Company's profit and must disclose the conflict of interest referred to in each decision. Disclosure of conflicts of interest is included in each minutes of the Directors' meeting, at least covering the names of Directors who have a conflict of interest, conflict of interest issues and the basis for decision making.

Related to decision making in Directors' meetings, Directors who have a conflict of interest are allowed to express their ideas and opinions, but they are not included in decision making, both in deliberations and the majority of votes. This must be noted in the minutes of the Directors' meeting.

If the Company has a conflict of interest with the personal interests of a member of the Directors, then the Company will be represented by other members of the Directors and in the event that the Company has an interest that conflicts with the

dengan kepentingan seluruh anggota Direksi, maka dalam hal ini Perseroan diwakili oleh Dewan Komisaris.

Independensi Direksi

Direksi senantiasa bertindak independen, dalam arti tidak mempunyai benturan kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis, baik dalam hubungan satu sama lain maupun hubungan terhadap Dewan Komisaris.

Rapat Direksi

Kebijakan Rapat

Setiap kebijakan dan Keputusan strategis, wajib diputuskan dalam rapat Direksi. Adapun yang termasuk ke dalam Keputusan strategis yaitu Keputusan Direksi yang dapat mempengaruhi keuangan Bank secara signifikan dan/atau memiliki dampak yang berkesinambungan terhadap anggaran, sumber daya manusia, struktur organisasi dan/atau pihak ketiga, dengan memperhatikan hal-hal sebagai berikut:

1. Rapat Direksi dapat diadakan setiap waktu bilamana dipandang perlu oleh seorang atau lebih anggota Direksi atau atas permintaan tertulis dari seorang atau lebih Dewan Komisaris.
2. Pelaksanaan panggilan rapat Direksi dilakukan oleh anggota Direksi yang berhak mewakili Direksi
3. Rapat Direksi dilaksanakan sekurang-kurangnya 1 (satu) kali dalam satu bulan.
4. Direksi menjadwalkan rapat Direksi untuk tahun berikutnya sebelum berakhirnya tahun buku.
5. Rapat Direksi dipimpin oleh Direktur Utama dalam hal Direktur Utama tidak dapat hadir atau berhalangan hal mana tidak perlu dibuktikan kepada pihak ketiga, maka rapat Direksi akan dipimpin oleh seorang anggota Direksi yang dipilih oleh dan dari anggota Direksi yang hadir dan dicantumkan dengan jelas dalam risalah rapat Direksi.
6. Seorang anggota Direksi dapat diwakili dalam rapat Direksi hanya oleh anggota Direksi lainnya berdasarkan surat kuasa.
7. Rapat Direksi dapat dilaksanakan melalui rapat dengan cara tatap muka atau melalui media *teleconference* atau media lainnya.
8. Rapat Direksi sah dan berhak mengambil Keputusan yang mengikat apabila dihadiri oleh sekurang-kurangnya 2/3 (dua per tiga) bagian dari jumlah anggota Direksi atau diwakili dalam rapat.
9. Rapat Direksi dapat diselenggarakan di luar jadwal apabila dihadiri oleh seluruh anggota Direksi, tanpa diperlukan adanya pemanggilan rapat tertulis terlebih dahulu.

interests of all members of the Directors, then in this case the Company is represented by the Board of Commissioners.

Board of Directors' Independence

The Board of Directors always acts independently, in the sense that it does not have a conflict of interest that could interfere with its ability to carry out its duties independently and critically, both in relation to each other and to the Board of Commissioners.

Meeting of The Directors

Meeting Policy

Every policy and strategic decision must be made in a Board of Directors meeting. Strategic decisions include those that may significantly affect the Bank's finances and/or have a continuous impact on the budget, human resources, organizational structure, and/or third parties, taking into account the following consideration:

1. The Board of Directors meeting can be held at any time if deemed necessary by one or more members of the Board of Directors or at the written request of one or more members of the Board of Commissioners.
2. The call for the Board of Directors meeting is made by a member of the Board of Directors authorized to represent the Board.
3. The Board of Directors meeting shall be held at least once a month.
4. The Board of Directors shall schedule the meetings for the following year before the end of the fiscal year.
5. The Board of Directors meeting is led by the President Director. If the President Director cannot attend or is absent, which does not need to be proven to third parties, the meeting shall be led by a member of the Board of Directors chosen by and from the present members, and this shall be clearly stated in the minutes of the meeting.
6. A member of the Board of Directors may be represented in the meeting by another member of the Board of Directors through a power of attorney.
7. The Board of Directors meeting may be conducted in person or via teleconference or other media.
8. The Board of Directors meeting is valid and can make binding decisions if attended by at least 2/3 (two thirds) of the total members of the Board of Directors or represented in the meeting.
9. The Board of Directors meeting can be held outside the scheduled time if attended by all members of the Board of Directors, without requiring prior written notice.

10. Bahan/materi rapat Direksi:
    a. Seluruh materi rapat Direksi, diterima oleh Direksi sebelum pembahasan agenda dimaksud dalam rapat Direksi.
    b. Pada rapat yang telah dijadwalkan, bahan rapat disampaikan kepada seluruh peserta paling lambat 5 (lima) hari sebelum rapat diselenggarakan.
    c. Dalam hal terdapat rapat yang diselenggarakan di luar jadwal yang telah disusun, bahan rapat disampaikan kepada peserta rapat paling lambat sebelum rapat diselenggarakan.
11. Pengambilan Keputusan rapat Direksi dilakukan berdasarkan musyawarah untuk mufakat.
12. Dalam hal tidak tercapai Keputusan musyawarah mufakat, maka pengambilan Keputusan dilakukan dengan ketentuan sebagai berikut:
    a. Pemungutan suara mengenai diri orang dilakukan dengan surat suara tertutup tanpa tanda tangan, sedangkan pemungutan suara mengenai hal-hal lain dilakukan dengan lisan kecuali ketua rapat memutuskan lain tanpa ada keberatan dari peserta rapat Direksi.
    b. Keputusan rapat Direksi adalah sah dan mengikat apabila disetujui oleh dua per tiga bagian dari jumlah suara anggota Direksi yang hadir atau diwakili dalam rapat. Dengan perhitungan suara memperhatikan ketentuan sebagai berikut:
        - Direktur yang hadir dalam rapat Direksi namun tidak mengeluarkan suara (abstain) dianggap mengeluarkan suara yang sama dengan suara mayoritas Direktur yang mengeluarkan suara.
        - Suara yang dianggap tidak sah maka tidak dihitung dalam menentukan jumlah suara yang dikeluarkan dalam rapat Direksi
13. Apabila suara yang setuju dan tidak disetujui berimbang, maka ketua rapat Direksi yang akan menentukan.
14. Setiap anggota Direksi yang hadir berhak mengeluarkan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Direksi lain yang diwakilinya.
15. Direksi dapat juga mengambil Keputusan yang sah tanpa mengadakan rapat Direksi, dengan ketentuan semua anggota Direksi telah diberitahu secara tertulis dan semua anggota Direksi memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangani persetujuan tersebut. Keputusan yang diambil dengan cara demikian mempunyai kekuatan yang sama dengan keputusan yang diambil dengan sah dalam rapat Direksi.
16. Segala keputusan rapat Direksi yang diambil sesuai dengan kebijakan ini, mengikat dan menjadi tanggung jawab seluruh anggota Direksi.
17. Panggilan rapat Direksi disampaikan kepada setiap anggota Direksi melalui surat tertulis yang disampaikan secara langsung, maupun dengan surat tercatat dengan mendapat tanda terima yang selambat-lambatnya 3 (tiga) hari kalender sebelum rapat diadakan dengan tidak memperhitungkan tanggal undangan dan tanggal rapat.

10. Meeting materials for the Board of Directors:
    a. All materials for the meeting must be received by the Board of Directors before the discussion of the agenda in the meeting.
    b. For scheduled meetings, the materials must be delivered to all participants at least five (5) days before the meeting is held.
    c. If the meeting is held outside the scheduled time, the materials must be delivered to participants at least before the meeting is held
11. Decisions in the Board of Directors meeting are made based on consensus.
12. If consensus is not reached, decisions are made as follow:
    a. Voting on individual matters is done by a closed ballot without a signature, while voting on other matters is done orally unless the meeting chair decides otherwise with no objections from the participants.
    b. The decision of the Board of Directors are valid and binding if approved by two-thirds of the votes of the members present or represented in the meeting. The vote calculation is as follows:
        - A Director who attends the meeting but abstains from voting is considered to have cast a vote in line with the majority of Directors who voted.
        - Votes considered invalid are not counted in determining the total votes cast in the meeting.
13. If the votes for and against are tied, the chair of the meeting shall decide.
14. Each member of the Board of Directors has the right to cast one (1) vote and an additional vote for each other member of the Board of Directors they represent.
15. The Board of Directors may also make valid decisions without holding a meeting, under the condition that all members of the Board of Directors are informed in writing and all members provide written consent for the proposal and sign the approval. The decision made in this manner has the same legal force as a decision made in a valid Board of Directors meeting.
16. All decisions made in accordance with this policy are binding and the responsibility of all members of the Board of Directors.
17. The call for the Board of Directors meeting must be delivered to each member in writing, either directly or by registered mail with a receipt, no later than three (3) calendar days before the meeting, excluding the date of the invitation and the meeting date.

18. Panggilan rapat harus mencantumkan acara, tanggal, waktu dan tempat rapat.
19. Rapat Direksi diadakan di tempat kedudukan Bank atau tempat kegiatan usaha Bank, atau ditempat kedudukan bursa efek di tempat dimana saham-saham Bank dicatatkan sepanjang dalam wilayah Republik Indonesia.
20. Pemanggilan rapat Direksi tidak disyaratkan apabila semua anggota Direksi hadir atau diwakili, dan rapat Direksi dapat diadakan di manapun dan berhak mengambil keputusan yang sah dan mengikat.
21. Dalam hal dibutuhkan pembahasan bersama Dewan Komisaris, Direksi dapat mengundang Dewan Komisaris sebagai narasumber dalam rapat Direksi.
22. Hasil rapat Direksi wajib dituangkan dalam risalah rapat dengan disertai tanda tangan Direksi yang hadir dan didokumentasikan secara baik. Apabila terdapat anggota Direksi yang tidak dapat/tidak memungkinkan untuk menandatangani hasil rapat Direksi, yang bersangkutan wajib menyebutkan alasannya secara tertulis dalam surat tersendiri yang dilekatkan pada risalah rapat.
23. Satuan kerja Corporate Secretary bertanggungjawab menyiapkan dan mendokumentasikan risalah rapat Direksi.
24. Risalah asli dari setiap rapat Direksi harus dijilid dalam Kumpulan tahunan dan disimpan serta harus tersedia apabila diminta oleh setiap anggota Direksi.
25. Perbedaaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Direksi wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
26. Setiap anggota Direksi berhak menerima Salinan risalah rapat Direksi, terlepas apakah anggota Direksi yang bersangkutan hadir atau tidak hadir dalam rapat Direksi tersebut.
27. Setiap anggota Direksi harus menyampaikan persetujuan atau keberatannya dan/atau usulan perbaikan pada kesempatan pertama.

18. The call for the meeting must state the agenda, date, time, and location of the meeting.
19. The Board of Directors meeting is held at the Bank's headquarters, the Bank's business location, or the stock exchange where the Bank's shares are listed, provided it is within the territory of the Republic of Indonesia.
20. No call for the meeting is required if all members of the Board of Directors are present or represented, and the meeting can be held anywhere, with the right to make valid and binding decisions.
21. If needed, the Board of Directors may invite the Board of Commissioners as resource persons to the meeting.
22. The results of the Board of Directors meeting must be documented in the meeting minutes, signed by the attending members of the Board of Directors, and properly archived. If a member of the Board of Directors cannot or is unable to sign the minutes, they must provide written reasons in a separate letter attached to the minutes.
23. The Corporate Secretary unit is responsible for preparing and documenting the meeting minutes.
24. The original minutes of every Board of Directors meeting must be bound in an annual collection, stored, and made available upon request by any member of the Board of Directors.
25. Any dissenting opinions expressed in the meeting must be clearly stated in the minutes, along with the reasons for the disagreement.
26. Every member of the Board of Directors has the right to receive a copy of the meeting minutes, regardless of whether they attended the meeting.
27. Every member of the Board of Directors must submit their approval or objections and/or suggestions for improvements at the earliest opportunity..

Rencana Rapat Direksi Tahun 2025

Directors Meeting Plan 2025

Bulan Month	Tanggal Date
Januari January	1
Februari February	4
Maret March	9
April April	4
Mei May	6
Juni June	6
Juli July	7
Agustus August	1
September September	4
Oktober October	7
November November	11
Desember December	9

*Jadwal rapat Direksi dapat berubah sewaktu-waktu sesuai dengan kebutuhan. / The Director's meeting schedule may change at any time according to need.

Rapat Direksi

Sepanjang tahun 2025, Direksi telah melaksanakan rapat sebanyak 69 (enam puluh sembilan) kali. Adapun rincian rapat Direksi adalah sebagai berikut.

Board of Directors Meetings

Throughout 2025, the Board of Directors held 69 (sixty-nine) meetings. The details of the Board of Directors' meetings are as follows:

Tabel Rapat Direksi
Table of Board of Directors' Meetings

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Yuddy Renaldi*	Yusuf Saadudin**	
1	06 Januari 2025 January 6, 2025	Revisi Trigger Level Rencana Aksi Pemulihan Pembahasan Penetapan Metodologi Limit Group Debitur Korporasi dan Finansial Institution Revision of the Recovery Plan Trigger Level Discussion on the Determination of Limit Methodology for Corporate Debtor Groups and Financial Institutions	-	✓	
2	5 Februari 2025 February 5, 2025	Pembahasan Persiapan Pelaksanaan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 Discussion on the Preparation for the Annual General Meeting of Shareholders (AGMS) for Financial Year 2024	✓	✓	
3	10 Februari 2025 February 10, 2025	Permohonan Persetujuan Draft Kebijakan Manajemen Risiko Request for Approval of the Risk Management Policy Draft	✓	✓	
4	17 Februari 2025 February 17, 2025	Pengelolaan Kepegawaian Level Pejabat Eksekutif Executive-Level Personnel Management	✓	✓	
5	20 Februari 2025 February 20, 2025	Pengajuan Ijin Persetujuan Limit Pengeluaran Biaya Atas Pengadaan Pengerjaan Arsitektur, Interior, Mekanikal, Elektrikal, Plimbing, dan *Landscape* bank **bjb** Kantor Cabang Padalarang Request for Approval of Expense Limit for Procurement of Architectural, Interior, Mechanical, Electrical, Plumbing, and Landscape Works for bank **bjb** Padalarang Branch Office	✓	✓	
6	4 Maret 2025 March 4, 2025	Pengunduran Diri Direktur Utama Resignation of the President Director		✓	
7	11 Maret 2025 March 11, 2025	Usulan Penetapan *Credit Portfolio Guideline* Segmen Korporasi, Komersial dan Kredit UMKM Tahun 2025 Proposal for the Determination of Credit Portfolio Guidelines for Corporate, Commercial, and MSME Segments for 2025		✓	
8	11 Maret 2025 March 11, 2025	Pengadaan *Repeat Order* Fasilitas Kesehatan Pegawai bank **bjb** Melalui Asuransi Kesehatan Tahun 2025 - 2026 Procurement of Repeat Order for Employee Health Facilities of bank **bjb** through Health Insurance for 2025–2026		✓	
9	11 Maret 2025 March 11, 2025	Usulan Penunjukan Direktur Pengganti Direktur Utama Proposal for the Appointment of Substitute Director for the President Director		✓	
10	17 Maret 2025 March 17, 2025	RBB Penyesuaian bank **bjb** Tahun 2025-2026 Revised Bank Business Plan (RBB) of bank **bjb** for 2025–2026		✓	
11	17 Maret 2025 March 17, 2025	Persiapan Pelaksanaan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 Preparation for the Annual General Meeting of Shareholders (AGMS) for Financial Year 2024		✓	
12	17 Maret 2025 March 17, 2025	Restrukturisasi Kredit Credit Restructuring		✓	
13	24 Maret 2025 March 24, 2025	Pembahasan Pemberian Bonus Tahunan Tahun Buku 2024 - V1 Discussion on the Granting of Annual Bonus for Financial Year 2024 – V1		✓	
14	25 Maret 2025 March 25, 2025	Pembidangan Tugas Direksi Assignment of Duties of the Board of Directors		✓	
15	10 April 2025 April 10, 2025	Pembahasan Pemberian Bonus Tahunan Tahun Buku 2024 Discussion on the Granting of Annual Bonus for Financial Year 2024		✓	
16	11 April 2025 April 11, 2025	Pembahasan Pemberian Bonus Tahunan Tahun Buku 2024 Discussion on the Granting of Annual Bonus for Financial Year 2024		✓	
17	18 April 2025 April 18, 2025	Pembidangan Tugas Direksi Assignment of Duties of the Board of Directors		✓	

	Ayi Subarna***	Tedi Setiawan*	Rio Lanasier*	Nancy Adistyasari*	Cecep Trisna	Hana Dartiwan	Nunung Suhartini****	Mulyana****
		-	✓	✓	✓	✓		
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No.	Tanggal Date	Agenda Rapat Meeting Agenda	Yuddy Renaldi*	Yusuf Saadudin**	
18	22 April 2025 April 22, 2025	Penyesuaian Ketentuan Klasifikasi Kantor Cabang Adjustment of Branch Office Classification Provisions		✓	
19	02 Mei 2025 May 02, 2025	Penyesuaian Struktur Organisasi Pengendalian Internal Laporan Keuangan Adjustment of the Organizational Structure for Internal Control over Financial Reporting		✓	
20	05 Mei 2025 May 05, 2025	Usulan Calon Komisaris PT Bank Pembangunan Daerah Bengkulu dan PT Bank Pembangunan Daerah Jambi Proposal for Candidates of Commissioners of PT Bank Pembangunan Daerah Bengkulu and PT Bank Pembangunan Daerah Jambi		✓	
21	5 Mei 2025 May 5, 2025	Evaluasi Supervisi Direksi bank **bjb** Dalam Pengelolaan Yayasan Kesejahteraan Pegawai (YKP) Evaluation of the Board of Directors' Supervision of bank **bjb** in Managing the Employee Welfare Foundation (YKP)		✓	
22	14 Mei 2025 May 14, 2025	Limit Kewenangan Memutus Kredit Credit Approval Authority Limits		✓	
23	21 Mei 2025 May 21, 2025	*Strategic Insight & Performance Update Digital Banking*		✓	
24	27 Mei 2025 May 27, 2025	*Action Plan* Pelampauan Risiko NPL dan Roe Terhadap *Risk Appetite & Risk Tolerance* (Risiko Kredit & Stratejik) Action Plan for Breach of NPL and ROE Against Risk Appetite & Risk Tolerance (Credit & Strategic Risks)		✓	
25	12 Juni 2025 June 12, 2025	*Corporate Plan* PIKK bank **bjb** Tahun 2026 - 2030, Penunjukan Direktur PIKK bank **bjb**, Perubahan Struktur Organisasi Corporate Plan of PIKK bank **bjb** for 2026–2030, Appointment of Director of PIKK bank **bjb**, Organizational Structure Changes		✓	
26	16 Juni 2025 June 16, 2025	Pengajuan Persetujuan Usulan Komisaris PT Asuransi Bangun Askrida Request for Approval of Proposed Commissioner of PT Asuransi Bangun Askrida		✓	
27	16 Juni 2025 June 16, 2025	Usulan Penyesuaian Paremeter Penilaian Kinerja Kantor Wilayah, Kantor Cabang, KCP Tipe A Tahun 2025 (Remedial) Proposed Adjustment of Performance Assessment Parameters for Regional Offices, Branch Offices, and Sub-Branch Offices (KCP Type A) for 2025 (Remedial)		✓	
29	20 Juni 2025 June 20, 2025	Usulan Penyesuaian Paremeter Penilaian Kinerja Kantor Wilayah, Kantor Cabang, KCP Tipe A Tahun 2025 (Lanjutan) Proposed Adjustment of Performance Assessment Parameters for Regional Offices, Branch Offices, and Sub-Branch Offices (KCP Type A) for 2025 (Continuation)		✓	
30	23 Juni 2025 June 23, 2025	Pembahasan RBB bank **bjb** Tahun 2025-2030 Discussion on the Bank Business Plan (RBB) of bank **bjb** for 2025–2030		✓	
31	25 Juni 2025 June 25, 2025	Rencana Pelaksanaan *Right Issue* II Plan for the Implementation of Rights Issue II		✓	
32	02 Juli 2025 July 02, 2025	Persetujuan Perubahan Kebijakan Perkreditan Bank Approval of Amendments to the Bank's Credit Policy		✓	
33	07 Juli 2025 July 07, 2025	Pengesahan Surat Keputusan Fasilitas Pembelajaran **bjb** University Ratification of the Decree on Learning Facilities of **bjb** University		✓	
34	08 Juli 2025 July 08, 2025	Perubahan Jumlah Anggota Dewan Pengawas Dapen bank **bjb** dan Perubahan Besaran Honorarium Dewan Pengawas Dapen bank **bjb** Changes in the Number of Members of the Supervisory Board of Dapen bank **bjb** and Changes in the Honorarium of the Supervisory Board of Dapen bank **bjb**		✓	
35	15 Juli 2025 July 15, 2025	Penetapan *Risk Appetite* dan *Risk Tolerance* Terintegrasi Determination of Integrated Risk Appetite and Risk Tolerance		✓	
36	22 Juli 2025 July 22, 2025	Persetujuan Kredit Grading Untuk Kredit Digital bank **bjb** KGB Pisan Approval of Credit Grading for Digital Credit of bank **bjb** KGB Pisan		✓	
37	22 Juli 2025 July 22, 2025	Penjualan Piutang Segmen Kredit Konsumer Sale of Receivables in the Consumer Credit Segment		✓	
38	22 Juli 2025 July 22, 2025	Usulan Penyesuaian Struktur Organisasi Proposed Adjustment of Organizational Structure		✓	

	Ayi Subarna***	Tedi Setiawan*	Rio Lanasier*	Nancy Adistyasari*	Cecep Trisna	Hana Dartiwan	Nunung Suhartini****	Mulyana****
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No.	Tanggal Date	Agenda Rapat Meeting Agenda	Yuddy Renaldi*	Yusuf Saadudin**	
39	12 Agustus 2025 August 12, 2025	*Action Plan* Pelampauan Risiko NPL dan ROE Terhadap *Risk Appetite & Risk Tolerance* Action Plan for Breach of NPL and ROE Against Risk Appetite & Risk Tolerance		✓	
40	09 September 2025 September 09, 2025	Pembidangan Tugas Direksi & Penyesuaian Struktur Organisasi Assignment of Duties of the Board of Directors & Adjustment of Organizational Structure		✓	
41	22 September 2025 September 22, 2025	Restrukturisasi Kredit Credit Restructuring		✓	
42	22 September 2025 September 22, 2025	Restrukturisasi Kredit Credit Restructuring		✓	
43	22 September 2025 September 22, 2025	Restrukturisasi Kredit Credit Restructuring		✓	
44	03 Oktober 2025 October 03, 2025	Pembahasan Remunerasi Pegawai Discussion on Employee Remuneration		✓	
45	07 Oktober 2025 October 07, 2025	*Risk Appetite Statement* (RAS) dan *Risk Tolerance* Risk Appetite Statement (RAS) and Risk Tolerance		✓	
46	14 Oktober 2025 October 14, 2025	• Penggantian Komisaris PT Bank **bjb** Sekuritas Jawa Barat • Remunerasi Komisaris PT Bank **bjb** Sekuritas Jawa Barat • Replacement of Commissioner of PT Bank **bjb** Sekuritas Jawa Barat • Remuneration of Commissioner of PT Bank **bjb** Sekuritas Jawa Barat		✓	
47	14 Oktober 2025 October 14, 2025	Pengelolaan Kepegawaian Level Pejabat Eksekutif Executive-Level Personnel Management		✓	
48	23 Oktober 2025 October 23, 2025	Perubahan Syarat dan Ketentuan Fasilitas Kredit Amendment to Terms and Conditions of Credit Facility		✓	
49	24 Oktober 2025 October 24, 2025	Penyesuaian Struktur Organisasi Adjustment of Organizational Structure		✓	
50	28 Oktober 2025 October 28, 2025	Persetujuan Kebijakan Pelindungan Nasabah dan Masyarakat Edisi III Approval of Customer and Public Protection Policy Edition III		✓	
51	05 November 2025 November 05, 2025	Perubahan Kebijakan *Human Capital* Edisi II Amendment to Human Capital Policy Edition II		✓	
52	05 November 2025 November 05, 2025	• Rencana *Remaping Territory Design* Kantor Wilayah • Pengelolaan Jaringan Kantor Cabang Sumbersari • RBB Pengelolaan Jaringan Kantor Tahun 2026 • Plan for Remapping Territory Design of Regional Offices • Management of Branch Office Network of Sumbersari • RBB for Branch Office Network Management for 2026		✓	
53	15 November 2025 November 15, 2025	Penunjukan Direktur Pengganti Direktur Utama Appointment of Substitute Director for the President Director			
54	15 November 2025 November 15, 2025	Pembagian Tugas dan Wewenang Direksi Distribution of Duties and Authorities of the Board of Directors			
55	17 November 2025 November 17, 2025	Rapat Umum Pemegang Saham Luar Biasa (RUPS LB) Tahun 2025 Extraordinary General Meeting of Shareholders (EGMS) of 2025			
56	17 November 2025 November 17, 2025	*Recovery Plan* bank **bjb** Tahun 2025 Recovery Plan of bank **bjb** for 2025			
57	17 November 2025 November 17, 2025	*Corporate Plan* bank **bjb** Tahun 2026 - 2030 dan *Corporate Plan* Perusahaan Induk Konglomerasi Keuangan (PIKK) bank **bjb** Tahun 2026 - 2030 Corporate Plan of bank **bjb** for 2026–2030 and Corporate Plan of the Financial Conglomeration Holding Company (PIKK) of bank **bjb** for 2026–2030			
58	17 November 2025 November 17, 2025	Rencana Bisnis Bank (RBB) bank **bjb** Tahun 2026-2028 dan Arahan Strategi Direksi Tahunan (ASDT) Tahun 2026 Bank Business Plan (RBB) of bank **bjb** for 2026–2028 and Annual Strategic Direction of the Board of Directors (ASDT) for 2026			
59	17 November 2025 November 17, 2025	Rencana Aksi Keuangan Berkelanjutan (RAKB) Sustainable Finance Action Plan (RAKB)			

	Ayi Subarna***	Tedi Setiawan*	Rio Lanasier*	Nancy Adistyasari*	Cecep Trisna	Hana Dartiwan	Nunung Suhartini****	Mulyana****
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No.	Tanggal Date	Agenda Rapat Meeting Agenda	Yuddy Renaldi*	Yusuf Saadudin**	
60	24 November 2025 November 24, 2025	• *Credit Portfolio Guideline* Segmen Kredit Korporasi, Komeresial, dan UMKM Periode 2026 • *Limit Switching Credit Portfolio Guideline* Segmen Komersial Periode 2025 • Credit Portfolio Guideline for Corporate, Commercial, and MSME Credit Segments for 2026 Period • Limit Switching of Credit Portfolio Guideline for Commercial Segment for 2025 Period			
61	24 November 202 November 24, 2025	Pembahasan *Draft Information Technology Strategic Plan* (ITSP) bank **bjb** Periode 2026-2030 Discussion on Draft Information Technology Strategic Plan (ITSP) of bank **bjb** for 2026–2030 Period			
62	04 Desember 2025 December 04, 2025	Usulan Calon Direksi Bank Bengkulu Proposed Candidates for the Board of Directors of Bank Bengkulu			
63	08 Desember 2025 December 08, 2025	Persetujuan Pengesampingan dan Perubahan Ketentuan Pada Akta Master *Restructuring Agreement* (MRA) dan Sindikasi KMK Peminjaman Approval of Waiver and Amendment to Provisions in the Master Restructuring Agreement (MRA) Deed and KMK Syndication Loan			
64	08 Desember 2025 December 08, 2025	Perpanjangan Fasilitas KMK RC Terbatas Extension of Limited RC KMK Facility			
65	15 Desember 2025 December 15, 2025	Usulan Perubahan Struktur Fasilitas *Term Loan* Proposed Amendment to Term Loan Facility Structure			
66	15 Desember 2025 December 15, 2025	Perpanjangan Fasilitas Money Market Loan Extension of Money Market Loan Facility			
67	29 Desember 2025 December 29, 2025	Restrukturisasi Kredit Credit Restructuring			
68	29 Desember 2025 December 29, 2025	Usulan Promosi Grade Pegawai Tahun 2025 Proposed Employee Grade Promotion for 2025			
69	29 Desember 2025 December 29, 2025	Penyelesaian Administrasi Kepegawaian Completion of Personnel Administration			
70	29 Desember 2025 December 29, 2025	Pengelolaan Kepegawaian Level Pejabat Eksekutif Executive-Level Personnel Management			

	Ayi Subarna***	Tedi Setiawan*	Rio Lanasier*	Nancy Adistyasari*	Cecep Trisna	Hana Dartiwan	Nunung Suhartini****	Mulyana****
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Agenda dan peserta rapat gabungan Dewan Komisaris mengundang Direksi disajikan pada bagian Rapat Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

The agenda and participants of the joint meeting of the Board of Commissioners inviting the Board of Directors are presented in the Board of Commissioners' Meeting section under the Corporate Governance chapter of this Annual Report.

Frekuensi dan Kehadiran Rapat Direksi

Frequency and Attendance of The Directors Meetings

Tabel Frekuensi dan Kehadiran Rapat Direksi
Table of Frequency and Attendance of Board of Directors' Meetings

Nama Name	Jabatan Position	Rapat Direksi Board of Directors' Meetings			Rapat Direksi bersama Dewan Komisaris Board of Directors' Meetings with the Board of Commissioners			RUPS GMS		
		Jumlah dan Persentasi Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Yuddy Renaldi*	Direktur Utama President Director	5	4	80%	-	-	-	1	-	0%
Yusuf Saadudin**	Direktur Utama President Director	51	51	100%	2	2	100%	1	1	100%
Ayi Subarna***	Direktur Operasional dan Teknologi Informasi Director of Operations and Information Technology	31	31	100%	3	3	100%	2	2	100%
Tedi Setiawan*	Direktur Operasional Director of Operations	16	15	80%	2	2	100%	1	1	100%
Rio Lanasier*	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	16	16	100%	2	2	100%	1	1	100%
Nancy Adistyasari*	Direktur Komersial dan UMKM Director of Commercial and MSME	15	15	100%	1	1	100%	1	-	-
Cecep Trisna	Direktur Kepatuhan Director of Compliance	16	16	100%	2	2	100%	1	1	100%
Hana Dartiwan	Direktur Keuangan Director of Finance	69	69	100%	5	5	100%	2	2	100%
Nunung Suhartini****	Direktur Konsumer dan Ritel Director of Consumer and Retail	30	30	100%	3	3	100%	1	1	100%

Nama Name	Jabatan Position	Rapat Direksi Board of Directors' Meetings			Rapat Direksi bersama Dewan Komisaris Board of Directors' Meetings with the Board of Commissioners			RUPS GMS		
		Jumlah dan Persentasi Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Mulyana****	Direktur Korporasi dan UMKM Director of Corporate and MSME	30	30	100%	3	3	100%	1	1	100%

* Berhenti menjabat sejak tanggal 16 April 2025. / Stepped down from the position as of April 16, 2025.
** Perubahan tugas dan kewenangan yang semula menjabat selaku Direktur Konsumer dan Ritel menjadi menjabat selaku Direktur Utama dan meninggal dunia pada tanggal 14 November 2025. / Change in duties and authorities from previously serving as Director of Consumer and Retail to serving as President Director and passed away on November 14, 2025.
*** Mulai menjabat sejak tanggal 16 April 2025 sebagai Direktur Operasional dan Teknologi Informasi dan diangkat sebagai Direktur Pengganti Direktur Utama Perseroan berdasarkan SK Direksi Nomor 0565/SK/DIR-CSE/2025 Tanggal 15 November 2025. / Started serving as of April 16, 2025 as Director of Operations and Information Technology and was designated as Substitute Director for the President Director of the Company based on Board of Directors Decree No. 0565/SK/DIR-CSE/2025 dated November 15, 2025.
**** Mulai menjabat sejak tanggal 16 April 2025. / Started serving as of April 16, 2025.

Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi

Perseroan telah memiliki kebijakan yang mengatur bahwa seluruh level organisasi memiliki kesempatan yang setara dalam proses pengembangan kompetensi yang tertuang dalam Surat Keputusan Direksi No. 0190/SK/DIR-BUN/2025 tanggal 26 Juni 2025 Perihal Standar Operasional Prosedur Penyelenggaraan Pembelajaran. Direksi wajib meningkatkan kompetensinya dengan mengikuti pelatihan ataupun seminar. Adapun pelatihan dan/atau peningkatan kompetensi anggota Direksi selama tahun 2025 adalah sebagai berikut.

Training and/or Competency Development of The Board of Directors

The Company has established a policy stipulating that all organizational levels have equal opportunities in the competency development process, as set forth in Board of Directors Decree No. 0190/SK/DIR-BUN/2025 dated June 26, 2025 concerning Standard Operating Procedures for the Implementation of Learning. Board of Directors are required to enhance their competencies by participating in training programs and seminars. The training and/or competency development of members of the Board of Directors during 2025 are as follows.

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Yuddy Renaldi*	Direktur Utama President Director	-	-	-
Yusuf Saadudin**	Direktur Utama President Director	*Talk Show* BPD-SI & Undian Nasional Simpeda Talk Show BPD-SI & National Simpeda Prize Draw	April 2025, Jayapura	ASBANDA (Asosiasi Bank Pembangunan Daerah)
		Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 7 Pengurus bank **bjb** Refreshment/Maintenance of Risk Management Certification Level 7 for bank **bjb** Management	Mei 2025, Online May 2025, Online	Banker Association for Risk Management (BARA)
		Seminar Nasional BPDSI (Bank Pembangunan Daerah Se-Indonesia) BPDSI National Seminar (Regional Development Banks Across Indonesia)	Agustus 2025, Yogyakarta August 2025, Yogyakarta	ASBANDA (Asosiasi Bank Pembangunan Daerah)

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Ayi Subarna***	Direktur Operasional dan Teknologi Informasi Director of Operations and Information Technology	Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis Strengthening Governance and Integrity in Business Management	Oktober 2025, Bandung October 2025, Bandung	Komisi Pemberantasan Korupsi Republik Indonesia
		Boardroom Session: Strategic Governance for Board of Directors (BoD)	Desember 2025, Semarang December 2025, Semarang	LPPI (Lembaga Pengembangan Perbankan Indonesia)
Tedi Setiawan*	Direktur Operasional Director of Operations	-	-	-
Rio Lanasier*	Direktur Information Technology, Treasury & International Banking	Refreshment Sertifikasi Treasury Dealer Pengurus & Pejabat Eksekutif bank **bjb** Director of Information Technology, Treasury & International Banking	Januari 2025, Denpasar January 2025, Denpasar	ACI INDONESIA
Nancy Adistyasari*	Direktur Komersial dan UMKM Director of Commercial and MSME	-	-	-
Cecep Trisna	Direktur Kepatuhan Director of Compliance	-	-	-
Hana Dartiwan	Direktur Keuangan Director of Finance	*Refreshment*/Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 7 Pengurus Bank **bjb** Refreshment/Maintenance of Risk Management Certification Level 7 for bank **bjb** Management	Mei 2025, Online May 2025, Online	Banker Association for Risk Management (BARA)
		Progress dan Tantangan Roadmap Penguatan BPD 2024-2027 bagi BPD Se-Indonesia dan Penjelasan Panduan Tata Kelola Kecerdasan Artifisial Perbankan Indonesia Progress and Challenges of the 2024–2027 BPD Strengthening Roadmap for Regional Development Banks Across Indonesia and Explanation of the Governance Guidelines for Artificial Intelligence in Indonesian Banking	Agustus 2025, Yogyakarta August 2025, Yogyakarta	ASBANDA (Asosiasi Bank Pembangunan Daerah)
		Pembekalan dan Uji Sertifikasi Kompetensi Kepatuhan Jenjang 7 Briefing and Competency Certification Test for Compliance Level 7	September 2025, Online September 2025, Online	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan)
		Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis Strengthening Governance and Integrity in Business Management	Oktober 2025, Bandung October 2025, Bandung	Komisi Pemberantasan Korupsi Republik Indonesia
		Boardroom Session: Strategic Governance for Board of Directors (BOD)	Desember 2025, Semarang December 2025, Semarang	LPPI (Lembaga Pengembangan Perbankan Indonesia)

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/Training Materials	**Waktu dan tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Nunung Suhartini****	Direktur Konsumer dan Ritel Director of Consumer and Retail	Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis Strengthening Governance and Integrity in Business Management	Oktober 2025, Bandung October 2025, Bandung	Komisi Pemberantasan Korupsi Republik Indonesia
		Boardroom Session: Strategic Governance for Board of Directors (BOD)	Desember 2025, Semarang December 2025, Semarang	LPPI (Lembaga Pengembangan Perbankan Indonesia)
		Refreshment Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif Refreshment of Risk Management Certification (SMR) Level 7 in 2025 for Executive Officers	Februari 2025, Bandung February 2025, Bandung	LSPP (Lembaga Sertifikasi Profesi Perbankan)
		Forum Seminar *Funding & Services* dan *Workshop Customer Centric* Funding & Services Seminar Forum and Customer-Centric Workshop	Februari 2025, Bogor February 2025, Bogor	ASBANDA (Asosiasi Bank Pembangunan Daerah)
		bjb Flash - *Awareness Program On Personal Data Protection* (Kantor Pusat) **bjb** Flash – Awareness Program on Personal Data Protection (Head Office)	Maret 2025, Online March 2025, Online	bank **bjb**
		bjb Flash - IT Security Awareness & *Digital Culture* (Kantor Pusat) **bjb** Flash – IT Security Awareness & Digital Culture (Head Office)	Maret 2025, Online March 2025, Online	bank **bjb**
		bjb Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 **bjb** Flash – **bjb** Kepo Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees – 2025	Maret 2025, Online March 2025, Online	bank **bjb**
		bjb Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash **bjb** Flash – Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) – 2025	Maret 2025, Online March 2025, Online	bank **bjb**
		Banking Overview for Executive	Maret 2025, Bandung March 2025, Bandung	LPPI (Lembaga Pengembangan Perbankan Indonesia)
		bjb Flash - *Business Continuity Management System*	Juni 2025, Online June 2025, Online	bank **bjb**
		Seminar Nasional BPDSI (Bank Pembangunan Daerah Se-Indonesia) BPDSI National Seminar (Regional Development Banks Across Indonesia)	Agustus 2025, Yogyakarta August 2025, Yogyakarta	ASBANDA (Asosiasi Bank Pembangunan Daerah)

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Mulyana****	Direktur Korporasi dan UMKM	Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis Strengthening Governance and Integrity in Business Management	Oktober 2025, Bandung October 2025, Bandung	Komisi Pemberantasan Korupsi Republik Indonesia
		Boardroom Session: Strategic Governance for Board of Directors (BOD)	Desember 2025, Semarang December 2025, Semarang	LPPI (Lembaga Pengembangan Perbankan Indonesia)
		Pembekalan Sertifikasi Treasury Jenjang 7 Briefing for Treasury Certification Level 7	Desember 2025, Bandung December 2025, Bandung	Asosiasi Pasar Uang dan Pasar Valuta Asing Indonesia
		Ujian Sertifikasi Treasury Jenjang 7 Treasury Certification Examination Level 7	Desember 2025, Jakarta December 2025, Jakarta	ACI INDONESIA

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** Perubahan tugas dan kewenangan yang semula menjabat selaku Direktur Konsumer dan Ritel menjadi menjabat selaku Direktur Utama dan meninggal dunia pada tanggal 14 November 2025. / Change in duties and authorities from previously serving as Director of Consumer and Retail to serving as President Director and passed away on November 14, 2025.
*** Mulai menjabat sejak tanggal 16 April 2025 sebagai Direktur Operasional dan Teknologi Informasi dan diangkat sebagai Direktur Pengganti Direktur Utama Perseroan berdasarkan SK Direksi Nomor 0565/SK/DIR-CSE/2025 Tanggal 15 November 2025. / Started serving as of April 16, 2025 as Director of Operations and Information Technology and was designated as Substitute Director for the President Director of the Company based on Board of Directors Decree No. 0565/SK/DIR-CSE/2025 dated November 15, 2025.
**** Mulai menjabat sejak tanggal 16 April 2025. / Started serving as of April 16, 2025.

Program Orientasi Bagi Direksi Baru

Program pengenalan Direksi dilaksanakan bagi anggota Direksi yang baru diangkat oleh RUPS untuk mendapat informasi mengenai Perseroan di dalam mendukung pelaksanaan tugas dan tanggung jawabnya. Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, bahwa fungsi Sekretaris Perusahan memiliki tugas dan tanggung jawab untuk melaksanakan program orientasi (*induction program*) bagi Direksi dan/atau Dewan Komisaris yang baru diangkat. Adapun program tersebut bertujuan untuk memberikan gambaran atas kegiatan bisnis, rencana Perseroan ke depan, panduan kerja dan lainnya yang menjadi tanggung jawab Pengurus yang dapat berupa penyampaian dokumen Perseroan diantaranya:

1. Laporan Tahunan Tahun.
2. Rencana Bisnis Bank.
3. Anggaran Dasar.
4. Kebijakan Tata Kelola Perusahaan.
5. Kebijakan Tata Tertib Kerja Direksi.
6. Kebijakan Perkreditan Bank.
7. Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi.

Realisasi program orientasi Direksi baru tahun 2025 telah dilakukan pada tanggal 09 September 2025, pukul 13.00 bertempat di Ruang Rapat Lantai 7 bank **bjb** Kantor Pusat dan dihadiri oleh seluruh jajaran Direksi.

Orientation Program for New Directors

The Directors introduction program is implemented for new members of the of Directors appointed by the GMS to obtain information about the Company in supporting the implementation of its duties and responsibilities. Based on the OJK Regulation No. 35/POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies, that the Corporate Secretary function has the duty and responsibility to carry out an induction program for the newly appointed Directors and/or Board of Commissioners. The program aims to provide an overview of business activities, the Company's future plans, work guidelines and others that are the responsibility of the Management which can be in the form of submission of Company documents including:

1. Annual Report.
2. Bank Business Plan.
3. Articles of Association.
4. Corporate Governance Policy.
5. The Board of Directors' Work Rules Policy.
6. Bank Credit Policy.
7. Standard Operational Procedures for Management of Income, Allowances and Facilities for the Board of Commissioners and Directors.

The realization of the orientation program for the new Board of Directors in 2025 was conducted on September 9, 2025, at 13:00, at the 7th Floor Meeting Room of bank **bjb** Head Office and was attended by all members of the Board of Directors.

Pelaksanaan Tugas dan Tanggung Jawab serta Keputusan Direksi

Sepanjang tahun 2025, Direksi telah melaksanakan tugas kepengurusan bank **bjb** sebagaimana tercantum di Anggaran Dasar Perseroan, di antaranya:

1. Melaksanakan kepengurusan Bank.
2. Pengelolaan aset dan keuangan Bank.
3. Penyusunan perencanaan perusahaan antara lain RBB 2025 yang diantaranya memuat strategi Perseroan, rencana kerja dan anggaran tahunan, dan target-target Perseroan.
4. Penyelenggaraan rapat Direksi, menghadiri rapat Dewan Komisaris dan RUPS.
5. Pengawasan pelaksanaan strategi dan perbaikan proses bisnis internal.
6. Menetapkan Manajemen Risiko dan prinsip-prinsip GCG.
7. Pemenuhan target kinerja Bank.
8. Pelaksanaan tugas lainnya terkait kepengurusan Bank.

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Direksi terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2025, Direksi telah mengeluarkan 647 keputusan dan persetujuan, antara lain:

Implementation of Duties and Responsibilities and Decisions of The Board of Directors

Throughout 2025, the Board of Directors has carried out bank **bjb** management duties as stated in the Company's Articles of Association, including:

1. Implement the management of the Bank.
2. Management of Company assets and finances.
3. Preparation of corporate plans, including the RBB 2024 yang diantaranya memuat strategi Perseroan, rencana kerja dan anggaran tahunan, dan target-target Perseroan.
4. Organizing Board of Directors meetings, attending Board of Commissioners meetings and GMS.
5. Pengawasan pelaksanaan strategi dan perbaikan proses bisnis internal.
6. Establish Risk Management and GCG principles.
7. Fulfillment of the Bank's performance targets.
8. Implementation of other tasks related to the management of the Bank..

As part of the implementation of its duties and responsibilities, the Board of Directors continues to strive to promote increasingly effective oversight. During 2025, the Board of Directors issued 647 decisions and approvals, among others:

No	No Surat Letter Number	Perihal Subject
1	0001/SK/DIR-TRE/2025	SOP Jasa Wali Amanat dan Jasa Lainnya SOP for Trustee Services and Other Services
2	0002/SK/DIR-TRE/2025	SOP Jasa Kustodian SOP for Custodian Services
3	0004/SK/DIR-MRO/2025	Kebijakan Sistem Pengendalian Internal Internal Control System Policy
4	0020/SK/DIR-DKP/2025	SOP Penyusunan Kebijakan dan Prosedur SOP for Policy and Procedure Development
5	0024/SK/DIR-MRO/2025	SOP Strategi Anti Fraud SOP for Anti-Fraud Strategy
6	0038/SK/DIR-CSE/2025	SOP Pengelolaan Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. SOP for the Management of Remuneration, Allowances, and Facilities for the Board of Commissioners and Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.
7	0049/SK/DIR-SER/2025	Standar Operasional Prosedur Pelindungan Data Pribadi Standard Operating Procedure for Personal Data Protection
8	0063/SK/DIR-MRP/2025	Kebijakan Manajemen Risiko Risk Management Policy
9	0091/SK/DIR-IBA/2025	SK Standar Operasional Prosedur (SOP) Kiriman Uang Decree on Standard Operating Procedure (SOP) for Fund Transfers
10	0108/SK/DIR-MRO/2025	SOP *Business Continuity Management System* SOP for Business Continuity Management System
11	0121/SK/DIR-SER/2025	SOP Keuangan Berkelanjutan SOP for Sustainable Finance
12	0134/SK/DIR-DPL/2025	SOP Tata Kelola DPLK SOP for Governance of DPLK

No	No Surat Letter Number	Perihal Subject
13	0167/SK/DIR-UMU/2025	SOP Pengelolaan Aset Tetap & Inventaris dan Logistik SOP for Fixed Asset, Inventory, and Logistics Management
14	0190/SK/DIR-BUN/2025	SOP Penyelenggaraan Pembelajaran SOP for the Implementation of Learning
15	0207/SK/DIR-UMU/2025	SOP Pengadaan Barang/Jasa SOP for Procurement of Goods/Services
16	0213/SK/DIR-HCA/2025	SOP Pengelolaan Penghasilan dan Fasilitas Kepegawaian SOP for the Management of Employee Remuneration and Benefits
17	0326/SK/DIR-JLA/2025	SOP Layanan Pengaduan Nasabah SOP for Customer Complaint Handling
18	0332/SK/DIR-CMO/2025	SOP penyelenggaraan produk dan/atau kegiatan bank SOP for the Implementation of Bank Products and/or Activities
19	0418/SK/DIR-DJK/2025	SOP Produk Dana SOP for Deposit Products
20	0446/SK/DIR-KOM/2025	Perubahan Kedua Standar Operasional Prosedur (SOP) Kredit Segmen Komersial Second Amendment to the Standard Operating Procedure (SOP) for Commercial Segment Credit
21	0482/SK/DIR-UMU/2025	SOP Pengadaan Barang/Jasa SOP for Procurement of Goods/Services
22	0576/SK/DIR-JAL/2025	Kebijakan Pelindungan Nasabah dan Masyarakat Customer and Public Protection Policy
23	0582/SK/DIR-HCA/2025	Kebijakan *Human Capital* Human Capital Policy

Penilaian Kinerja Komite di Bawah Direksi dan Dasar Penilaiannya

Dalam melaksanakan tugas kepengurusannya, Direksi juga dibantu oleh Komite di bawah Direksi sebanyak 6 (enam) Komite, yaitu:

1. Komite Manajemen Risiko
2. Komite Kebijakan Perkreditan
3. Komite Pengarah Teknologi Informasi
4. Komite Manajemen Risiko Terintegrasi
5. *Assets and Liability Committee* (ALCO)
6. Komite Risiko Permodalan

Prosedur penilaian kinerja Komite di bawah Direksi dilakukan oleh Direksi dengan memberikan evaluasi atas kinerja Komite di bawah Direksi yang dilakukan melalui rapat Direksi secara berkala. Adapun kriteria yang digunakan dalam penilaian Direksi terhadap kinerja Komite di bawah Direksi yaitu berdasarkan capaian kinerja selama tahun buku, kompetensi dan kehadiran masing-masing Komite di bawah Direksi. Selama tahun 2025, Direksi menilai bahwa komite di bawah Direksi telah menjalankan tugas dan tanggungjawabnya dengan baik.

Mekanisme Pengunduran Diri dan Pemberhentian Direksi

Anggota Direksi diangkat dan diberhentikan oleh RUPS dengan persyaratan dan tata cara yang telah ditetapkan di dalam Anggaran Dasar serta peraturan perundang-undangan

Performance Assessment of The Committee Under The Directors and The Basis of The Assessment

In conducting its management tasks, the Directors were also assisted by Committees under the Directors. There are 6 (six) Committees, namely:

1. Risk Management Committee
2. Credit Policy Committee
3. Information Technology Steering Committee
4. Integrated Risk Management Committee
5. Assets and Liability Committee (ALCO)
6. Capital Risk Committee

The performance evaluation of Committees under the Board of Directors is conducted by the Board of Directors through periodic Board of Directors meetings. The evaluation is based on criteria including performance achievements during the financial year, as well as the competence and attendance of each Committee under the Board of Directors. Throughout 2025, the Board of Directors assessed that the Committees under the Board of Directors have performed their duties and responsibilities effectively.

Mechanism of Self Resignation and Termination of The Directors

Members of the Directors are appointed and dismissed by the GMS with the requirements and procedures set out in the Articles of Association and applicable laws and regulations.

yang berlaku. Direksi diangkat untuk jangka waktu tertentu dan berakhir apabila:

1. Kehilangan Kewarganegaraan Indonesia.
2. Mengundurkan diri dengan memperhatikan ketentuan yang berlaku.
3. Meninggal dunia.
4. Masa jabatannya berakhir, kecuali diangkat kembali sesuai dengan ketentuan yang berlaku.
5. Diberhentikan berdasarkan keputusan RUPS atas dasar:
   a. Tidak lagi memenuhi persyaratan yang berlaku.
   b. Tidak menjalankan fungsinya dengan baik sesuai dengan ketentuan yang berlaku.

Dewan Komisaris

Dewan Komisaris merupakan organ perusahaan yang bertugas dan bertanggung jawab secara kolektif kolegial untuk melakukan pengawasan dan memberikan nasihat kepada Direksi serta memastikan bahwa Perseroan melaksanakan GCG pada seluruh tingkatan atau jenjang organisasi. Dalam melaksanakan tugas, Dewan Komisaris bertanggung jawab kepada RUPS. Pertanggungjawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan perusahaan dalam rangka pelaksanaan prinsip-prinsip GCG.

Dalam menjalankan kegiatannya Dewan Komisaris memerlukan suatu pedoman dan tata tertib kerja agar tujuan tersebut dapat dicapai secara efektif dan efisien. Pedoman dan tata tertib kerja Dewan Komisaris ini diharapkan dapat menjadi panduan Dewan Komisaris dalam melaksanakan tugas dan wewenangnya, yaitu pengawasan Bank yang didasari pada prinsip Tata Kelola yang baik (*Good Corporate Governance*).

Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris bertugas untuk menyelenggarakan pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya baik mengenai Perseroan maupun usaha Perseroan. Dalam melaksanakan tugasnya, Dewan Komisaris bertindak secara independen sesuai dengan ketentuan di dalam Anggaran Dasar Perseroan serta keputusan RUPS dengan itikad baik, penuh tanggung jawab dan kehati-hatian.

Tanggung jawab Dewan Komisaris yang telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yaitu:

1. Dewan Komisaris bertugas melakukan pengawasan untuk kepentingan bank atas kebijakan dan jalannya pengurusan oleh Direksi, memberikan nasihat kepada Direksi, dan bertanggung jawab atas pengawasan tersebut, sesuai dengan maksud dan tujuan bank yang ditetapkan dalam

Directors are appointed for a certain period and end if:

1. Loss of Indonesian Citizenship.
2. Resign by observing the applicable provisions.
3. Passed away.
4. His term of office expires, unless reappointed in accordance with applicable regulations.
5. Dismissed based on the GMS decision on the basis of:
   a. No longer meets the applicable requirements.
   b. Not carrying out its functions properly in accordance with applicable regulations.

Board of Commissioners

The Board of Commissioners is a corporate organ that has the collegial duty and collective responsibility to supervise and provide advice to the Directors and ensure that the Company implements GCG at all levels or levels of the organization. In carrying out its duties, the Board of Commissioners is responsible to the GMS. The responsibility of the Board of Commissioners to the General Meeting of Shareholders is a manifestation of the accountability of supervision over the management of the company in the context of implementing GCG principles.

In carrying out its activities the Board of Commissioners requires a work guideline and code of conduct so that these objectives can be achieved effectively and efficiently. The Board of Commissioners' guidelines and work procedures are expected to be a guide for the Board of Commissioners in carrying out their duties and authorities, namely Company supervision based on the principles of Good Corporate Governance.

Duties and Responsibilities of The Board of Commissioners

The Board of Commissioners has the duty to supervise management policies, generally the management of the Company and the Company's business. In carrying out its duties, the Board of Commissioners acts independently in accordance with the provisions in the Company's Articles of Association and the resolutions of the GMS in good faith, full of responsibility and prudence.

The responsibilities of the Board of Commissioners that have been set out in the Board of Commissioners Charter are:

1. The Board of Commissioners is responsible for overseeing the bank's policies and management by the Board of Directors in the bank's interest, providing advice to the Board of Directors, and being accountable for such supervision in accordance with the bank's purpose and

ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS.

2. Dewan Komisaris wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian.
3. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab secara independen.
4. Dewan Komisaris wajib memastikan penerapan tata kelola yang baik terselenggara dalam setiap kegiatan usaha bank pada seluruh tingkatan atau jenjang organisasi.
5. Dalam melakukan pengawasan, Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi perumusan dan pelaksanaan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi serta kebijakan strategis bank, sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS.
6. Dewan Komisaris menerima dan melaksanakan kewenangan yang diserahkan dan/atau diberikan kepada Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS.
7. Dewan Komisaris dapat melaksanakan tugas dan kewenangan pengawasan lain, sepanjang tidak bertentangan dengan ketentuan peraturan perundang – undangan, anggaran dasar, dan/atau keputusan RUPS.
8. Dalam melaksanakan pengawasan, Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional bank, kecuali:
   a. Penyediaan dana kepada pihak terkait sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum pemberian kredit dan penyediaan dana besar bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum penyaluran dana dan penyaluran dana besar bagi bank umum syariah; dan
   b. Hal lain yang ditetapkan dalam anggaran dasar Bank atau ketentuan peraturan perundang-undangan.
9. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris sebagaimana angka 8) merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
10. Dewan Komisaris wajib melakukan pengawasan terhadap tindak lanjut Direksi atas temuan audit atau pemeriksaan dan rekomendasi dari satuan kerja audit intern Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas dan lembaga lain.

11. Dewan Komisaris melakukan tugas, tanggung jawab, dan wewenang sesuai dengan ketentuan Anggaran Dasar Perseroan, Keputusan RUPS serta Peraturan Perundang-undangan yang berlaku, diantaranya:
    a. Menyusun dan melakukan evaluasi berkala atas Pedoman dan Tata Tertib kerja Dewan Komisaris yang bersifat mengikat bagi setiap anggota Dewan Komisaris.

objectives as stipulated in laws and regulations, the articles of association, and General Meeting of Shareholders (GMS/GMS) resolutions.

2. The Board of Commissioners must carry out its duties, authority, and responsibilities in good faith and with prudence.
3. The Board of Commissioners must carry out their duties and responsibilities independently.
4. The Board of Commissioners must ensure the application of good governance in all Bank business activities at all levels of the organization.
5. In carrying out supervision, the Board of Commissioners must direct, monitor, and evaluate the formulation and implementation of governance, risk management, compliance in an integrated manner, and the bank's strategic policies, in accordance with laws and regulations, the articles of association, and/ or GMS resolutions.
6. The Board of Commissioners receives and exercises the authority delegated and/or granted to it in accordance with laws and regulations, the articles of association, and/ or GMS resolutions.

7. The Board of Commissioners may carry out other supervisory duties and authorities, provided they do not conflict with laws and regulations, the articles of association, and/or GMS resolutions.
8. In conducting supervision, the Board of Commissioners is prohibited from participating in decision-making on the bank's operational activities, except for:
   a. Providing funds to related parties in accordance with the Financial Services Authority Regulation regarding the maximum limit on credit provision and large fund provisions for commercial banks and the Financial Services Authority Regulation regarding the maximum limit on fund distribution and large fund distribution for sharia commercial banks; and
   b. Other matters stipulated in the bank's articles of association or laws and regulations.
9. The decision-making on the bank's operational activities by the Board of Commissioners, as referred to in point 8, is part of the supervisory duties of the Board of Commissioners and does not eliminate the responsibility of the Board of Directors for the bank's management.
10. The Board of Commissioners must supervise the follow-up actions of the Board of Directors regarding audit findings or examinations and recommendations from the bank's internal audit unit, external auditors, the Financial Services Authority's supervision results, and/or other supervisory authorities and institutions.
11. The Board of Commissioners performs its duties, responsibilities, and authority in accordance with the company's Articles of Association, GMS resolutions, and applicable laws and regulations, including:
    a. Formulating and conducting periodic evaluations of the Guidelines and Rules of Conduct for the Board of Commissioners, which are binding for each member of the Board of Commissioners.

b. Mengevaluasi dan menyetujui Rencana Bisnis Bank (RBB).
c. Berdasarkan keputusan RUPS, Dewan Komisaris menetapkan menunjuk Kantor Akuntan Publik atas rekomendasi Komite Audit untuk melakukan audit atas laporan keuangan Perseroan.

12. Dewan Komisaris wajib membentuk Komite-komite dan memastikan bahwa Komite tersebut telah menjalankan tugasnya secara efektif sesuai dengan peraturan perundangan yang berlaku.
13. Mengkaji dan menyetujui kebijakan-kebijakan yang menurut peraturan perundangan yang berlaku wajib memerlukan persetujuan Dewan Komisaris.
14. Mengkaji pertanggungjawaban Direksi atas pelaksanaan kebijakan-kebijakan yang telah disetujui.
15. Membuat laporan tentang tugas pengawasan yang telah dilakukan selama tahun buku yang baru lampau untuk disampaikan kepada RUPS.
16. Mengevaluasi Laporan tahunan yang dipersiapkan oleh Direksi serta menandatangani laporan tersebut. Penelaahan laporan tahunan dilakukan sebelum pelaksanaan RUPS.
17. Dewan Komisaris wajib melaporkan Melakukan pemberitahuan kepada Otoritas Jasa Keuangan paling lima 5 (lima) hari kerja sejak ditemukan:
    a. Pelanggaran ketentuan peraturan perundang-undangan di bidang keuangan, perbankan dan yang terkait dengan kegiatan usaha bank; dan/atau
    b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank yang didasarkan pada temuan maupun rekomendasi dari Komite-komite yang membantu Dewan Komisaris dalam pengawasan operasional Bank.
18. Menentukan dan melaksanakan sistem nominasi, evaluasi, remunerasi yang transparan bagi Pengurus setelah mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi yang selanjutnya diajukan untuk memperoleh persetujuan RUPS.

Tugas dan Tanggung Jawab Komisaris Utama

1. Komisaris Utama bertugas untuk mengkoordinasikan kegiatan Dewan Komisaris.
2. Melakukan pemanggilan Rapat Dewan Komisaris secara tertulis yang disampaikan kepada seluruh anggota Dewan Komisaris.
3. Memimpin rapat Dewan Komisaris dan rapat Dewan Komisaris bersama Direksi.
4. Mengkoordinasikan serta memastikan pelaksanaan tugas dan tanggung jawab Dewan Komisaris sesuai ketentuan yang berlaku.

b. Valuating and approving the Bank's Business Plan (RBB)
c. Based on GMS resolutions, the Board of Commissioners appoints a Public Accounting Firm upon the recommendation of the Audit Committee to audit the company's financial statement:

12. The Board of Commissioners must establish Committees and ensure that the Committee has carried out its duties effectively in accordance with applicable laws and regulations.
13. Review and approve policies which according to the applicable laws and regulations require approval from the Board of Commissioners.
14. Review the responsibilities of the Directors for the implementation of agreed policies.
15. Make a report on the supervisory tasks that have been carried out during the new financial year to be submitted to the GMS.
16. Evaluate the annual report prepared by the Directors and sign the report. An annual report review is conducted prior to the GMS.
17. The Board of Commissioners must report and notify the Financial Services Authority no later than five (5) working days after discovering:
    a. Violations of financial, banking, and related business activities regulations; and/or
    b. A condition or estimated condition that may endanger the bank's business continuity, Based on findings or recommendations from committees assisting the Board of Commissioners in supervising the bank's operations.
18. Determining and implementing a transparent nomination, evaluation, and remuneration system for the management after considering recommendations from the Nomination and Remuneration Committee, which will then be submitted for GMS approval.

Duties and Responsibilities of The President Commissioner

1. The President Commissioner is responsible for coordinating the activities of the Board of Commissioners.
2. Call for a Board of Commissioners Meeting in writing which is delivered to all members of the Board of Commissioners.
3. Chair meetings of the Board of Commissioners and meetings of the Board of Commissioners with the Directors.
4. Coordinate and ensure the implementation of the duties and responsibilities of the Board of Commissioners in accordance with applicable regulations.

Wewenang Dewan Komisaris

Wewenang Dewan Komisaris berdasarkan Pedoman dan Tata Tertib Dewan Komisaris adalah sebagai berikut:

1. Secara bersama-sama maupun sendiri-sendiri setiap waktu dalam jam kerja Bank berhak memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau yang dikuasai oleh Bank dan berhak memeriksa semua pembukuan, surat dan alat bukti lainnya, persediaan barang, memeriksa dan mencocokkan keadaan uang kas (untuk keperluan verifikasi) dan lain-lain surat berharga serta berhak untuk mengetahui segala tindakan yang dijalankan oleh Direksi.
2. Memberikan pendapat dan nasihat/saran kepada Direksi mengenai setiap persoalan yang dianggap penting dalam pengelolaan Bank.
3. Memberikan tanggapan atas laporan mengenai perkembangan kinerja dari Direksi secara berkala.
4. Mengajukan pertanyaan kepada Direksi terkait kegiatan operasional Bank serta berhak meminta akses informasi.
5. Dewan Komisaris dapat memberhentikan sementara waktu apabila seorang atau lebih anggota Direksi bertindak bertentangan dengan Anggaran Dasar atau terdapat indikasi melakukan kerugian Bank atau melalaikan kewajibannya atau terdapat alasan yang mendesak bagi Bank dengan memperhatikan ketentuan yang berlaku.
6. Menyelenggarakan RUPS, bila dalam jangka waktu yang ditentukan sesuai ketentuan yang berlaku, tidak diselenggarakan oleh Direksi.
7. Memberikan persetujuan untuk:
   a. Rencana Bisnis Bank.
   b. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan Peraturan Otoritas Jasa Keuangan tentang Batas Maksimum Pemberian Kredit Umum/BMPK dan hal-hal lain yang ditetapkan dalam anggaran dasar Bank atau peraturan perundangan yang berlaku.
   c. Kebijakan Bank.
   d. Struktur organisasi Bank.
   e. Mengadakan kerjasama Bangun Guna Serah (*Built, Operate and Transfer/BOT*), Bangun Guna Milik (*Built, Operate and Own/BOO*), dan perjanjian-perjanjian lain yang mempunyai sifat yang sama.
   f. Mengambil bagian atau ikut serta dalam Perseroan atau badan-badan lain atau menyelenggarakan Perusahaan baru yang tidak dalam rangka penyelamatan piutang, sesuai dengan ketentuan yang berlaku.
   g. Melepaskan sebagian atau seluruhnya penyertaan Perseroan dalam Perusahaan atau badan-badan lain.
   h. Perbuatan untuk melakukan:
      1) Penggunaan cadangan untuk penghapusan kredit kepada pihak terkait sebagaimana diatur dalam ketentuan Batas Maksimum Pemberian Kredit Umum/BMPK atau peraturan perundangan yang berlaku.

Authority of The Board of Commissioners

The authority of the Board of Commissioners based on the Board of Commissioners Guidelines and Rules are as follows:

1. Together or individually at any time during working hours the Company has the right to enter buildings and yards or other places used or controlled by the Company and has the right to check all books, letters and other evidence, inventory, check and match the situation cash (for verification purposes) and other securities and have the right to know all actions taken by the Directors.
2. Providing opinions and advice/suggestions to the Directors regarding any issues deemed important in the management of the Bank.
3. Provide responses to reports on the development of performance from the Directors on a regular basis.
4. Asking questions to the Directors regarding the Company's operational activities and has the right to request access to information.
5. The Board of Commissioners may temporarily dismiss if one or more members of the Directors act contrary to the Articles of Association or there is an indication of committing a loss to the Company or neglecting its obligations or there is an urgent reason for the Company by taking into account applicable regulations.
6. Organize the GMS, if within the period specified in accordance with applicable provisions, it is not held by the Directors.
7. Give consent to:
   a. Bank Business Plan.
   b. Provision of funds to related parties as stipulated in the provisions of the Financial Services Authority Regulation on the Legal Lending Limit/LLL and other matters stipulated in the articles of association of the Company or applicable laws and regulations.
   c. Bank Policy.
   d. Bank's organizational structure.
   e. Establishing Build, Operate and Transfer (BOT) cooperation, Build, Operate and Own (BOO), and other agreements that have the same nature.
   f. Take part or participate in the Company or other bodies or organize a new Company that is not in the context of saving receivables, in accordance with applicable regulations.
   g. Give up part or all of the Company's participation in the Company or other bodies.
   h. Actions to do:
      1) Use of reserves to write off credit to related parties as stipulated in the Legal Lending Limit/LLL for General Loan or applicable laws and regulations.

2) Hapus tagih terhadap pokok kredit yang diberikan kepada pihak terkait sesuai dengan peraturan perundangan yang berlaku.

i. Perbuatan hukum untuk mengalihkan atau menjadikan jaminan utang kurang dari 50% (lima puluh persen) dari seluruh jumlah kekayaan bersih Bank baik dalam satu transaksi, atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain yang terjadi dalam jangka waktu 1 (satu) tahun buku, atau jangka waktu yang lebih lama sebagaimana diatur dalam anggaran dasar Bank.

j. Rencana akuisisi, pendirian, penghapusan, atau penghentian bisnis Bank.

k. Kebijakan lainnya yang menurut peraturan perundangan yang berlaku wajib mendapat persetujuan Dewan Komisaris.

8. Mengevaluasi dan menyetujui rencana kerja tahunan dari masing-masing Komite yang dibentuknya.
9. Menyetujui pengangkatan dan/atau penggantian Kepala Satuan Kerja Audit Internal (SKAI).
10. Apabila seluruh anggota Direksi diberhentikan sementara dan Bank tidak mempunyai seorangpun anggota Direksi, maka untuk sementara Dewan Komisaris diwajibkan mengurus Bank. Dalam hal demikian, Dewan Komisaris berhak untuk memberikan kekuasaan sementara kepada seorang atau lebih di antara mereka atas tanggungan mereka bersama.
11. Dalam hal jumlah anggota Dewan Komisaris kurang dari 3 (tiga) orang dan/atau terjadi kekosongan Komisaris Utama, maka segala tugas dan wewenang tidak dapat dilakukan secara sendiri-sendiri melainkan berdasarkan keputusan Dewan Komisaris, sampai dengan terpenuhinya komposisi keanggotaan Dewan Komisaris sesuai dengan ketentuan yang berlaku.
12. Tugas Khusus
    a. Pemberian tugas khusus kepada seorang anggota Dewan Komisaris atau anggota Komite bukan anggota Dewan Komisaris dilakukan melalui perintah tertulis dari Komisaris Utama berdasarkan keputusan rapat Dewan Komisaris.

    b. Anggota Dewan Komisaris atau anggota komite yang diberi tugas harus menyampaikan laporan pelaksanaan tugas khusus kepada Komisaris Utama.

Hak Dewan Komisaris

Dewan Komisaris mempunyai hak untuk:
1. Mendapatkan gaji, tunjangan serta fasilitas yang jumlahnya ditetapkan oleh RUPS dengan memperhatikan ketentuan yang berlaku.
2. Mendapatkan informasi mengenai Perusahaan secara tepat waktu dan lengkap.

2) Write off the loan principal granted to related parties in accordance with applicable laws and regulations.

i. Legal actions to transfer or make debt collateral less than 50% (fifty percent) of the total net assets of the Company either in one transaction, or several transactions that are independent or related to each other that occur within a period of 1 (one) year books, or a longer period of time as stipulated in the articles of association of the Bank.

j. Plans for acquisition, establishment, writeoff or termination of the Bank's business.

k. Other policies that according to the applicable laws and regulations must obtain the approval of the Board of Commissioners.

8. Evaluate and approve the annual work plan of each Committee that is formed.
9. Approve the appointment and/or replacement of the Head of Internal Audit Work Unit (SKAI).
10. If all members of the Directors are suspended and the Company does not have a single member of the Directors, the Board of Commissioners is temporarily required to take care of the Company. In such case the Board of Commissioners has the right to give temporary authority to one or more of them on their joint responsibility.

11. In the event that the number of members of the Board of Commissioners is less than 3 (three) people and/or there is a vacancy of the President Commissioner, all tasks and authorities cannot be carried out individually but based on the decision of the Board of Commissioners, until the composition of the Board of Commissioners' membership is fulfilled in accordance with applicable provision.
12. Special Duties
    a) Granting special duties to a member of the Board of Commissioners or member of the Committees that is not member of the Board of Commissioners is conducted by a written instruction from the President Commissioner based on decision of the Board of Commissioners' meeting.
    b) Member of the Board of Commissioners or member of the Committees that is assigned must submit report of special task implementation to the President Commissioner.

Board of Commissioners Rights

The Board of Commissioners has the right to:
1. Obtain salary, benefits and facilities whose amount is determined by the GMS with due regard to the applicable provisions.
2. Obtain information about the Company in a timely and complete manner.

Masa Jabatan Dewan Komisaris

1. Masa jabatan anggota Dewan Komisaris terhitung sejak tanggal ditetapkan dalam RUPS pengangkatannya dan berakhir pada penutupan RUPS Tahunan yang ke-5 (lima) setelah tanggal pengangkatannya, kecuali apabila ditentukan lain dalam RUPS dan dapat diangkat kembali.
2. 1 (satu) periode masa jabatan anggota Dewan Komisaris adalah 5 (lima) tahun atau sampai dengan penutupan RUPS tahunan pada akhir 1 (satu) periode masa jabatan dimaksud.
3. Komisaris Independen menjabat untuk jangka waktu tertentu dan dapat diangkat kembali setelah mendapatkan persetujuan RUPS, paling banyak untuk 2 (dua) periode masa jabatan secara berturut-turut.
4. Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dengan mempertimbangkan:
   a. Hasil penilaian kinerja Komisaris Independen.
   b. Hasil penilaian rapat Dewan Komisaris yang menyatakan bahwa Komisaris Independen tetap dapat bertindak independen
   c. Hasil penilaian oleh kepala satuan kerja audit intern dan pejabat eksekutif yang membawahkan fungsi sumber daya manusia yang menyatakan bahwa Komisaris Independen tetap dapat bertindak independen.
   d. Pernyataan Komisaris Independen dalam RUPS mengenai independensi yang bersangkutan.
5. Jabatan anggota Dewan Komisaris berakhir apabila:
   a. Kehilangan Kewarganegaraan Indonesia.
   b. Mengundurkan diri.
   c. Meninggal dunia dalam masa jabatannya.
   d. Masa jabatannya berakhir, kecuali diangkat kembali sesuai dengan ketentuan yang berlaku
   e. Diberhentikan berdasarkan keputusan RUPS atas dasar:
      - tidak lagi memenuhi persyaratan yang berlaku.
      - tidak menjalankan fungsinya dengan baik sesuai dengan ketentuan yang berlaku.
6. Anggota Dewan Komisaris berhak untuk mengundurkan diri dari jabatannya sebelum masa jabatan berakhir dengan memberitahukan secara tertulis mengenai maksud tersebut kepada Dewan Komisaris dengan tembusan kepada Direksi.
7. Perseroan wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris dalam jangka waktu paling lambat 60 (enam puluh) hari setelah diterimanya surat pengunduran diri. Apabila RUPS tidak diselenggarakan dalam jangka waktu tersebut maka pengunduran diri anggota Dewan Komisaris menjadi sah tanpa memerlukan persetujuan RUPS, namun Perseroan wajib menyampaikan laporan pengunduran diri tersebut dalam RUPS yang akan datang.

The Board of Commissioners Terms

1. The term of office of the members of the Board of Commissioners counts from the date specified in the appointment GMS and ends at the close of the 5th (fifth) Annual GMS after the date of his appointment, unless otherwise specified in the GMS and can be reappointed.
2. 1 (one) term of office for members of the Board of Commissioners is 5 (five) years or until the closing of the annual GMS at the end of the 1 (one) term of office.
3. An Independent Commissioner serves for a specified term and may be reappointed after obtaining GMS approval, for a maximum of two (2) consecutive terms.
4. An Independent Commissioner who has served for two (2) consecutive terms may be reappointed in the next period as an Independent Commissioner, considering:
   a. The performance evaluation of the Independent Commissioner
   b. The evaluation results from the Board of Commissioners' meeting stating that the Independent Commissioner remains independent.
   c. The assessment by the head of the internal audit unit and the executive officer overseeing the human resources function stating that the Independent Commissioner remains independent.
   d. The Independent Commissioner's statement at the GMS regarding their independence.
5. The term of office of a member of the Board of Commissioners ends if:
   a. Loss of Indonesian Citizenship
   b. Resign
   c. Died during his/her term of office .
   d. The term of office ends, unless reappointed in accordance with applicable provisions
   e. Dismissed based on GMS decision on the basis of:
      - no longer meets the applicable requirements.
      - does not carry out its functions properly in accordance with the applicable regulations.
6. Members of the Board of Commissioners have the right to resign from their positions by delivering their intention in the form of written notification with a copy to the Board of Directors.
7. The Company is obliged to hold a GMS to decide on requests for resignation of members of the Board of Commissioners within a period of no later than 60 (sixty) days after the receipt of the resignation letter. If the GMS is not held within this period of time, the resignation of a member of the Board of Commissioners will be valid without requiring approval from the GMS. However, the Company is obliged to submit a report of the resignation at the next GMS.

8. Apabila anggota Dewan Komisaris mengundurkan diri sehingga mengakibatkan jumlah anggota Dewan Komisaris menjadi kurang dari 3 (tiga) orang, maka pengunduran diri tersebut sah apabila telah ditetapkan oleh RUPS dan telah diangkat anggota Dewan Komisaris yang baru, sehingga memenuhi persyaratan minimal jumlah anggota Dewan Komisaris.
9. Bagi anggota Dewan Komisaris yang mengundurkan diri tersebut tetap berkewajiban menyelesaikan tugas dan tanggung jawabnya sesuai dengan ketentuan anggaran dasar sebagai anggota Dewan Komisaris sampai tanggal pengunduran dirinya berlaku efektif.

Persyaratan Anggota Dewan Komisaris

Persyaratan Umum, adalah Warga Negara Indonesia yang:
1. Bertaqwa kepada Tuhan yang Maha Esa.
2. Mempunyai akhlak dan moral yang baik.
3. Setia dan taat kepada Negara dan Pemerintah Republik Indonesia.
4. Tidak terlibat secara langsung maupun tidak langsung dalam kegiatan pengkhianatan kepada Negara Republik Indonesia.
5. Sehat jasmani dan rohani.
6. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara atau tindakan-tindakan yang tercela di bidang perbankan.
7. Tidak dicabut hak pilihnya berdasarkan putusan pengadilan.
8. Mampu melaksanakan perbuatan hukum.
9. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi dan anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu Perseroan dinyatakan pailit.
10. Tidak memiliki kredit macet.
11. Calon Anggota Dewan Komisaris yang akan mengikuti penilaian kemampuan dan kepatutan kepada Otoritas Jasa Keuangan, diusulkan oleh Pemegang Saham Seri A.

Persyaratan lainnya, yaitu:
1. Tidak memiliki hubungan keluarga sampai dengan derajat kedua, baik menurut garis lurus maupun garis ke samping, termasuk menantu dan ipar diantara sesama anggota Dewan Komisaris dan antara anggota Dewan Komisaris dengan anggota Direksi; dibuktikan dengan surat pernyataan.
2. Mantan anggota Direksi atau Pejabat Eksekutif Bank atau pihak-pihak yang mempunyai hubungan dengan Bank, yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu (*cooling off*) paling singkat 1 (satu) tahun sebelum menjadi Komisaris Independen pada bank.
3. Masa tunggu sebagaimana dimaksud pada poin 2 bagi:
   a. Mantan Direktur Utama pada Bank; dan
   b. Mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan

8. If a member of the Board of Commissioners resigns, resulting in the number of members of the Board of Commissioners being less than 3 (three) people, then the resignation is valid if it has been determined by the GMS and new members of the Board of Commissioners have been appointed, thereby meeting the minimum requirements for the number of members of the Board of Commissioners.
9. Members of the Board of Commissioners who resign are still obliged to complete their duties and responsibilities in accordance with the provisions of the articles of association as members of the Board of Commissioners until the effective date of their resignation.

Requirements for Members of The Board of Commissioners

General Requirements are Indonesian citizens who:
1. Be devoted to God Almighty.
2. Have good character and morals.
3. Loyal and obedient to the State and Government of the Republic of Indonesia.
4. Not involved directly or indirectly in treasonous activities to the Republic of Indonesia.
5. Physically and mentally healthy.
6. Never been punished for committing a crime that was detrimental to state finances or for other disgraceful acts in the banking sector.
7. The right to vote is not revoked based on a court decision.
8. Able to carry out legal actions.
9. Never been declared bankrupt or a member of the Directors and a member of the Board of Commissioners found guilty of causing a company to be declared bankrupt.
10. Do not have bad credit.
11. Candidates for members of the Board of Commissioners who will take part in the fit and proper test to the Financial Services Authority, are proposed by Series A Shareholders.

Other requirements, namely:
1. Does not have family relations up to the second degree, either in a straight line or sideways line including son-inlaw and brother-in-law between fellow members of the Board of Commissioners and members of the Directors, evidenced by a statement letter.
2. Former members of the Board of Directors or Executive Officers of the Bank or parties with relationships with the Bank that may affect their ability to act independently must undergo a cooling-off period of at least one (1) year before becoming an Independent Commissioner at the bank.
3. The cooling-off period as referred to in point 2 applies to:
   a. Former President Directors of the Bank; and
   b. Former members of the Board of Directors overseeing the supervisory function or Executive Officers

fungsi pengawasan pada Bank paling singkat 6 (enam) bulan sebelum menjadi Komisaris Independen pada Bank.

4. Setiap anggota Dewan Komisaris harus memenuhi persyaratan dan ketentuan yang berlaku.
5. Anggota Dewan Komisaris harus profesional dan mempunyai kompetensi yang dapat menunjang pelaksanaan tugas dan fungsinya.
6. Anggota Dewan Komisaris dilarang melakukan merangkap jabatan:
   a. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada Lembaga keuangan atau Perusahaan keuangan, baik bank maupun bukan bank;
   b. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lebih dari 1 (satu) Lembaga atau Perusahaan bukan keuangan, baik yang berkedudukan di dalam negeri maupun luar negeri;
   c. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan/atau
   d. Pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.
7. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada poin 6 dalam hal:
   a. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota Dewan Komisaris atau pejabat eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan bank yang dikendalikan oleh bank;
   b. Komisaris non independen menjalankan tugas fungsional dari Pemegang Saham bank yang berbentuk badan hukum pada bank dan/atau kelompok usaha bank; dan/atau
   c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.
8. Tugas dalam jabatan dan fungsi sebagaimana dimaksud pada poin 6 dapat dilaksanakan sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai Dewan Komisaris bank.
9. Terhadap calon anggota Dewan Komisaris yang memiliki jabatan sebagaimana dimaksud pada poin 7 wajib membuat pernyataan untuk:
   a. Menjaga integritas;
   b. Menghindari segala bentuk benturan kepentingan;
   c. Menghindari Tindakan yang dapat merugikan Bank dan/atau menyebabkan Bank melanggar prinsip kehati -hatian selama menjabat sebagai anggota Dewan Komisaris.
10. Dalam hal calon komisaris non independen memiliki jabatan rangkap, wajib menyertakan:
    a. Surat pernyataan pribadi di atas kertas bermaterai atas nama calon anggota Dewan Komisaris yang masih memiliki jabatan rangkap melebihi ketentuan yang

performing supervisory functions at the Bank, For a minimum of six (6) months before becoming an Independent Commissioner at the Bank.

4. Each member of the Board of Commissioners must meet the applicable terms and conditions.
5. Members of the Board of Commissioners had to be professional and had competencies that could support the implementation of their duties and functions.
6. Members of the Board of Commissioners are prohibited from holding multiple positions:
   a. As members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or executive officers at financial institutions or financial companies, whether banks or non-banks;
   b. As members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or executive officers in more than one (1) non-financial institution or company, whether domestic or foreign;
   c. In positions that may create conflicts of interest in performing duties as a member of the Board of Commissioners; and/or
   d. In other positions as regulated by laws and regulations.
7. Not included as concurrent positions as referred to in point 6 in the case of:
   a. A member of the Board of Commissioners serving as a member of the Board of Directors, a member of the Board of Commissioners, or an executive officer performing supervisory functions in one (1) non-bank subsidiary controlled by the bank;
   b. A non-independent commissioner performing functional duties from the bank's Shareholder, which is a legal entity, within the bank and/or the bank's business group; and/or
   c. A member of the Board of Commissioners holding a position in a nonprofit organization or institution.
8. Duties in positions and functions as referred to in point 6 may be carried out as long as the individual concerned does not neglect the execution of duties and responsibilities as a member of the bank's Board of Commissioners.
9. A candidate for the Board of Commissioners who holds a position as referred to in point 7 must make a statement to:
   a. Maintain integrity;
   b. Avoid any form of conflict of interest;
   c. Avoid actions that could harm the bank and/or cause the bank to violate prudential principles while serving as a member of the Board of Commissioners.
10. In the case of a non-independent commissioner candidate holding concurrent positions, they must provide:
    a. A personal statement on stamped paper in the name of the candidate for the Board of Commissioners who still holds concurrent positions beyond the permissible

diperkenankan (namun bersedia melepaskan jabatan tersebut), yang menyatakan akan mengundurkan diri dari jabatan rangkap tersebut apabila disetujui OJK sebagai Pengurus Bank;

b. Surat pernyataan dari badan hukum pemilik Bank bahwa jabatan yang bersangkutan merupakan tugas fungsional (bagi calon yang memiliki tugas fungsional);

c. Jika yang bersangkutan adalah Pegawai Negeri Sipil, maka wajib menyampaikan:

1) Surat pernyataan pribadi yang ditandatangani di atas materai cukup bahwa yang bersangkutan tidak melanggar ketentuan atau peraturan perundang-undangan terkait dengan status Pegawai Negeri Sipil termasuk UU No. 25 Tahun 2009 Tentang Pelayanan Publik.

2) Surat persetujuan dari atasan langsung di atas materai cukup yang memberikan persetujuan atas pencalonan yang bersangkutan sebagai anggota Dewan Komisaris bank dan pencalonan yang bersangkutan tidak melanggar ketentuan dan/atau peraturan perundang-undangan terkait dengan status Pegawai Negeri Sipil termasuk UU No. 25 tahun 2009.

11. Komisaris Independen dilarang merangkap jabatan sebagai pejabat publik.
12. Khusus calon Komisaris Independen/Komisaris Utama Independen wajib menyertakan:
    a. Surat pernyataan pribadi yang menyatakan bahwa yang bersangkutan merupakan pihak yang independen terhadap pemilik bank atau PSP (ditandatangani di atas meterai cukup);
    b. Surat pernyataan pribadi yang menyatakan bahwa yang bersangkutan tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau pemegang saham pengendali atau hubungan lain yang dapat mempengaruhi kemampuannya untuk bertindak independen (ditandatangani di atas materai cukup).
13. Calon anggota Dewan Komisaris yang diajukan dalam RUPS harus diusulkan oleh Pemegang Saham Seri A dengan hak suara yang sah, dengan berpedoman kepada peraturan perundang-undangan yang berlaku.
14. RUPS dapat mengangkat Dewan Komisaris dan dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan sesuai dengan ketentuan yang berlaku.
15. Dalam hal calon anggota Dewan Komisaris yang telah diangkat oleh RUPS namun belum dinyatakan lulus penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan, maka yang bersangkutan belum memiliki hak dan kewajiban sebagai anggota Dewan Komisaris.

limit (but is willing to relinquish those positions), stating that they will resign from the concurrent position if approved by the Financial Services Authority (OJK) as a Bank Executive;

b. A statement from the legal entity owning the bank confirming that the concerned position is a functional duty (for candidates with functional duties);

c. If the individual is a Civil Servant, they must submit:

1) A personal statement signed on sufficient stamped paper confirming that they do not violate provisions or laws related to Civil Servant status, including Law No. 25 of 2009 on Public Services.

2) A letter of approval from the direct superior on sufficient stamped paper, granting consent for the individual's candidacy as a member of the bank's Board of Commissioners and confirming that the candidacy does not violate any provisions and/or laws related to Civil Servant status, including Law No. 25 of 2009.

11. An Independent Commissioner is prohibited from holding a concurrent position as a public official.
12. Specifically, candidates for Independent Commissioner/ Independent President Commissioner must provide:
    a. A personal statement declaring that the individual is independent of the bank owner or Controlling Shareholder (PSP), signed on sufficient stamped paper;
    b. A personal statement declaring that the individual has no financial, managerial, share ownership, and/ or family relationship with other members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders, or any other relationship that could affect their ability to act independently, signed on sufficient stamped paper.
13. A candidate for the Board of Commissioners proposed in the General Meeting of Shareholders (GMS) must be nominated by Series A Shareholders with valid voting rights, following applicable laws and regulations.
14. The General Meeting of Shareholders (GMS) may appoint the Board of Commissioners, which will be effective after passing the fit and proper test conducted by the Financial Services Authority in accordance with applicable regulations.
15. If a candidate for the Board of Commissioners appointed by the General Meeting of Shareholders has not yet passed the fit and proper test by the Financial Services Authority, they do not yet have the rights and obligations as a member of the Board of Commissioners.

16. Calon anggota Dewan Komisaris atau anggota Dewan Komisaris yang telah diangkat dalam Rapat Umum Pemegang saham namun belum memiliki sertifikasi manajemen risiko kualifikasi jenjang 6 (enam), wajib melampirkan bukti kelulusan sertifikasi manajemen risiko jenjang kualifikasi 6 (enam) sebagai salah satu syarat pengajuan mengikuti penilaian kemampuan dan kepatutan kepada Otoritas Jasa Keuangan.
17. Pemenuhan persyaratan sebagaimana dimaksud dalam angka 2a dan 2e dibuktikan dengan surat pernyataan yang ditandatangani oleh calon anggota Dewan Komisaris dan surat tersebut disimpan oleh Bank.

Pedoman dan Tata Tertib Kerja Dewan Komisaris (*Board Charter*)

Dewan Komisaris bank **bjb** telah memiliki pedoman kerja yang menjadi panduan Dewan Komisaris dalam melaksanakan tugas dan tanggung jawab serta wewenangnya, pedoman tersebut telah ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2024 tanggal 17 Januari 2024 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris. Adapun isi dari Pedoman dan Tata Tertib Kerja Dewan Komisaris yaitu:

Bab I Pendahuluan
Bab II Organisasi Dewan Komisaris
Bab III Tugas, Tanggung Jawab dan Wewenang
Bab IV Hubungan Dewan Komisaris dengan Direksi

Bab V Penutup

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Selama tahun 2025, telah terjadi perubahan komposisi anggota Dewan Komisaris. Perubahan komposisi anggota Dewan Komisaris dilakukan berdasarkan kebutuhan Perseroan. Perubahan komposisi anggota Dewan Komisaris adalah sebagai berikut:

Komposisi Dewan Komisaris Sebelum RUPS Tahunan Tahun Buku 2024

Komposisi Dewan Komisaris sebelum RUPS Tahunan Tahun Buku 2024 sebanyak 6 (enam) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris Independen dan 3 (tiga) Komisaris. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

16. A candidate for the Board of Commissioners or an appointed member of the Board of Commissioners in the General Meeting of Shareholders who has not yet obtained a risk management certification of qualification level 6 must submit proof of passing the risk management certification of qualification level 6 as one of the requirements for applying for the fit and proper test to the Financial Services Authority.
17. Fulfillment of the requirements referred to in numbers 2a and 2e must be evidenced by a statement signed by the candidate for the Board of Commissioners, and the statement must be kept by the bank.

Guidelines and Procedures for The Board of Commissioners (Board Charter)

The Board of Commissioners of bank **bjb** has established work guidelines that serve as a reference for the Board of Commissioners in carrying out their duties, responsibilities, and authorities. These guidelines were determined based on the Board of Commissioners' Decree Number 01/SK/DKO/2024 dated January 17, 2024, concerning the Guidelines and Rules of Procedure for the Board of Commissioners. The contents of the guidelines and The Board of Commissioners' Working Rules are:

Chapter I Introduction
Chapter II Organization of the Board of Commissioners
Chapter III Duties, Responsibilities and Authority
Chapter IV Relationship of the Board of Commissioners with the Directors
Chapter V Closing

Changes in The Composition of Members of The Board of Commissioners and Reasons for The Changes

During 2025, there have been changes in the composition of the Board of Commissioners. The changes in composition were made based on the Company's needs. The changes in the composition of the Board of Commissioners are as follows:

Composition of The Board of Commissioners Before The AGMS for The 2024 Financial Year

Before the Annual General Meeting of Shareholders (GMS) for the 2024 financial year, the Board of Commissioners consisted of six (6) members, including one (1) Independent President Commissioner, two (2) Independent Commissioners, and three (3) Commissioners. The composition and the basis for the appointment of the Board of Commissioners can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Sebelum RUPS Tahunan Tahun Buku 2024
Table of Composition and Basis for Appointment of the Board of Commissioners Before the AGMS for the 2024 Financial Year

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Taswin Zakaria	Komisaris Utama Independen Independent President Commissioner	OJK	RUPS Luar Biasa Tahun 2024 tanggal 5 September 2024 Extraordinary GMS for the Financial Year 2024 on September 5, 2024	30 September 2024 September 30, 2024
Diding Sakri	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 Annual GMS for the Financial Year 2022 on March 30, 2022	19 Juli 2022 July 19, 2022
Tomsi Tohir	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 Extraordinary GMS for the Financial Year 2023 on May 25, 2023	09 Agustus 2023 August 09, 2023
Rudie Kusmayadi	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 Extraordinary GMS for the Financial Year 2023 on May 25, 2023	09 Agustus 2023 August 09, 2023
Mohammad Taufiq Budi Santoso	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2024 tanggal 5 September 2024 Extraordinary GMS for the Financial Year 2024 on September 5, 2024	30 September 2024 September 30, 2024
Hilman Purakusumah	Komisaris Independen Independent Commissioner	OJK	RUPS Luar Biasa Tahun 2024 tanggal 5 September 2024 Extraordinary GMS for the Financial Year 2024 on September 5, 2024	30 September 2024 September 30, 2024

Komposisi Dewan Komisaris Setelah RUPS Tahunan Tahun Buku 2024

Berdasarkan salah satu Keputusan Rapat Umum Pemegang Saham (RUPS) Tahunan Tahun Buku 2024 tanggal 16 April 2025, terjadi perubahan Komposisi Dewan Komsiaris yang teruang pada Salinan Akta Pernyataan Keputusan RUPS Tahunan No. 43 tanggal 16 April 2025, Komposisi Dewan Komisaris terdiri dari 1 (satu) orang Komisaris Utama Independen, 2 (dua) Orang Komisaris Independen dan 3 (tiga) orang Komisaris. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini:

Composition of The Board of Commissioners After The AGMS for The 2024 Financial Year

Based on one of the resolutions of the Annual General Meeting of Shareholders (GMS) for Financial Year 2024 dated April 16, 2025, there was a change in the composition of the Board of Commissioners as stated in the Deed of Statement of Resolutions of the Annual GMS No. 43 dated April 16, 2025. The composition of the Board of Commissioners consists of 1 (one) Independent President Commissioner, 2 (two) Independent Commissioners, and 3 (three) Commissioners. The composition and basis of appointment of the Board of Commissioners are presented in the table below:

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Wowiek Prasantyo *	Komisaris Utama Independen Independent President Commissioner	OJK	RUPS Tahunan Tahun Buku 2024 tanggal 16 April 2025 Annual GMS for the Financial Year 2024 on April 16, 2025	-
Helmy Yahya *	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun Buku 2024 tanggal 16 April 2025 Annual GMS for the Financial Year 2024 on April 16, 2025	-
Novian Herodwijanto	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun Buku 2024 tanggal 16 April 2025 Annual GMS for the Financial Year 2024 on April 16, 2025	11 Agustus 2025 August 11, 2025

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Herman Suryatman	Komisaris Commissioner	OJK	RUPS Tahunan Tahun Buku 2024 tanggal 16 April 2025 Annual GMS for the Financial Year 2024 on April 16, 2025	11 Agustus 2025 August 11, 2025
Tomsi Tohir	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 Extraordinary GMS for the Financial Year 2023 on May 25, 2023	09 Agustus 2023 August 09, 2023
Rudie Kusmayadi	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 Extraordinary GMS for the Financial Year 2023 on May 25, 2023	09 Agustus 2023 August 09, 2023

* Berdasarkan surat Otoritas Jasa Keuangan (OJK) Nomor SR294/PB.02/2025 tanggal 5 Agustus 2025 Perihal Penyampaian Keputusan Hasil Penilaian Kemampuan dan Kepatutan atas Pengangkatan Pengurus PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk,. / Based on the Financial Services Authority (OJK) letter No. SR294/PB.02/2025 dated August 5, 2025 concerning the Submission of the Decision on the Fit and Proper Test Results for the Appointment of Management of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk,.

Komposisi Dewan Komisaris Setelah RUPS Luar Biasa Tahun 2025

Menindaklanjuti surat Otoritas Jasa Keuangan OJK Nomor SR-294/PB.02/2025, SR-356/PB.02/2025 dan S338/KO.12/2025 serta Berita Duka atas Wafatnya Direktur Utama bank **bjb** Bapak Yusuf Saadudin, Perseroan mengadakan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2025 pada tanggal 9 Desember 2025. Berdasarkan salah satu hasil Keputusan RUPS Luar Biasa Tahun 2025 yang tertuang pada Akta Pernyataan Keputusan RUPS Luar Biasa Nomor 73 tanggal 9 Desember 2025, Komposisi Dewan Komisaris terdiri dari 1 (satu) orang Komisaris Independen dan 3 (tiga) orang Komisaris. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini:

Composition of The Board of Commissioners After The 2025 Extraordinary GMS

Following up on the Financial Services Authority (OJK) letters No. SR-294/PB.02/2025, SR-356/PB.02/2025, and S338/KO.12/2025, as well as the bereavement of the President Director of bank **bjb**, Mr. Yusuf Saadudin, the Company convened an Extraordinary General Meeting of Shareholders (GMS) in 2025 on December 9, 2025. Based on one of the resolutions of the Extraordinary GMS of 2025 as set forth in the Deed of Statement of Resolutions of the Extraordinary GMS No. 73 dated December 9, 2025, the composition of the Board of Commissioners consists of 1 (one) Independent Commissioner and 3 (three) Commissioners. The composition and basis of appointment of the Board of Commissioners are presented in the table below:

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Setelah RUPS Luar Biasa Tahun 2025
Table of Composition and Basis for Appointment of The Board of Commissioners After The 2025 Extraordinary GMS

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Novian Herodwijanto	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun Buku 2024 tanggal 16 April 2025 Annual GMS for the Financial Year 2024 on April 16, 2025	11 Agustus 2025 August 11, 2025
Herman Suryatman	Komisaris Commissioner	OJK	RUPS Tahunan Tahun Buku 2024 tanggal 16 April 2025 Annual GMS for the Financial Year 2024 on April 16, 2025	11 Agustus 2025 August 11, 2025
Tomsi Tohir	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 Extraordinary GMS for the Financial Year 2023 on May 25, 2023	09 Agustus 2023 August 09, 2023
Rudie Kusmayadi	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 Extraordinary GMS for the Financial Year 2023 on May 25, 2023	09 Agustus 2023 August 09, 2023

Pembidangan Tugas Pengawasan Dewan Komisaris

Untuk mengefektifkan peran Dewan Komisaris, dilakukan pembagian tugas diantara anggota Dewan Komisaris. Pembagian tugas diantara anggota Dewan Komisaris ditujukan agar pelaksanaan tugas masing-masing anggota Dewan Komisaris secara teknis pada aspek yang dibidangi dapat berjalan lancar, efektif dan efisien, sesuai tanggung jawab dan wewenang masing-masing sehingga terdapat kejelasan tentang peran anggota Dewan Komisaris, baik secara kolektif maupun individual.

Berdasarkan salah satu hasil keputusan Rapat Umum Pemegang Saham Luar Biasa Tahun 2025 pada tanggal 9 Desember 2025 terjadi perubahan susunan pengurus, sehingga terjadi perubahan dalam pembidangan tugas Dewan Komisaris dan ditetapkan melalui Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris sehingga Pembidangan Tugas Dewan Komisaris menjadi sebagai berikut:

The Supervision of The Board of Commissioners' Supervisory Duties

To streamline the role of the Board of Commissioners, division of duties was carried out among members of the Board of Commissioners. The division of duties among the members of the Board of Commissioners was intended so that the implementation of the duties of each member of the Board of Commissioners could technically run smoothly, effectively and efficiently, according to their respective responsibilities and authorities so that there was clarity on the role of members of the Board of Commissioners, both collectively and individually.

Based on one of the resolutions of the Extraordinary General Meeting of Shareholders (GMS) of 2025 dated December 9, 2025, there was a change in the composition of management, resulting in changes to the assignment of duties of the Board of Commissioners. This was stipulated through the Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. No. 6/SK/DKO/2025 dated December 11, 2025 concerning the Distribution of Duties and Implementation of Activities of the Board of Commissioners. Accordingly, the assignment of duties of the Board of Commissioners is as follows:

Nama Name	**Jabatan** Position	**Bidang Tugas** Task Field
Novian Herodwijanto	Komisaris Independen Independent Commissioner	1. Ketua merangkap Anggota Komite Audit. 2. Ketua merangkap Anggota Komite Pemantau Risiko 3. Anggota Komite Nominasi dan Remunerasi 4. Anggota Komite Tata Kelola Terintegrasi 1. Chairman concurrently serving as Member of the Audit Committee. 2. Chairman concurrently serving as Member of the Risk Monitoring Committee. 3. Member of the Nomination and Remuneration Committee. 4. Member of the Integrated Governance Committee
Herman Suryatman	Komisaris Commissioner	1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of the Risk Monitoring Committee. 2. Member of the Nomination and Remuneration Committee. 3. Member of the Integrated Governance Committee
Tomsi Tohir	Komisaris Commissioner	1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of the Risk Monitoring Committee. 2. Member of the Nomination and Remuneration Committee. 3. Member of the Integrated Governance Committee
Rudie Kusmayadi	Komisaris Commissioner	1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of the Risk Monitoring Committee. 2. Member of the Nomination and Remuneration Committee. 3. Member of the Integrated Governance Committee

Kebijakan Rangkap Jabatan Dewan Komisaris

1. Anggota Dewan Komisaris dilarang melakukan rangkap jabatan:
   a. Sebagai anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau pejabat eksekutif pada Lembaga keuangan atau Perusahaan keuangan baik bank maupun bukan bank;
   b. Sebagai anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau pejabat eksekutif pada lebih dari 1 (satu) Lembaga atau Perusahaan bukan keuangan, baik yang berkedudukan di dalam negeri maupun di luar negeri;
   c. Pada bidang tugas fungsional pada Lembaga keuangan bank dan/atau Lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri;
   d. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan/atau
   e. Pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.
2. Tidak termasuk rangkap jabatan sebagaimana dimaksud dalam angka 4) dalam hal:
   a. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota dewan komisaris atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan bank yang dikendalikan oleh bank;
   b. Komisaris Non Independen menjalankan tugas fungsional dari pemegang saham Bank yang berbentuk badan hukum pada Bank dan/atau kelompok usaha Bank; dan/atau
   c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.

   Sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Bank.
3. Terhadap calon anggota Dewan Komisaris yang memiliki jabatan sebagaimana poin 2 wajib membuat pernyataan untuk:
   a. Menjaga integritas;
   b. Menghindari segala bentuk benturan kepentingan; dan
   c. Menghindari Tindakan yang dapat merugikan bank dan/atau menyebabkan bank melanggar prinsip kehati-hatian.

   selama menjabat sebagai anggota Dewan Komisaris
4. Komisaris Independen dilarang merangkap jabatan sebagai pejabat publik.

Rangkap jabatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Concurrent Position Policy Board of Commissioners

1. Members of the Board of Commissioners are prohibited from holding concurrent positions:
   a. As members of the board of directors, members of the board of commissioners, members of the sharia supervisory board, or executive officers in financial institutions or financial companies, whether banks or non-banks;
   b. As members of the board of directors, members of the board of commissioners, members of the sharia supervisory board, or executive officers in more than one (1) non-financial institution or company, whether domiciled domestically or abroad;
   c. In functional tasks within financial institutions, both banking and non-banking, whether domiciled domestically or abroad;
   d. In other positions that may create conflicts of interest in carrying out duties as members of the Board of Commissioners; and/or
   e. In other positions as stipulated by laws and regulations.
2. The concurrent positions as referred to in point 4) do not include:
   a. Members of the Board of Commissioners serving as members of the board of directors, members of the board of commissioners, or executive officers performing supervisory functions in one (1) non-bank subsidiary controlled by the bank;
   b. Non-Independent Commissioners performing functional duties for shareholders of the Bank that are legal entities within the Bank and/or the Bank's business group; and/or
   c. Members of the Board of Commissioners holding positions in nonprofit organizations or institutions.

   As long as it does not cause them to neglect their duties and responsibilities as members of the Bank's Board of Commissioners.
3. Candidates for members of the Board of Commissioners who hold positions as referred to in point 2 are required to make a statement to:
   a. Maintain integrity;
   b. Avoid all forms of conflicts of interest; and
   c. Avoid actions that could harm the bank and/or cause the bank to violate the prudential principle.

   While serving as members of the Board of Commissioners
4. Independent Commissioners are prohibited from holding concurrent positions as public officials.

The concurrent positions of the Board of Commissioners can be seen in the table below.

Tabel Rangkap Jabatan Dewan Komisaris
Table of Concurrent Positions of Board of Commissioners

Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position at Other Companies/ Institutions	Nama Perusahaan/ Instansi Lain Other Company name/ Agencies
Taswin Zakaria*	Komisaris Utama Independen Independent President Commissioner	-	-
Diding Sakri*	Komisaris Independen Independent Commissioner	-	-
Novian Herodwijanto**	Komisaris Independen Independent Commissioner	-	-
Tomsi Tohir	Komisaris Commissioner	Inspektorat Jenderal Inspectorate General	Kementerian Dalam Negeri Ministry of Home Affairs
Rudie Kusmayadi	Komisaris Commissioner	-	-
Mohammad Taufiq Budi Santoso*	Komisaris Commissioner	Asisten Perekonomian dan Pembangunan Assistant for Economics and Development	Pemerintah Provinsi Jawa Barat- West Java Provincial Government
Hilman Purakusumah*	Komisaris Independen Independent Commissioner	-	-
Herman Suryatman**	Komisaris Commissioner	-	-

*Berhenti menjabat sejak 16 April 2025. / Stopped serving since April 16, 2025.
**Diangkat berdasarkan RUPST tanggal 16 April 2025. / Appointed based on the Annual GMS dated April 16, 2025.

Hubungan Afiliasi Dewan Komisaris

Kriteria hubungan afiliasi antara Dewan Komisaris, Direksi dan Pemegang Saham Pengendali meliputi:
1. Hubungan afiliasi antara anggota Dewan Komisaris dengan anggota Dewan Komisaris lainnya.
2. Hubungan afiliasi antara anggota Dewan Komisaris dengan Direksi.
3. Hubungan afiliasi antara anggota Dewan Komisaris dengan Pemegang Saham Utama dan/atau pengendali.

Hubungan afiliasi antara anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali, dapat dilihat sebagaimana tabel di bawah ini:

Affiliated Relationship of The Board of Commissioners

The criteria for affiliation between the Board of Commissioners, Directors and Controlling Shareholders include:
1. Affiliation relationship between members of the Board of Commissioners and other members of the Board of Commissioners.
2. Affiliation relationship between members of the Board of Commissioners and the Board of Directors.
3. Affiliation relationship between members of the Board of Commissioners and Major and/or controlling Shareholders.

Affiliation relationships among members of the Board of Commissioners, Directors and Controlling Shareholders, can be seen in the table below:

Tabel Hubungan Afiliasi Dewan Komisaris
Table of Affiliation of the Board of Commissioners

Nama Name	Jabatan Position	Hubungan Keuangan, Keluarga dan Kepengurusan Komisaris Financial, Family and Management Relations of Commissioners													
		Hubungan Keuangan dengan Financial Relationship with						Hubungan Keluarga dengan Family Relationship with						Hubungan Kepengurusan di Perusahaan lain Management Relations in other Companies	
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholder		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholder			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Taswin Zakaria*	Komisaris Utama Independen Independent President Commissioner		✓		✓		✓		✓		✓		✓		✓
Diding Sakri*	Komisaris Independen Independent Commissioner		✓		✓		✓		✓		✓		✓		✓
Novian Herodwijanto**	Komisaris Independen Independent Commissioner		✓		✓		✓		✓		✓		✓		✓
Tomsi Tohir	Komisaris Commissioner		✓		✓		✓		✓		✓		✓		✓
Rudie Kusmayadi	Komisaris Commissioner		✓		✓		✓		✓		✓		✓		✓
Mohammad Taufiq Budi Santoso*	Komisaris Commissioner		✓		✓		✓		✓		✓		✓		✓
Hilman Purakusumah*	Komisaris Independen Independent Commissioner		✓		✓		✓		✓		✓		✓		✓
Herman Suryatman**	Komisaris Commissioner		✓		✓		✓		✓		✓		✓		✓

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Pengelolaan Benturan Kepentingan Dewan Komisaris

1. Anggota Dewan Komisaris harus menghindari segala bentuk benturan kepentingan dalam pelaksanaan tugas pengelolaan dan pengawasan Bank.
2. Dalam hal terjadi benturan kepentingan anggota Dewan Komisaris wajib mengungkapkan benturan kepentingan dalam setiap keputusan yang memenuhi kondisi adanya benturan kepentingan.
3. Mayoritas anggota Dewan Komisaris dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris lainnya dan/atau anggota Direksi.
4. Selain mengungkapkan benturan kepentingan anggota Dewan Komisaris dilarang mengambil tindakan yang berpotensi merugikan Bank atau mengurangi keuntungan Bank.

Management of Conflict of Interest by The Board of Commissioners

1. Members of the Board of Commissioners must avoid all forms of conflicts of interest in performing their duties of managing and supervising the Bank.
2. In the event of a conflict of interest, members of the Board of Commissioners must disclose the conflict of interest in every decision where a conflict of interest is present..
3. The majority of members of the Board of Commissioners are prohibited from having family relationships up to the second degree with other members of the Board of Commissioners and/or members of the Board of Directors.
4. In addition to disclosing conflicts of interest, members of the Board of Commissioners are prohibited from taking actions that could potentially harm the Bank or reduce the Bank's profits.

Komisaris Independen

Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain dan/atau pemegang saham pengendali, atau hubungan dengan bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen.

Berdasarkan hasil RUPS Luar Biasa Tahun 2025 tanggal 9 Desember 2025 Jumlah Komisaris Independen per Desember 2025 sebanyak 25% yaitu 1 (satu) orang dari 4 (empat) orang Dewan Komisaris. Dengan demikian, jumlah Komisaris Independen tersebut belum memenuhi ketentuan yang ditetapkan Otoritas Jasa Keuangan.

Kriteria Penentuan Komisaris Independen

Kriteria penentuan Komisaris Independen yang diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris adalah sebagai berikut.

Independent Commissioners

Independent Commissioner was a member of the Board of Commissioners who had no financial, management, share ownership and/or family relationship with members of the Directors, other members of the Board of Commissioners and/or controlling shareholders, or a relationship with a bank that might affect the ability of the person concerned to act independently.

Based on the resolution of the Extraordinary GMS of 2025 dated December 9, 2025, the number of Independent Commissioners as of December 2025 was 25%, namely 1 (one) out of 4 (four) members of the Board of Commissioners. Accordingly, the number of Independent Commissioners has not yet met the requirements stipulated by the Financial Services Authority.

Criteria for Determining Independent Commissioners

The criteria for determining the Independent Commissioner as stipulated in the Guidelines and Work Rules of the Board of Commissioners are as follow.

Kriteria Criteria	Komisaris Independen Independent Commissioner			
	Taswin Zakaria*	Diding Sakri*	Hilman Purakusumah*	Novian Herodwijanto**
Merupakan pihak yang independen terhadap pemilik bank atau PSP. Represents a party that is independent from the bank's owners or Controlling Shareholders (PSP).	✓	✓	✓	✓
Tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau dengan Bank, serta bebas dari hubungan bisnis atau hubungan lainnya yang dapat mempengaruhi kemampuannya untuk bertindak independen. Has no financial, management, share ownership and/or family relationships with other members of the Board of Commissioners, Directors and/or with the Bank, and is free from business relationships or other relationships that may affect his or her ability to act independently.	✓	✓	✓	✓

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Seluruh Komisaris Independen Perseroan telah memenuhi kriteria penentuan Komisaris Independen yang telah ditetapkan.

All of the Company's Independent Commissioners have met the criteria for determining Independent Commissioners that have been set.

Pernyataan Komisaris Independen

Independent Commissioner's Statement









Rapat Dewan Komisaris

Kebijakan Rapat

1. Rapat Dewan Komisaris wajib diadakan sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan.
2. Rapat Dewan Komisaris bersama dengan Direksi wajib diadakan sekurang-kurangnya 1 (satu) kali dalam satu bulan. Rapat tersebut antara lain dapat membahas:
   a. Evaluasi atas kebijakan strategis dan rencana bisnis Bank;
   b. Evaluasi atas kinerja bank secara periodik dan posisi akhir tahun;

Meeting of Board of Commissioners

Meeting Policy

1. Meetings of the Board of Commissioners shall be held at least 1 (one) time in 1 (one) month.
2. Meetings of both the Board of Commissioners and the Directors shall be held at least 1 (one) in one month. The meetings, among others, discuss:
   a. Evaluation of the Bank's strategic policies and business plans;
   b. Evaluation of the Bank's periodical performance and year-end financial position;

c. Evaluasi hasil pemantauan atas kepatuhan Bank terhadap Peraturan Bank Indonesia/Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku;
d. Rapat terkait hal-hal tertentu yang sifatnya insidentil.

3. Rapat Dewan Komisaris sebagaimana dimaksud pada angka 1 dan 2 diselenggarakan jika dihadiri oleh mayoritas anggota Dewan Komisaris secara daring dan/atau luring.

4. Rapat Dewan Komisaris dapat juga diadakan setiap waktu bilamana dianggap perlu oleh Komisaris Utama atau oleh 1/3 (satu pertiga) dari jumlah anggota Dewan Komisaris atau atas permintaan tertulis dari Direksi.

5. Dalam hal dipandang perlu, rapat Dewan Komisaris dapat mengundang Direksi atau Direktur dan Satuan Kerja yang membidangi.
6. Rapat Dewan Komisaris wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling sedikit 2 (dua) kali dalam setahun.
7. Panggilan rapat Dewan Komisaris dilakukan oleh Komisaris Utama. Dalam hal Komisaris Utama berhalangan hal mana tidak perlu dibuktikan kepada pihak ketiga, maka dapat dilakukan oleh anggota Dewan Komisaris yang lain. Panggilan rapat harus mencantumkan acara, tanggal, waktu, dan tempat rapat.

8. Undangan rapat Dewan Komisaris disampaikan kepada setiap anggota Dewan Komisaris secara langsung. Materi rapat disampaikan 5 (lima) Hari sebelumnya rapat diadakan.

9. Rapat Dewan Komisaris diadakan di tempat kedudukan Bank atau di tempat lain sesuai dengan kesepakatan.

10. Rapat Dewan Komisaris dipimpin oleh Komisaris Utama. Dalam hal Komisaris Utama berhalangan hadir, maka rapat Dewan Komisaris dapat dipimpin oleh salah seorang anggota Dewan Komisaris yang hadir berdasarkan kesepakatan.
11. Seorang anggota Dewan Komisaris dapat diwakili dalam rapat Dewan Komisaris hanya oleh seorang anggota Dewan Komisaris lainnya berdasarkan surat kuasa.

12. Dalam hal anggota Dewan Komisaris non independen tidak dapat menghadiri rapat secara fisik, maka dapat menghadiri rapat Dewan Komisaris melalui tatap muka dengan memanfaatkan teknologi informasi.
13. Rapat Dewan Komisaris adalah sah dan berhak mengambil keputusan yang mengikat bagi seluruh anggota Dewan Komisaris hanya apabila lebih dari setengah dari jumlah anggota Dewan Komisaris yang hadir atau diwakili dalam rapat.
14. Keputusan rapat Dewan Komisaris harus diambil berdasarkan musyawarah atau untuk mufakat. Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak dapat tercapai maka keputusan diambil berdasarkan suara terbanyak.

c. Evaluation of the results of monitoring the Bank's compliance with Bank Indonesia Regulations/Financial Services Authority Regulations and applicable laws and regulations;
d. Meetings related to certain incidental matters.

3. Meetings of the Board of Commissioners as referred to in numbers 1 and 2 are held if attended by the majority of members of the Board of Commissioners online and/or offline.
4. Meetings of the Board of Commissioners can also be held at any time if deemed necessary by the President Commissioner or by 1/3 (one third) of the total members of the Board of Commissioners or at the written request of the Directors.
5. If deemed necessary, meetings of the Board of Commissioners can invite the Directors or Director and relevant Work Unit.
6. Meetings of the Board of Commissioners must be physically attended by all members of the Board of Commissioners at least 2 (two) times in a year.
7. Summons of the Board of Commissioners' meeting are chaired by the President Commissioner. In the event the President Commissioner is absent or unavailable, which does not need to be proven to a third parties, the meeting shall be chaired by other members of the Board of Commissioners present. The summons of the meeting must draft agenda, date, time, and venue.
8. Invitation of the Board of Commissioners' meeting is delivered to each of members of the Board of Commissioners directly. The meeting material was delivered 5 (five) days before the meeting was held.
9. Meetings of the Board of Commissioners are held in the domicile of the Bank or other places in accordance with consensus.
10. Meetings of the Board of Commissioners are chaired by the President Commissioners. In the event the President Commissioner is absent, the meetings of the Board of Commissioners can be chaired by one of the members of the Board of Commissioners present based on consensus.
11. A member of the Board of Commissioners may be represented in a meeting of the Board of Commissioners only by another member of the Board of Commissioners based on a power of attorney.
12. In the event that a non-independent commissioner is unable to attend a meeting in person, he or she may participate in a Board of Commissioners meeting through information technology.
13. Meetings of the Board of Commissioners are valid and entitled to take a binding decision, if only more than one half of the total members of the Board of Commissioners present or represented in the meeting.

14. Decisions of the Board of Commissioners shall be made through deliberation to reach consensus. If consensus cannot be reached, the decisions shall be made by a majority vote.

15. Apabila suara yang setuju dan tidak setuju sama berimbang, maka pimpinan rapat Dewan Komisaris yang akan menentukan.
16. Setiap anggota Dewan Komisaris yang hadir berhak mengeluarkan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Dewan Komisaris yang diwakilinya.
17. Dewan Komisaris dapat juga mengambil keputusan yang sah tanpa mengadakan rapat Dewan Komisaris dengan ketentuan semua anggota Dewan Komisaris telah diberitahu secara tertulis dan semua anggota Dewan Komisaris memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangani persetujuan tersebut. Keputusan yang diambil dengan cara demikian, mempunyai kekuatan yang sama dengan keputusan rapat Dewan Komisaris.
18. Segala keputusan Dewan Komisaris bersifat mengikat bagi seluruh anggota Dewan Komisaris.
19. Setidaknya sekali dalam setahun Dewan Komisaris harus menyelenggarakan rapat yang membahas kinerja Dewan Komisaris.
20. Hasil rapat Dewan Komisaris wajib dituangkan dalam risalah rapat dan seluruh peserta anggota Dewan Komisaris yang hadir dan yang turut serta dengan menggunakan teknologi telekonferensi menandatangani risalah serta didokumentasikan secara baik.
21. Sekretariat Dewan Komisaris bertanggung jawab menyiapkan bahan-bahan rapat yang diperlukan, bertindak sebagai notulen rapat notulis, dan mendokumentasikan risalah rapat Dewan Komisaris.

15. If agreed and disagreed votes are equal, the chairman of the meeting of the Board of Commissioners that will determine.
16. Each of the members of the Board of Commissioners present is entitled to cast 1 (one) vote and additional 1 (one) vote for each of the members of the Board of Commissioners that is represented.
17. The Board of Commissioners can also take valid decision without commencing the meeting of the Board of Commissioners providing that all members of the Board of Commissioners have been notified in written and all members of the Board of Commissioners provide approval regarding an input that is proposed in written and sign the consent. The decision that is taken by this way has equal power to the decision of the Board of Commissioners' meeting.
18. All decisions of the Board of Commissioners are binding to all members of the Board of Commissioners.
19. At least once in a year, the Board of Commissioners must hold a meeting that discusses on the Board of Commissioners' performance.
20. The results of the Board of Commissioners' meeting must be drafted in the minutes of the meeting and all participants of the members of the Board of Commissioners present and participating with using teleconference technology sign the minutes and it is well-documented.
21. Secretariat of the Board of Commissioners is responsible for preparing required meeting materials, acting for the minutes secretary, and documents the minutes of the Board of Commissioners' meeting.

Tabel Rapat Dewan Komisaris
Table of Board of Commissioners' Meetings

No	Tanggal Date	Agenda Rapat Meeting Agenda	Taswin Zakaria*	Diding Sakri*	
1	20 Januari 2025 January 20, 2025	*Focus Grup Discussion* (FGD) dengan Anak Perusahaan dan BPR Terelasi Focus Group Discussion (FGD) with Subsidiaries and Affiliated BPRs	Dinas Duties	✓	
2	06 Februari 2025 February 06, 2025	Pembahasan Rekomendasi Komite Nominasi dan Remunerasi Terkait Anggota Komite Pemantau Risiko dan Komite Audit dari Pihak Independen Discussion on the Recommendations of the Nomination and Remuneration Committee regarding Members of the Risk Monitoring Committee and Audit Committee from Independent Parties	✓	✓	
3	26 Februari 2026 February 26, 2026	Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite Distribution of Duties and Implementation of Activities of the Board of Commissioners and Committees	✓	✓	
4	05 Maret 2025 March 05, 2025	Pembahasan Rekomendasi Komite Nominasi dan Remunerasi Discussion on the Recommendations of the Nomination and Remuneration Committee	✓	✓	
5	10 Maret 2025 March 10, 2025	Pembahasan Rekomendasi Komite Nominasi dan Remunerasi Discussion on the Recommendations of the Nomination and Remuneration Committee	✓	✓	
6	04 Juni 2025 June 04, 2025	Pembahasan Hasil Audit Sritex dan Crowde Discussion on the Audit Results of Sritex and Crowde			

22. Risalah asli dari setiap rapat Dewan Komisaris harus didokumentasikan dalam kumpulan tahunan dan disimpan serta harus tersedia bila diminta oleh setiap anggota Dewan Komisaris.
23. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam Rapat Dewan Komisaris wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
24. Setiap anggota Dewan Komisaris berhak menerima salinan risalah Rapat Dewan Komisaris, terlepas apakah anggota Dewan Komisaris yang bersangkutan hadir atau tidak hadir dalam Rapat Dewan Komisaris tersebut.

22. The original minutes from each of the meetings of the Board of Commissioners must be documented in annual compilation and kept as well as available if requested by each of the members of the Board of Commissioners.
23. Dissenting opinions that occur in the Board of Commissioners' meeting must be clearly stated in the minutes of the meeting along with the reasons for the dissent.
24. Each of the members of the Board of Commissioners is entitled to receive the minutes of the Board of Commissioners' meetings, whether the related member of the Board of Commissioners is present or not in the Board of Commissioners' meetings.

Rapat Dewan Komisaris

RENCANA RAPAT DEWAN KOMISARIS

Rapat Dewan Komisaris diadakan sekurang-kurangnya 1 (satu) kali dalam satu bulan. Rapat tersebut antara lain membahas:
1. Evaluasi atas kebijakan strategis dan rencana bisnis Bank.
2. Evaluasi atas kinerja bank secara periodik dan posisi akhir tahun.
3. Evaluasi hasil pemantauan atas kepatuhan Bank terhadap Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.
4. Rapat terkait hal-hal tertentu yang sifatnya insidentil

REALISASI RAPAT DEWAN KOMISARIS

Sepanjang tahun 2025, agenda, tanggal dan peserta Rapat Dewan Komisaris adalah sebagai berikut.

Board of Commissioners Meetings

BOARD OF COMMISSIONERS MEETINGS PLAN

Meetings of the Board of Commissioners are held at least 1 (one) time in a month. The meeting discussed, among others:
1. Evaluation of the Bank's strategic policies and business plans.
2. Periodic evaluation of Company performance and year-end position.
3. Evaluate the results of monitoring of the Bank's compliance with the Financial Services Authority Regulations and applicable laws and regulations.
4. Meetings related to certain matters that are incidental.

REALIZATION OF THE INTERNAL MEETING OF THE BOARD OF COMMISSIONERS

During 2025, the agenda, date and participants of the Board of Commissioners' Meeting are as follows.

	Novian Herodwijanto**	Tomsi Tohir	Rudie Kusmayadi	Mohammad Taufiq Budi Santoso*	Hilman Purakusumah*	Herman Suryatman**
		Dinas Duties	✓	✓	✓	
		✓	✓	✓	✓	
		✓	✓	✓	✓	
		Dinas Duties	Dinas	✓	✓	
		Dinas Duties	Dinas Duties	✓	✓	
		✓	✓			

No	Tanggal Date	Agenda Rapat Meeting Agenda	Taswin Zakaria*	Diding Sakri*	
7	05 Juni 2025 June 05, 2025	Pembahasan Rekomendasi Komite Audit terkait dengan Penunjukan Kantor Akuntan Publik (KAP) untuk Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR) tahun 2024 Discussion on the Recommendations of the Audit Committee regarding the Appointment of a Public Accounting Firm (KAP) for the Audit of Corporate Social Responsibility (CSR) Fund Management for 2024			
8	05 Juni 2025 June 05, 2025	Rapat Pembahasan Upaya Perbaikan Kualitas Kredit Meeting on the Discussion of Efforts to Improve Credit Quality			
9	11 Juni 2025 June 11, 2025	Pembahasan Laporan dan Rekomendasi Komite Nominasi dan Remunerasi Discussion on Reports and Recommendations of the Nomination and Remuneration Committee			
10	13 Juni 2025 June 13, 2025	Pembahasan Strategi Tim *Task Force* Dana Pihak Ketiga (DPK) Discussion on the Strategy of the Third Party Funds (DPK) Task Force Team			
11	03 Juli 2025 July 03, 2025	Pembahasan Strategi Tim *Task Force* Efisiensi Discussion on the Strategy of the Efficiency Task Force Team			
12	14 Juli 2025 July 14, 2025	Pembahasan Rekomendasi Komite Nominasi dan Remunerasi Terkait Perpanjangan Perjanjian Kerja Anggota Komite Tata Kelola Terintegrasi dari Pihak Independen AN. Hasan Gazali Pulungan Discussion on the Recommendations of the Nomination and Remuneration Committee regarding the Extension of the Employment Agreement of a Member of the Integrated Governance Committee from an Independent Party, Mr. Hasan Gazali Pulungan			
13	15 Juli 2025 July 15, 2025	Pembahasan Rencana Strategis Divisi IT dan Divisi IT Security dan Divisi Digital Banking Discussion on the Strategic Plan of the IT Division, IT Security Division, and Digital Banking Division			
14	28 Juli 2025 July 28, 2025	Rapat Pembahasan Perkembangan Pertumbuhan Dana Pihak Ketiga dan Penyaluran Kredit Meeting on the Discussion of the Development of Third Party Funds Growth and Credit Disbursement			
15	05 Agustus 2025 August 05, 2025	Pembahasan *Update Corporate Plan* bank **bjb** dan *Corporate Plan* PIKK Tahun 2026 - 2030 Discussion on the Update of the Corporate Plan of bank **bjb** and the Corporate Plan of PIKK for 2026–2030			
16	05 Agustus 2025 August 05, 2025	Pembahasan Rekomendasi Komite Nominasi dan Remunerasi Terkait Review Legal Divisi Hukum Discussion on the Recommendations of the Nomination and Remuneration Committee regarding the Legal Review of the Legal Division			
17	06 Agustus 2025 August 06, 2025	Pembahasan Penerapan Strategi Anti Fraud Discussion on the Implementation of Anti-Fraud Strategy			
18	06 Agustus 2025 August 06, 2025	Pembahasan Evaluasi Kerjasama dengan Pihak Ketiga Discussion on the Evaluation of Cooperation with Third Parties			
19	12 Agustus 2025 August 12, 2025	Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite Distribution of Duties and Implementation of Activities of the Board of Commissioners and Committees			
20	14 Agustus 2025 August 14, 2025	Pembahasan *Action Plan* atas Hasil Pemantauan Rasio NPL, ROE, dan ROA bank **bjb** Discussion on the Action Plan based on Monitoring Results of NPL, ROE, and ROA Ratios of bank **bjb**			
21	19 Agustus 2025 August 19, 2025	1. Evaluasi Fungsi Kepatuhan Semester I 2025 2. Tinjauan Dekom Atas Penerapan SMK 3. Tinjauan Dekom Atas APU PPT dan PPPSPM Semester I 2025 1. Evaluation of the Compliance Function for Semester I 2025 2. Review by the Board of Commissioners on the Implementation of SMK 3. Review by the Board of Commissioners on APU PPT and PPPSPM for Semester I 2025			

	Novian Herodwijanto**	Tomsi Tohir	Rudie Kusmayadi	Mohammad Taufiq Budi Santoso*	Hilman Purakusumah*	Herman Suryatman**
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No	Tanggal Date	Agenda Rapat Meeting Agenda	Taswin Zakaria*	Diding Sakri*	
22	19 Agustus 2025 August 19, 2025	1. Pembahasan Update Kinerja Tim Task Force LAR & Asset Recovery Management Letter 2. Pembahasan Update Kinerja Tim Task Force Dana Ritel 1. Discussion on the Performance Update of the LAR & Asset Recovery Management Task Force Team 2. Discussion on the Performance Update of the Retail Fund Task Force Team			
23	28 Agustus 2025 August 28, 2025	Pembahasan dan Persetujuan Pedoman dan Tata Tertib Kerja KPR Discussion and Approval of Guidelines and Code of Conduct for the Risk Monitoring Committee (KPR)			
24	10 September 2025 September 10, 2025	Pembahasan dan Persetujuan Pedoman dan Tata Tertib Kerja KA Discussion and Approval of Guidelines and Code of Conduct for the Audit Committee (KA)			
25	01 Oktober 2025 October 01, 2025	1. Pembahasan Update Kinerja Tim Task Force Dana Ritel 2. Pembahasan Update Kinerja Tim Task Force Efisiensi 1. Discussion on the Performance Update of the Retail Fund Task Force Team 2. Discussion on the Performance Update of the Efficiency Task Force Team			
26	01 Oktober 2025 October 01, 2025	Pembahasan Pengendalian Internal Laporan Keuangan bank sesuai POJK 15 Tahun 2024 Discussion on Internal Control over Financial Reporting in accordance with POJK No. 15 of 2024			
27	09 Oktober 2025 October 09, 2025	Pembahasan Update Kinerja Tim Task Force LAR & Asset Recovery Management Discussion on the Performance Update of the LAR & Asset Recovery Management Task Force Team			
28	29 Oktober 2025 October 29, 2025	Evaluasi Hasil Audit oleh SKAI Periode Triwulan III Tahun 2025 Evaluation of Audit Results by the Internal Audit Unit (SKAI) for the Third Quarter of 2025			
29	05 November 2025 November 05, 2025	Persetujuan Permohonan Cuti Tahunan Direktur Utama bank **bjb** Approval of Annual Leave Request of the President Director of bank **bjb**			
30	06 November 2025 November 06, 2025	1. Pembahasan Program Kerja Dewan Komisaris 2025, 2. Pembahasan Rekomendasi KNR 1. Discussion on the 2025 Work Program of the Board of Commissioners 2. Discussion on the Recommendations of the Nomination and Remuneration Committee (KNR)			
31	15 November 2025 November 15, 2025	Pembahasan Rekomendasi KNR Terkait Kekosongan Jabatan Dirut dan Pembagian Tugas Wewenang Direksi Discussion on KNR Recommendations regarding the Vacancy of the President Director Position and the Distribution of Duties and Authorities of the Board of Directors			
32	18 November 2025 November 18, 2025	Pembahasan Rekomendasi KA penunjukan KAP Untuk Audit LK bank **bjb** Tahun Buku 2025 Discussion on Audit Committee Recommendations regarding the Appointment of a Public Accounting Firm (KAP) for the Audit of the 2025 Financial Statements of bank **bjb**			
33	25 November 2025 November 25, 2025	Pendalaman Strategi Bisnis Pada RBB Tahun 2026 In-depth Discussion on Business Strategy in the 2026 Bank Business Plan (RBB)			
34	10 Desember 2025 December 10, 2025	Persetujuan Cuti Plt Direktur Utama Approval of Leave for the Acting President Director			
35	11 Desember 2025 December 11, 2025	Pembahasan Pembagian Tugas Dewan Komisaris Serta Komite-Komite Discussion on the Distribution of Duties of the Board of Commissioners and Committees			
36	17 Desember 2025 December 17, 2025	Rekomendasi Komite Pemantau Risiko terkait evaluasi kebijakan manajemen risiko Recommendation of the Risk Monitoring Committee regarding the evaluation of risk management policies			

*Berhenti menjabat sejak 16 April 2025. / Stopped serving since April 16, 2025.
**Diangkat berdasarkan RUPST tanggal 16 April 2025. / Appointed based on the Annual GMS dated April 16, 2025.

	Novian Herodwijanto**	Tomsi Tohir	Rudie Kusmayadi	Mohammad Taufiq Budi Santoso*	Hilman Purakusumah*	Herman Suryatman**
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	✓	✓	✓			✓
	✓	Dinas Duties	✓			Dinas Duties
	✓	✓	✓			✓
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Rapat Gabungan Dewan Komisaris Mengundang Direksi

Sepanjang tahun 2025, agenda, tanggal dan peserta Rapat Gabungan Dewan Komisaris mengundang Direksi adalah sebagai berikut.

Joint Meeting of The Board of Commissioners Invites The Board of Directors

Throughout 2025, the agenda, dates and participants of the Joint Meeting of the Board of Commissioners inviting the Board of Directors are as follows.

No.	Tanggal Date	Agenda Rapat Meetings Agenda	Peserta Rapat Dewan Komisaris Participants of the Board of Commissioners' Meeting	Kehadiran Attendance	Peserta Rapat Direksi Participants of the Board of Directors' Meeting	Kehadiran Attendance	Keterangan Remarks
1	09 Januari 2025 January 09, 2025	Pembahasan Revisi Dokumen *Recovery Plan* Discussion on the Revision of the Recovery Plan Document	Taswin Zakaria	Dinas Duties	Yuddy Renaldi	Sakit Sick	
			Diding Sakri	Hadir Present	Cecep Trisna	Hadir Present	
			Tomsi Tohir	Hadir Present	Yusuf Saadudin	Dinas Duties	
			Rudie Kusmayadi	Hadir Present	Hana Dartiwan	Hadir Present	
			Mohammad Taufiq Budi Santoso	Hadir Present	Rio Lanasier	Dinas Duties	
			Hilman Purakusumah	Hadir Present	Tedi Setiawan	Dinas Duties	
					Nancy Adistyasari	Hadir Present	
2	09 Januari 2025 January 09, 2025	Pembahasan Realisasi Rencana Bisnis dan Kinerja Investasi Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Semester II tahun 2024 Discussion on the Realization of the Business Plan and Investment Performance of the Financial Institution Pension Fund (DPLK) of bank **bjb** for Semester II of 2024	Taswin Zakaria	Dinas Duties	Nancy Adistyasari	Hadir Present	Tematik Direktur Konsumer Thematic Director of Consumer
			Diding Sakri	Hadir Present			
			Tomsi Tohir	Dinas Duties			
			Rudie Kusmayadi	Hadir Present			
			Mohammad Taufiq Budi Santoso	Hadir Present			
			Hilman Purakusumah	Hadir Present			
3	30 Januari 2025 January 30, 2025	• Pembahasan Kinerja bank **bjb** Periode Desember 2024 • Pembahasan Tingkat Kesehatan Bank (TKB) Semester II tahun 2024 • Discussion on the Performance of bank **bjb** for December 2024 Period • Discussion on the Bank Soundness Level (TKB) for Semester II of 2024	Taswin Zakaria	Hadir Present	Yuddy Renaldi	Sakit Sick	
			Diding Sakri	Hadir Present	Cecep Trisna	Hadir Present	
			Tomsi Tohir	Hadir Present	Yusuf Saadudin	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Hana Dartiwan	Hadir Present	
			Mohammad Taufiq Budi Santoso	Hadir Present	Rio Lanasier	Hadir Present	
			Hilman Purakusumah	Hadir Present	Tedi Setiawan	Hadir Present	
					Nancy Adistyasari	Hadir Present	

No.	Tanggal Date	Agenda Rapat Meetings Agenda	Peserta Rapat Dewan Komisaris Participants of the Board of Commissioners' Meeting	Kehadiran Attendance	Peserta Rapat Direksi Participants of the Board of Directors' Meeting	Kehadiran Attendance	Keterangan Remarks
4	30 Januari 2025 January 30, 2025	Pembahasan Persetujuan Pemberian Fasilitas Kredit Kepada Pihak Terkait Discussion on the Approval of Credit Facility Provision to Related Parties on behalf	Taswin Zakaria	Hadir Present	Nancy Adistyasari	Hadir Present	Tematik Direktur Komersial & UMKM Thematic Director of Commercial & MSME
			Diding Sakri	Hadir Present			
			Tomsi Tohir	Hadir Present			
			Rudie Kusmayadi	Hadir Present			
			Mohammad Taufiq Budi Santoso	Hadir Present			
			Hilman Purakusumah	Hadir Present			
5	05 Februari 2025 February 05, 2025	Pembahasan Progress Audit oleh Kantor Akuntan Publik Amir Abadi Jusuf dan Rekan (RSM) terhadap Laporan Keuangan bank **bjb** Tahun 2024 Discussion on the Audit Progress by Public Accounting Firm Amir Abadi Jusuf dan Rekan (RSM) on the 2024 Financial Statements of bank **bjb**	Taswin Zakaria	Hadir Present	Hana Dartiwan	Hadir Present	Tematik Direktur Keuangan Thematic Director of Finance
			Diding Sakri	Hadir Present			
			Tomsi Tohir	Hadir Present			
			Rudie Kusmayadi	Hadir Present			
			Mohammad Taufiq Budi Santoso	Hadir Present			
			Hilman Purakusumah	Hadir Present			
6	18 Februari 2025 February 18, 2025	Pembahasan lanjutan Persetujuan Penyediaan Dana Fasilitas Kredit Kepada Pihak Terkait. Discussion on the Continuation of Approval for the Provision of Credit Facility to Related Parties on behalf	Taswin Zakaria	Hadir Present	Nancy Adistyasari	Hadir Present	Tematik Direktur Komersial & UMKM Thematic Director of Commercial & MSME
			Diding Sakri	Hadir Present			
			Tomsi Tohir	Hadir Present			
			Rudie Kusmayadi	Hadir Present			
			Mohammad Taufiq Budi Santoso	Hadir Present			
			Hilman Purakusumah	Hadir Present			

No.	Tanggal Date	Agenda Rapat Meetings Agenda	Peserta Rapat Dewan Komisaris Participants of the Board of Commissioners' Meeting	Kehadiran Attendance	Peserta Rapat Direksi Participants of the Board of Directors' Meeting	Kehadiran Attendance	Keterangan Remarks
7	18 Februari 2025 February 18, 2025	• Pembahasan Penerapan Sistem Manajemen Anti Penyuapan (SMAP) Tahun 2024 • Pembahasan Penerapan Sistem Manajemen Kepatuhan (SMK) Semester II tahun 2024 • Pembahasan Evaluasi Fungsi Kepatuhan Periode Semester II tahun 2024 • Discussion on the Implementation of Anti-Bribery Management System (SMAP) in 2024 • Discussion on the Implementation of Compliance Management System (SMK) for Semester II of 2024 • Discussion on the Evaluation of Compliance Function for Semester II of 2024	Taswin Zakaria	Hadir Present	Cecep Trisna	Hadir Present	Tematik Direktur Kepatuhan Thematic Director of Compliance
			Diding Sakri	Hadir Present			
			Tomsi Tohir	Hadir Present			
			Rudie Kusmayadi	Hadir Present			
			Mohammad Taufiq Budi Santoso	Hadir Present			
			Hilman Purakusumah	Hadir Present			
8	26 Februari 2025 February 26, 2025	Pembahasan Persetujuan Restrukturisasi Kredit Pihak Terkait Discussion on the Approval of Credit Restructuring for Related Party on behalf	Taswin Zakaria	Hadir Present	Nancy Adistyasari	Hadir Present	Tematik Direktur Komersial dan UMKM Thematic Director of Commercial & MSME
			Diding Sakri	Hadir Present			
			Tomsi Tohir	Dinas Duties			
			Rudie Kusmayadi	Hadir Present			
			Mohammad Taufiq Budi Santoso	Hadir Present			
			Hilman Purakusumah	Hadir Present			
9	27 Februari 2025 February 27, 2025	Pembahasan Lanjutan Progress Audit oleh Kantor Akuntan Publik Amir Abadi Jusuf dan Rekan (RSM) Terhadap Laporan Keuangan bank **bjb** Tahun 2024 Discussion on the Continuation of Audit Progress by Public Accounting Firm Amir Abadi Jusuf dan Rekan (RSM) on the 2024 Financial Statements of bank **bjb**	Taswin Zakaria	Hadir Present	Hana Dartiwan	Hadir Present	Tematik Direktur Keuangan Thematic Director of Finance
			Diding Sakri	Hadir Present			
			Tomsi Tohir	Hadir Present			
			Rudie Kusmayadi	Hadir Present			
			Mohammad Taufiq Budi Santoso	Hadir Present			
			Hilman Purakusumah	Hadir Present			

No.	Tanggal Date	Agenda Rapat Meetings Agenda	Peserta Rapat Dewan Komisaris Participants of the Board of Commissioners' Meeting	Kehadiran Attendance	Peserta Rapat Direksi Participants of the Board of Directors' Meeting	Kehadiran Attendance	Keterangan Remarks
10	05 Maret 2025 March 05, 2025	Pembahasan *Exit Meeting* Pemeriksaan Laporan Keuangan Konsolidasian bank **bjb** Tahun Buku 2024 oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan (RSM) Discussion on the Exit Meeting of the Audit of Consolidated Financial Statements of bank **bjb** for Financial Year 2024 by Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar dan Rekan (RSM)	Taswin Zakaria	Hadir Present	Yuddy Renaldi	Sakit Sick	
			Diding Sakri	Hadir Present	Cecep Trisna	Hadir Present	
			Tomsi Tohir	Dinas Duties	Yusuf Saadudin	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Hana Dartiwan	Hadir Present	
			Mohammad Taufiq Budi Santoso	Hadir Present	Rio Lanasier	Hadir Present	
			Hilman Purakusumah	Hadir Present	Tedi Setiawan	Hadir Present	
					Nancy Adistyasari	Hadir Present	
11	12 Maret 2025 March 12, 2025	Pembahasan Persetujuan Pemberian Kredit Pihak Terkait Discussion on the Approval of Credit Provision to Related Party	Taswin Zakaria	Hadir Present	Nancy Adistyasari	Hadir Present	Tematik Direktur Komersial dan UMKM Thematic Director of Commercial & MSME
			Diding Sakri	Hadir Present			
			Tomsi Tohir	Dinas Duties			
			Rudie Kusmayadi	Hadir Present			
			Mohammad Taufiq Budi Santoso	Hadir Present			
			Hilman Purakusumah	Hadir Present			
12	19 Maret 2025 March 19, 2025	• Pembahasan Kinerja bank **bjb** Periode Februari 2025 • Pembahasan Persetujuan RBB Penyesuaian bank **bjb** Tahun 2025 – 2027 • Discussion on the Performance of bank **bjb** for February 2025 Period • Discussion on the Approval of Revised Bank Business Plan (RBB) of bank **bjb** for 2025 – 2027	Taswin Zakaria	Hadir Present	Yuddy Renaldi	Sakit Sick	
			Diding Sakri	Hadir Present	Cecep Trisna	Hadir Present	
			Tomsi Tohir	Hadir Present	Yusuf Saadudin	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Hana Dartiwan	Hadir Present	
			Mohammad Taufiq Budi Santoso	Hadir Present	Rio Lanasier	Hadir Present	
			Hilman Purakusumah	Hadir Present	Tedi Setiawan	Hadir Present	
					Nancy Adistyasari	Hadir Present	

No.	Tanggal Date	Agenda Rapat Meetings Agenda	Peserta Rapat Dewan Komisaris Participants of the Board of Commissioners' Meeting	Kehadiran Attendance	Peserta Rapat Direksi Participants of the Board of Directors' Meeting	Kehadiran Attendance	Keterangan Remarks
13	26 Maret 2025 March 26, 2025	Pembahasan Permohonan Persetujuan Kredit Pihak Terkait Discussion on the Credit Approval Request for Related Party	Taswin Zakaria	Hadir Present			Tematik Direktur Komersial dan UMKM Thematic Director of Commercial & MSME
			Diding Sakri	Hadir Present			
			Tomsi Tohir	Hadir Present			
			Rudie Kusmayadi	Hadir Present			
			Mohammad Taufiq Budi Santoso	Hadir Present			
			Hilman Purakusumah	Hadir Present			
14	26 Maret 2025 March 26, 2025	Pembahasan Permohonan Pengajuan Kredit Pihak terkait Discussion on the Credit Proposal for Related Party	Taswin Zakaria	Hadir Present	Yusuf Saadudin	Hadir Present	Tematik Direktur Konsumer dan Ritel Thematic Director of Consumer & Retail
			Diding Sakri	Hadir Present			
			Tomsi Tohir	Hadir Present			
			Rudie Kusmayadi	Hadir Present			
			Mohammad Taufiq Budi Santoso	Hadir Present			
			Hilman Purakusumah	Hadir Present			
15	26 Maret 2025 March 26, 2025	Pembahasan Pembagian Tugas dan Wewenang Direksi Discussion on the Distribution of Duties and Authorities of the Board of Directors	Taswin Zakaria	Hadir Present	Cecep Trisna	Hadir Present	
			Diding Sakri	Hadir Present	Yusuf Saadudin	Hadir Present	
			Tomsi Tohir	Hadir Present	Hana Dartiwan	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Rio Lanasier	Hadir Present	
			Mohammad Taufiq Budi Santoso	Hadir Present	Tedi Setiawan	Hadir Present	
			Hilman Purakusumah	Hadir Present			
16	29 April 2025 April 29, 2025	Pembahasan Kinerja bank **bjb** Periode Maret 2025 Discussion on the Performance of bank **bjb** for March 2025 Period	Rudie Kusmayadi	Hadir Present	Yusuf Saadudin	Hadir Present	
			Mohammad Taufiq Budi Santoso	Hadir Present	Hana Dartiwan	Hadir Present	
17	27 Mei 2025 May 27, 2025	Pembahasan Kinerja bank **bjb** Periode Maret 2025 Discussion on the Performance of bank **bjb** for March 2025 Period	Rudie Kusmayadi	Hadir Present	Yusuf Saadudin	Hadir Present	
			Mohammad Taufiq Budi Santoso	Hadir Present	Hana Dartiwan	Hadir Present	

No.	Tanggal Date	Agenda Rapat Meetings Agenda	Peserta Rapat Dewan Komisaris Participants of the Board of Commissioners' Meeting	Kehadiran Attendance	Peserta Rapat Direksi Participants of the Board of Directors' Meeting	Kehadiran Attendance	Keterangan Remarks
18	17 Juni 2025 May 17, 2025	• Pembahasan Persetujuan *Corporate Plan* PIKK Tahun 2026 – 2030 • Pembahasan Kinerja bank **bjb** Periode Mei 2025 • Discussion on the Approval of Corporate Plan of PIKK for 2026 – 2030 • Discussion on the Performance of bank **bjb** for May 2025 Period	Rudie Kusmayadi	Hadir Present	Yusuf Saadudin	Hadir Present	
			Mohammad Taufiq Budi Santoso	Hadir Present	Hana Dartiwan	Hadir Present	
19	23 Juni 2025 June 23, 2025	• Pembahasan Revisi RBB bank **bjb** Tahun 2025 – 2027 • Finalisasi *Corporate Plan* PIKK bank **bjb** Tahun 2026 – 2030 • Discussion on the Revision of Bank Business Plan (RBB) of bank **bjb** for 2025 – 2027 • Finalization of Corporate Plan of PIKK bank **bjb** for 2026 – 2030	Rudie Kusmayadi	Hadir Present	Yusuf Saadudin	Hadir Present	
			Mohammad Taufiq Budi Santoso	Hadir Present	Hana Dartiwan	Hadir Present	
20	26 Juni 2025 June 26, 2025	Finalisasi Persetujuan RBB Tahun 2025 - 2030 Finalization of Approval of Bank Business Plan (RBB) for 2025 – 2030	Rudie Kusmayadi	Hadir Present	Yusuf Saadudin	Hadir Present	
			Mohammad Taufiq Budi Santoso	Hadir Present	Hana Dartiwan	Hadir Present	
21	28 Juni 2025 June 28, 2025	Pembahasan Lanjutan Finalisasi Persetujuan RBB Tahun 2025 - 2030 Discussion on the Continuation of Finalization of Approval of Bank Business Plan (RBB) for 2025 – 2030	Rudie Kusmayadi	Hadir Present	Yusuf Saadudin	Hadir Present	
			Mohammad Taufiq Budi Santoso	Hadir Present	Hana Dartiwan	Hadir Present	
22	01 Juli 2025 July 01, 2025	Pembahasan Pelaksanaan Penerapan Pelindungan Konsumen di bank **bjb** Discussion on the Implementation of Consumer Protection in bank **bjb**	Rudie Kusmayadi	Hadir Present	Hana Dartiwan	Hadir Present	Tematik Direktur Keuangan Thematic Director of Finance
			Mohammad Taufiq Budi Santoso	Hadir Present			
23	17 Juli 2025 July 17, 2025	Rapat Pembahasan Persetujuan Kebijakan Perkreditan Bank, Rapat Pembahasan RAS Terintergrasi Meeting on the Discussion of Approval of the Bank's Credit Policy and Meeting on the Discussion of Integrated Risk Appetite Statement (RAS)	Rudie Kusmayadi	Hadir Present	Yusuf Saadudin	Hadir Present	
			Mohammad Taufiq Budi Santoso	Hadir Present	Hana Dartiwan	Hadir Present	
24	23 Juli 2025 July 23, 2025	Pembahasan Proses Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan bank **bjb** Tahun Buku 2025 Discussion on the Process of Appointment of Public Accounting Firm for Audit of bank **bjb** Financial Statements for Financial Year 2025	Rudie Kusmayadi	Hadir Present	Hana Dartiwan	Hadir Present	Tematik Direktur Keuangan Thematic Director of Finance
			Mohammad Taufiq Budi Santoso	Hadir Present			

No.	Tanggal Date	Agenda Rapat Meetings Agenda	Peserta Rapat Dewan Komisaris Participants of the Board of Commissioners' Meeting	Kehadiran Attendance	Peserta Rapat Direksi Participants of the Board of Directors' Meeting	Kehadiran Attendance	Keterangan Remarks
25	24 Juli 2025 July 24, 2025	• Pembahasan Kinerja bank **bjb** Periode Juni 2025. • Pembahasan Penyesuaian Struktur Organisasi bank **bjb** • Discussion on the Performance of bank **bjb** for June 2025 Period. • Discussion on Adjustment of Organizational Structure of bank **bjb**.	Rudie Kusmayadi	Hadir Present	Yusuf Saadudin	Hadir Present	
			Mohammad Taufiq Budi Santoso	Hadir Present	Hana Dartiwan	Hadir Present	
26	27 Agustus 2025 August 27, 2025	Pembahasan Kinerja bank **bjb** Periode Juli 2025 Discussion on the Performance of bank **bjb** for July 2025 Period	Novian Herodwijanto	Hadir Present	Yusuf Saadudin	Hadir Present	
			Herman Suryatman	Hadir Present	Hana Dartiwan	Hadir Present	
			Tomsi Tohir	Hadir Present			
			Rudie Kusmayadi	Hadir Present			
27	23 September 2025 September 23, 2025	• Pembahasan Penyesuaian Struktur Organisasi • Pembahasan Kinerja bank **bjb** Periode Agustus 2025 • Discussion on Adjustment of Organizational Structure • Discussion on the Performance of bank **bjb** for August 2025 Period	Novian Herodwijanto	Hadir Present	Yusuf Saadudin	Hadir Present	
			Herman Suryatman	Hadir Present	Hana Dartiwan	Hadir Present	
			Tomsi Tohir	Hadir Present	Nunung Suhartini	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Mulyana	Hadir Present	
					Ayi Subarna	Hadir Present	
28	09 Oktober 2025 October 09, 2025	Pembahasan *Update* Penyusunan *Corporate Plan* bank **bjb** Tahun 2026 -2030 Discussion on the Update of the Preparation of Corporate Plan of bank **bjb** for 2026 – 2030	Novian Herodwijanto	Hadir Present	Hana Dartiwan	Hadir Present	Tematik Direktur Keuangan Thematic Director of Finance
			Herman Suryatman	Hadir Present			
			Tomsi Tohir	Hadir Present			
			Rudie Kusmayadi	Hadir Present			
29	13 Oktober 2025 October 13, 2025	• Pembahasan Tindaklanjut Surat OJK Perihal Tanggapan Penundaan Tindaklanjut hasil PKK bank **bjb**. • Pembahasan Penyesuaian RAS dan *Risk Tolerance*. • Discussion on Follow-up to OJK Letter regarding Response to the Postponement of Follow-up Actions on PKK Results of bank **bjb**. • Discussion on Adjustment of Risk Appetite Statement (RAS) and Risk Tolerance.	Novian Herodwijanto	Hadir Present	Yusuf Saadudin	Hadir Present	
			Herman Suryatman	Hadir Present	Hana Dartiwan	Hadir Present	
			Tomsi Tohir	Hadir Present	Nunung Suhartini	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Mulyana	Hadir Present	
					Ayi Subarna	Hadir Present	

No.	Tanggal Date	Agenda Rapat Meetings Agenda	Peserta Rapat Dewan Komisaris Participants of the Board of Commissioners' Meeting	Kehadiran Attendance	Peserta Rapat Direksi Participants of the Board of Directors' Meeting	Kehadiran Attendance	Keterangan Remarks
30	22 Oktober 2025 October 22, 2025	*Prove of Concept* Pengadaan Kantor Akuntan Publik untuk Audit Laporan Keuangan bank **bjb** Tahun 2025 Proof of Concept for the Procurement of Public Accounting Firm for Audit of bank **bjb** Financial Statements for Financial Year 2025	Novian Herodwijanto	Hadir Present	Hana Dartiwan	Hadir Present	Tematik Direktur Keuangan Thematic Director of Finance
			Herman Suryatman	Hadir Present			
			Tomsi Tohir	Hadir Present			
			Rudie Kusmayadi	Hadir Present			
31	23 Oktober 2025 October 23, 2025	Pembahasan Kinerja bank **bjb** Periode September 2025 Discussion on the Performance of bank **bjb** for September 2025 Period	Novian Herodwijanto	Hadir Present	Yusuf Saadudin	Hadir Present	
			Herman Suryatman	Hadir Present	Hana Dartiwan	Hadir Present	
			Tomsi Tohir	Hadir Present	Nunung Suhartini	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Mulyana	Hadir Present	
					Ayi Subarna	Hadir Present	
32	12 November 2025 November 12, 2025	Pembahasan Kinerja bank **bjb** Periode Oktober 2025 Discussion on the Performance of bank **bjb** for October 2025 Period	Novian Herodwijanto	Hadir Present	Yusuf Saadudin	Hadir Present	
			Herman Suryatman	Hadir Present	Hana Dartiwan	Hadir Present	
			Tomsi Tohir	Hadir Present	Nunung Suhartini	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Mulyana	Hadir Present	
					Ayi Subarna	Hadir Present	
33	17 November 2025 November 17, 2025	• Pembahasan Persetujuan Kebijakan Pelindungan Nasabah dan Masyarakat • Pembahasan Persetujuan Kebijakan *Human Capital* • Discussion on the Approval of Customer and Public Protection Policy • Discussion on the Approval of Human Capital Policy	Novian Herodwijanto	Hadir Present	Hana Dartiwan	Hadir Present	
			Herman Suryatman	Hadir Present	Nunung Suhartini	Hadir Present	
			Tomsi Tohir	Hadir Present	Mulyana	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Ayi Subarna	Hadir Present	
34	17 November 2025 November 17, 2025	• Pembahasan Persetujuan *Recovery Plan* • Pembahasan Persetujuan RAKB bank **bjb** • Discussion on the Approval of Recovery Plan • Discussion on the Approval of Sustainable Finance Action Plan (RAKB) of bank **bjb**	Novian Herodwijanto	Hadir Present	Hana Dartiwan	Hadir Present	
			Herman Suryatman	Hadir Present	Nunung Suhartini	Hadir Present	
			Tomsi Tohir	Hadir Present	Mulyana	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Ayi Subarna	Hadir Present	

No.	Tanggal Date	Agenda Rapat Meetings Agenda	Peserta Rapat Dewan Komisaris Participants of the Board of Commissioners' Meeting	Kehadiran Attendance	Peserta Rapat Direksi Participants of the Board of Directors' Meeting	Kehadiran Attendance	Keterangan Remarks
35	18 November 2025 November 18, 2025	• Pembahasan *Corporate Plan* PIKK dan *Corporate Plan* bank **bjb** • Pembahasan Persetujuan RBB bank **bjb** Tahun 2026 - 2028 • Discussion on Corporate Plan of PIKK and Corporate Plan of bank **bjb** • Discussion on the Approval of Bank Business Plan (RBB) of bank **bjb** for 2026–2028	Novian Herodwijanto	Hadir Present	Hana Dartiwan	Hadir Present	
			Herman Suryatman	Hadir Present	Nunung Suhartini	Hadir Present	
			Tomsi Tohir	Hadir Present	Mulyana	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Ayi Subarna	Hadir Present	
36	25 November 2025 November 25, 2025	Permohonan Pengajuan Kredit Credit Proposal Request	Novian Herodwijanto	Hadir Present	Ayi Subarna	Hadir Present	Tematik Direktur Bidang Thematic Area Director
			Herman Suryatman	Hadir Present			
			Tomsi Tohir	Hadir Present			
			Rudie Kusmayadi	Hadir Present			
37	26 November 2025 November 26, 2025	Pembahasan Kembali *Corporate Plan* PIKK, *Corporate Plan* bank **bjb** dan RBB bank **bjb** Tahun 2026 - 2028 Discussion on the Review of Corporate Plan of PIKK, Corporate Plan of bank **bjb**, and Bank Business Plan (RBB) of bank **bjb** for 2026–2028	Novian Herodwijanto	Hadir Present	Hana Dartiwan	Hadir Present	
			Herman Suryatman	Hadir Present	Nunung Suhartini	Hadir Present	
			Tomsi Tohir	Hadir Present	Mulyana	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Ayi Subarna	Hadir Present	
38	03 Desember 2025 December 03, 2025	Rapat Persiapan Pelaksanaan RUPS LB 2025 Meeting for Preparation of Extraordinary GMS 2025	Novian Herodwijanto	Hadir Present	Hana Dartiwan	Hadir Present	
			Herman Suryatman	Hadir Present	Nunung Suhartini	Hadir Present	
			Tomsi Tohir	Hadir Present	Mulyana	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Ayi Subarna	Hadir Present	
39	10 Desember 2025 December 10, 2025	Rapat Kinerja bank **bjb** November 2025 Meeting on the Performance of bank **bjb** for November 2025	Novian Herodwijanto	Hadir Present	Hana Dartiwan	Hadir Present	
			Herman Suryatman	Hadir Present	Nunung Suhartini	Hadir Present	
			Tomsi Tohir	Hadir Present	Mulyana	Hadir Present	
			Rudie Kusmayadi	Hadir Present	Ayi Subarna	Hadir Present	
40	23 Desember 2025 December 23, 2025	Pembahasan Tindaklanjut Hasil *Exit Meeting* OJK Discussion on Follow-up of OJK Exit Meeting Results	Novian Herodwijanto	Hadir Present	Hana Dartiwan	Hadir Present	Tematik Direktur Bidang Thematic Area Director
			Herman Suryatman	Hadir Present	Mulyana	Hadir Present	
			Tomsi Tohir	Hadir Present			
			Rudie Kusmayadi	Hadir Present			

Selain mengikuti rapat gabungan Dewan Komisaris mengundang Direksi, Dewan Komisaris juga mengikuti rapat gabungan Direksi mengundang Dewan Komisaris. Agenda dan peserta rapat gabungan Direksi mengundang Dewan Komisaris tersaji pada bagian Rapat Direksi pada Bab Tata Kelola Perusahaan dalam Laporan tahunan ini.

In addition to attending meetings of the Board of Commissioners inviting the Directors, the Board of Commissioners also attends meetings of the Directors inviting the Board of Commissioners. The agenda and participants of the meeting of the Board of Directors inviting the Board of Commissioners are presented in the Board of Directors Meeting section in the Corporate Governance Chapter of this annual report.

Frekuensi dan Kehadiran Rapat

Frequency and Attendance of Meeting

Tabel Frekuensi dan Kehadiran Rapat Dewan Komisaris
Table of Frequency and Attendance of Board of Commissioners' Meetings

Nama Name	Jabatan Position	Rapat Dewan Komisaris Board of Commissioners Meeting			Rapat Gabungan Dewan Komisaris dengan Direksi Joint Meeting of the Board of Commissioners and Directors			RUPS GMS		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Numbers of meeting	Jumlah Kehadiran Total Attendance	Persentase Percentage	Jumlah Rapat Numbers of meeting	Jumlah Kehadiran Total Attendance	Persentase Percentage	Jumlah Rapat Numbers of meeting	Jumlah Kehadiran Total Attendance	Persentase Percentage
Taswin Zakaria*	Komisaris Utama Independen Independent President Commissioner	5	4	80%	15	13	87%	1	1	100%
Diding Sakri*	Komisaris Independen Independent Commissioner	5	5	100%	15	15	100%	1	1	100%
Novian Herodwijanto**	Komisaris Independen Independent Commissioner	17	17	100%	15	15	100%	1	1	100%
Tomsi Tohir	Komisaris Commissioner	36	33	92%	40	34	85%	2	2	100%
Rudie Kusmayadi	Komisaris Commissioner	36	34	94%	40	40	100%	2	2	100%
Mohammad Taufiq Budi Santoso*	Komisaris Commissioner	5	5	100%	15	15	100%	1	1	100%
Hilman Purakusumah*	Komisaris Independen Independent Commissioner	5	5	100%	15	15	100%	1	1	100%
Herman Suryatman**	Komisaris Commissioner	17	16	94%	15	15	100%	1	1	100%

*Berhenti menjabat sejak 16 April 2025. / Stopped serving since April 16, 2025.
**Diangkat berdasarkan RUPST tanggal 16 April 2025. / Appointed based on the Annual GMS dated April 16, 2025.

Pelatihan dan/atau Peningkatan Kompetensi Anggota Dewan Komisaris

Kebijakan diseluruh level organisasi bank **bjb**, setiap pegawai memiliki kesempatan yang setara dalam proses pengembangan karir sesuai dengan kinerja, kompetensi, pengalaman dan kriteria lainnya yang ditetapkan serta kesempatan dalam mendapatkan pendidikan dan pelatihan. Hal ini sesuai dengan kebijakan terkait pengembangan kompetensi karyawan yang tertuang dalam Surat Keputusan Direksi No. 0001/SK-DIR/ET/2017 tanggal 09 Februari 2017 tentang Pedoman Pengelolaan Pendidikan. Dewan Komisaris wajib meningkatkan kompetensi dengan mengikuti pelatihan ataupun seminar. Adapun ketentuan pengelolaan Sertifikasi Manajemen Risiko tertuang dalam Surat Edaran Nomor 007/SE/DIR-ET/2017 tanggal 10 Februari 2017 perihal Sertifikasi Manajemen Risiko.

Adapun pelatihan dan/atau peningkatan kompetensi Dewan Komisaris selama tahun 2025 adalah sebagai berikut.

Training and/or Increasing The Competence of Members of The Board Of Commissioners

The Company has established policies across all organizational levels of bank **bjb**, ensuring that every employee has equal opportunities in the career development process based on performance, competencies, experience, and other established criteria, as well as equal access to education and training. This is in accordance with the policy on employee competency development as stipulated in Board of Directors Decree No. 0001/SK-DIR/ET/2017 dated February 9, 2017 concerning Guidelines for Education Management. Board of Commissioners are required to enhance their competencies by participating in training programs and seminars. The provisions on Risk Management Certification are set forth in Circular Letter No. 007/SE/DIR-ET/2017 dated February 10, 2017 concerning Risk Management Certification.

The training and/or competency improvement for the Board of Commissioners during 2025 are as follows.

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Type of Training and Materials for Competency Development /Training	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Taswin Zakaria*	Komisaris Utama Independen Independent President Commissioner	-	-	-
Diding Sakri*	Komisaris Independen Independent Commissioner	-	-	-
Novian Herodwijanto**	Komisaris Independen Independent Commissioner	*Progress* dan Tantangan *Roadmap* Penguatan BPD 2024-2027 bagi BPD Se-Indonesia dan Penjelasan Panduan Tata Kelola Kecerdasan Artifisial Perbankan Indonesia Progress and Challenges of the 2024–2027 BPD Strengthening Roadmap for Regional Development Banks Across Indonesia and Explanation of the Governance Guidelines for Artificial Intelligence in Indonesian Banking	Yogyakarta, 20 Agustus 2025 Yogyakarta, August 20, 2025	ASBANDA (Asosiasi Bank Pembangunan Daerah)
		Executive Program for Board of Commissioners BPD	Bali, 16 Oktober 2025 Bali, October 16, 2025	LPPI (Lembaga Pengembangan Perbankan Indonesia)
		Seminar The 9th Indonesia *Risk Management Outlook* Tahun 2026 *Navigating Banking Business Amid Economic Landscape Turmoil* Seminar The 9th Indonesia Risk Management Outlook 2026: Navigating Banking Business Amid Economic Landscape Turmoil	Jakarta, 13 November 2025 Jakarta, November 13, 2025	LPPI (Lembaga Pengembangan Perbankan Indonesia)
Tomsi Tohir	Komisaris Commissioner	*Refreshment*/Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 6 Pejabat Eksekutif & Pegawai Bank **bjb** Refreshment/Maintenance of Risk Management Certification Level 6 for Executive Officers and Employees of bank **bjb**	Online, 23 Mei 2025 Online, May 23, 2025	Banker Association for Risk Management (BARA)
		Executive Program for Board of Commissioners BPD	Bali, 16 Oktober 2025 Bali, October 16, 2025	LPPI (Lembaga Pengembangan Perbankan Indonesia)

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Materials for Competency Development /Training	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Rudie Kusmayadi	Komisaris Commissioner	*Refreshment*/Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 6 Pejabat Eksekutif & Pegawai Bank **bjb** Refreshment/Maintenance of Risk Management Certification Level 6 for Executive Officers and Employees of bank **bjb**	Online, 23 Mei 2025 Online, May 23, 2025	Banker Association for Risk Management (BARA)
		Seminar Nasional FKDK BPDSI Wilayah Tengah National Seminar of FKDK BPDSI Central Region	Surabaya, 9 Juli 2025 Surabaya, July 9, 2025	FKDK/P (Forum Komunikasi Dewan Komisaris / Pengawas)
		Economic Outlook 2025 (Semester II) dan 2026 Sinkronisasi Keberlanjutan Prospek Bisnis terhadap Aspek Ekonomi Makro-Mikro Economic Outlook 2025 (Semester II) and 2026: Synchronization of Business Prospect Sustainability with Macro and Micro Economic Aspects	Jakarta, 7 Agustus 2025 Jakarta, August 7, 2025	Rintisan Manajemen Gagas
		Progress dan Tantangan Roadmap Penguatan BPD 2024-2027 bagi BPD Se-Indonesia dan Penjelasan Panduan Tata Kelola Kecerdasan Artifisial Perbankan Indonesia Progress and Challenges of the 2024–2027 BPD Strengthening Roadmap for Regional Development Banks Across Indonesia and Explanation of the Governance Guidelines for Artificial Intelligence in Indonesian Banking	Yogyakarta, 21 Agustus 2025 Yogyakarta, August 21, 2025	ASBANDA (Asosiasi Bank Pembangunan Daerah)
		Executive Program for Board of Commissioners BPD (*Refreshment* Manajemen Risiko Kualifikasi 6)	Bali, 16 Oktober 2025 Bali, October 16, 2025	LPPI (Lembaga Pengembangan Perbankan Indonesia)
		Seminar The 9th Indonesia *Risk Management Outlook* Tahun 2026 *Navigating Banking Business Amid Economic Landscape Turmoil* Seminar The 9th Indonesia Risk Management Outlook 2026: Navigating Banking Business Amid Economic Landscape Turmoil	Jakarta, 13 November 2025 Jakarta, November 13, 2025	LPPI (Lembaga Pengembangan Perbankan Indonesia)
Mohammad Taufiq Budi Santoso*	Komisaris Commissioner	-	-	-
Hilman Purakusumah*	Komisaris Independen Independent Commissioner	-	-	-
Herman Suryatman**	Komisaris Commissioner	*Executive Program for Board of Commissioners* BPD	Bali, 16 Oktober 2025 Bali, October 16, 2025	LPPI (Lembaga Pengembangan Perbankan Indonesia)
		Seminar The 9th Indonesia *Risk Management Outlook* Tahun 2026 *Navigating Banking Business Amid Economic Landscape Turmoil* Seminar The 9th Indonesia Risk Management Outlook 2026: Navigating Banking Business Amid Economic Landscape Turmoil	Jakarta, 13 November 2025	LPPI (Lembaga Pengembangan Perbankan Indonesia)

*Berhenti menjabat sejak 16 April 2025. / Stopped serving since April 16, 2025.
**Diangkat berdasarkan RUPST tanggal 16 April 2025. / Appointed based on the Annual GMS dated April 16, 2025.

Program Orientasi Bagi Komisaris Baru

Program pengenalan Dewan Komisaris dilaksanakan bagi anggota Dewan Komisaris yang baru diangkat oleh RUPS untuk mendapat informasi mengenai Perusahaan di dalam

Orientation Program for New Commissioners

The Board of Commissioners induction program is carried out for members of the Board of Commissioners whom the GMS has just appointed to obtain information about the Company

mendukung pelaksanaan tugas dan tanggung jawabnya yang dilaksanakan pada internal Dewan Komisaris.

bank **bjb** telah melaksanakan program orientasi (*induction program*) bagi Dewan Komisaris yang baru diangkat dengan tujuan untuk memberikan gambaran atas kegiatan bisnis, rencana Perseroan kedepan, panduan kerja dan lainnya yang menjadi tanggung jawab pengurus dengan dokumen sebagai berikut:

1. *Annual Report* bank **bjb** Tahun 2024.
2. Arahan Strategi Direksi Tahunan Tahun 2025.
3. Rencana Aksi Keuangan Berkelanjutan Tahun 2024.
4. Laporan Keberlanjutan Tahun 2024.
5. RBB bank **bjb** Tahun 2024 – 2026.
6. RBB Revisi bank **bjb** Tahun 2024 – 2026.
7. Kebijakan Tata Kelola Bank.
8. Ketentuan bank **bjb** pada level Kebijakan, yaitu:
    a. Kebijakan Akuntansi;
    b. Kebijakan APU PPT;
    c. Kebijakan Audit Internal;
    d. Kebijakan *Business Continuity Management*;
    e. Kebijakan Corporate Secretary;
    f. Kebijakan *Change Management Office*;
    g. Kebijakan Dana dan Jasa;
    h. Kebijakan Hukum;
    i. Kebijakan *Human Capital*;
    j. Kebijakan Kepatuhan;
    k. Kebijakan Keuangan Berkelanjutan;
    l. Kebijakan Manajemen Risiko;
    m. Kebijakan Operasional;
    n. Kebijakan Pendidikan dan Pelatihan;
    o. Kebijakan Pengelolaan Penyertaan Modal, Divestasi dan Konglomerasi Keuangan;
    p. Kebijakan Perkreditan Bank;
    q. Kebijakan Perlindungan Nasabah;
    r. Kebijakan Sistem Pengendalian Intern;
    s. Kebijakan Tata Kelola Bank;
    t. Kebijakan Tata Tertib Kerja Direksi;
    u. Kebijakan Teknologi Informasi;
    v. Kebijakan Tresuri.

Program orientasi bagi anggota Komisaris baru di tahun 2025 telah dilaksanakan kepada Sdr. Novian Herodwijanto dan Sdr. Herman Suryatman yang telah diangkat berdasarkan salah satu hasil Keputusan Rapat Umum Pemegang Saham (RUPS) Tahunan Tahun Buku 2024 pada tanggal 16 April 2025.

Keputusan dan Pelaksanaan Tugas Dewan Komisaris

Dewan Komisaris bank **bjb** proaktif dalam melakukan pengawasan terhadap kinerja Direksi dan memberikan saran kepada Direksi. Bentuk pengawasan yang dilakukan Dewan

in order to support the implementation of their duties and responsibilities, which are carried out internally by the Board of Commissioner.

bank **bjb** has conducted an induction program for the newly appointed Board of Commissioners. The program aims to provide an overview of business activities, the Company's future plans, work guidelines and others that are the responsibility of the Management which can be in the following documents, including:

1. Bank **bjb**'s Annual Report Year 2024.
2. Annual Board of Directors' Strategy Direction Year 2025.
3. Sustainable Finance Action Plan Year 2024.
4. Sustainability Report 2024.
5. Bank **bjb**'s Business Plan (RBB) Years 2024 - 2026.
6. Bank **bjb**'s Revised Business Plan (RBB) Years 2024 – 2026
7. Bank Governance Policy.
8. Provisions of bank **bjb** in the policy level, are as follow:
    a. Accounting Policy;
    b. AML CFT Policy;
    c. Internal Audit Policy;
    d. Business Continuity Management Policy;
    e. Corporate Secretary Policy;
    f. Change Management Office Policy;
    g. Fund and Service Policy;
    h. Legal Policy;
    i. Human Capital Policy;
    j. Compliance Policy;
    k. Sustainable Finance Policy;
    l. Risk Management Policy;
    m. Operational Policy;
    n. Education and Training Policy;
    o. Equity Participation Management, Divestment and Financial Conglomeration Policy;
    p. Bank Credit Policy;
    q. Customer Protection Policy;
    r. Internal Control System Policy;
    s. Bank Governance Policy;
    t. Board of Directors Work Procedure Policy;
    u. Information Technology Policy;
    v. Treasury Policy.

The orientation program for new members of the Board of Commissioners in 2025 has been conducted for Mr. Novian Herodwijanto and Mr. Herman Suryatman, who were appointed based on one of the resolutions of the Annual General Meeting of Shareholders (GMS) for Financial Year 2024 dated April 16, 2025.

Decision and Implementation of The Board of Commissioners' Tasks

bank **bjb**'s Board of Commissioners was proactive in supervising the performance of the Board of Directors and providing advice to the Board of Directors. The form of supervision carried out

Komisaris tentunya mengacu pada Anggaran Dasar Bank, ketentuan internal, POJK dan peraturan perundang–undangan yang berlaku.

Sebagai upaya di dalam menjalankan tugas dan tanggung jawabnya, selama tahun 2025 Dewan Komisaris telah melaksanakan hal-hal sebagai berikut:

1. Melakukan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi termasuk pengawasan terhadap:
   a. Perumusan dan pelaksanaan Rencana Bisnis Bank;
   b. Evaluasi pencapaian kinerja bulanan;
   c. Ketentuan Anggaran Dasar dan Keputusan RUPS;
   d. Peraturan perundang–undangan, untuk kepentingan Bank dan sesuai dengan maksud dan tujuan bisnis Bank.
2. Melakukan tugas yang secara khusus diberikan kepadanya menurut Anggaran Dasar, peraturan perundang–undangan dan/atau keputusan RUPS, diantaranya adalah:
   a. Memantau dan melaporkan pelaksanaan *action plan* Tata Kelola Perusahaan (*Good Corporate Governance*);
   b. Mengawasi dan memberikan nasihat kepada Direksi dalam menjalankan kegiatan bisnis Bank (kebijakan kepengurusan oleh Direksi);
   c. Mengawasi efektivitas penerapan GCG pada setiap tingkatan dan jenjang organisasi Bank;
   d. Mengawasi pelaksanaan Manajemen Risiko;
   e. Memantau dan mengevaluasi kinerja Direksi;
   f. Memantau kepatuhan Bank terhadap peraturan OJK, Bank Indonesia dan peraturan perundang–undangan yang berlaku serta komitmen kepada Bank Indonesia, Otoritas Jasa Keuangan dan pihak-pihak lainnya;
   g. Mengawasi dan memberikan nasihat terkait pelaksanaan program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM);
   h. Mengarahkan, memantau, dan mengevaluasi pelaksanaan Rencana Bisnis Bank (RBB).
3. Menyusun pembagian tugas diantara anggota Dewan Komisaris sesuai dengan keahlian dan pengalaman masing-masing anggota Dewan Komisaris.
   a. Menyusun program kerja dan target kinerja Dewan Komisaris setiap tahun serta mekanisme *review* terhadap kinerja Dewan Komisaris;
   b. Mempertanggungjawabkan pelaksanaan tugas Dewan Komisaris kepada RUPS;
   c. Meneliti dan menelaah laporan berkala dan Laporan Tahunan yang disiapkan Direksi, termasuk laporan hasil audit internal Bank;

by the Board of Commissioners certainly referred to the Bank's Articles of Association, internal regulations, OJK regulation and applicable laws and regulations.

As an effort in carrying out its duties and responsibilities, during 2025 the Board of Commissioners carried out the following:

1. Conduct oversight of the implementation of the duties and responsibilities of the Board of Directors, including oversight of:
   a. The formulation and implementation of the Bank Business Plan;
   b. Evaluation of monthly performance achievements;
   c. Compliance with the Articles of Association and GMS resolutions;
   d. Compliance with prevailing laws and regulations, in the interest of the Bank and in line with the Bank's objectives and business purposes.
2. Perform duties specifically assigned in accordance with the Articles of Association, prevailing laws and regulations, and/or GMS resolutions, including:
   a. Monitor and report the implementation of the Good Corporate Governance (GCG) action plan;
   b. Supervise and provide advice to the Board of Directors in conducting the Bank's business activities (management policies by the Board of Directors);
   c. Oversee the effectiveness of GCG implementation at all levels and tiers of the Bank's organization;
   d. Oversee the implementation of Risk Management;
   e. Monitor and evaluate the performance of the Board of Directors;
   f. Monitor the Bank's compliance with OJK regulations, Bank Indonesia regulations, prevailing laws and regulations, as well as commitments to Bank Indonesia, the Financial Services Authority, and other relevant parties.
   g. Oversee and provide advice on the implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML, CTF, and CPF) programs;
   h. Direct, monitor, and evaluate the implementation of the Bank Business Plan (RBB).
3. Establish the distribution of duties among members of the Board of Commissioners in accordance with their respective expertise and experience.
   a. Prepare the annual work program and performance targets of the Board of Commissioners, as well as the review mechanism of the Board of Commissioners' performance;
   b. Be accountable for the performance of the Board of Commissioners' duties to the GMS;
   c. Review and examine periodic reports and the Annual Report prepared by the Board of Directors, including the Bank's internal audit reports;

d. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Internal Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan, Bank Indonesia dan/atau hasil pengawasan otoritas lain yang berwenang;
e. Memastikan bahwa komite yang telah dibentuk telah menjalankan tugasnya secara efektif;
f. Melaksanakan *review* atas struktur organisasi.
g. Melaksanakan *review* atas KPI Direksi.

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2025, Dewan Komisaris telah mengeluarkan beberapa keputusan dan persetujuan, antara lain:

1. Dalam pelaksanaan tugas dan fungsi Dewan Komisaris melakukan pembidangan tugas yang ditetapkan dengan Surat Keputusan Dewan Komisaris sebagai berikut:

    a. Surat Keputusan Dewan Komisaris nomor 1/SK/DKO/2025 tanggal 26 Februari 2025 Tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite;
    b. Surat Keputusan Dewan Komisaris nomor 2/SK/DKO/2025 tanggal 24 April 2025 Tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite;
    c. Surat Keputusan Dewan Komisaris nomor 3/SK/DKO/2025 tanggal 12 Agustus 2025 Tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite;
    d. Surat Keputusan Dewan Komisaris nomor 6/SK/DKO/2025 tanggal 11 Desember 2025 Tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite.
2. Dewan Komisaris telah melakukan review terhadap Pedoman dan Tata Tertib Kerja Komite di Dewan Komisaris sesuai dengan ketentuan yang berlaku yang ditetapkan melalui Surat Keputusan Dewan Komisaris sebagai berikut:

    a. Surat Keputusan Dewan Komisaris nomor 4/SK/DKO/2025 tanggal 28 Agustus 2025 Tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko;
    b. Surat Keputusan Dewan Komisaris nomor 5/SK/DKO/2025 tanggal 11 September 2025 Tentang Pedoman dan Tata Tertib Kerja Komite Audit.
3. Memberikan persetujuan terhadap penyediaan dana kepada pihak terkait diantaranya:
    a. Persetujuan Pemberian Fasilitas Kredit Kepada Pihak Terkait;
    b. Persetujuan Restrukturisasi Kredit Pihak Terkait;
    c. Persetujuan Fasilitas Kartu Kredit Indonesia (KKI);
    d. Persetujuan Kredit Pihak Terkait;
    e. Persetujuan Kredit Pihak Terkait;
    f. Persetujuan Kredit Pihak Terkait;

d. Ensure that the Board of Directors has followed up on audit findings and recommendations from the Bank's Internal Audit Unit, external auditors, results of supervision by the Financial Services Authority, Bank Indonesia, and/or other relevant supervisory authorities;
e. Ensure that established committees have performed their duties effectively;
f. Conduct a review of the organizational structure;
g. Conduct a review of the Board of Directors' KPIs.

As part of the implementation of its duties and responsibilities, the Board of Commissioners continues to strive to promote increasingly effective oversight. During 2025, the Board of Commissioners issued several decisions and approvals, among others:

1. In carrying out its duties and functions, the Board of Commissioners established the distribution of duties as stipulated in the following Decrees of the Board of Commissioners:
    a. Board of Commissioners Decree No. 1/SK/DKO/2025 dated February 26, 2025 concerning the Distribution of Duties and Implementation of Activities of the Board of Commissioners and Committees;
    b. Board of Commissioners Decree No. 2/SK/DKO/2025 dated April 24, 2025 concerning the Distribution of Duties and Implementation of Activities of the Board of Commissioners and Committees;
    c. Board of Commissioners Decree No. 3/SK/DKO/2025 dated August 12, 2025 concerning the Distribution of Duties and Implementation of Activities of the Board of Commissioners and Committees;
    d. Board of Commissioners Decree No. 6/SK/DKO/2025 dated December 11, 2025 concerning the Distribution of Duties and Implementation of Activities of the Board of Commissioners and Committees.
2. The Board of Commissioners conducted a review of the Guidelines and Code of Conduct of Committees under the Board of Commissioners in accordance with prevailing regulations, as stipulated in the following Decrees of the Board of Commissioners:
    a. Board of Commissioners Decree No. 4/SK/DKO/2025 dated August 28, 2025 concerning the Guidelines and Code of Conduct of the Risk Monitoring Committee;
    b. Board of Commissioners Decree No. 5/SK/DKO/2025 dated September 11, 2025 concerning the Guidelines and Code of Conduct of the Audit Committee.
3. Provided approval for the provision of funds to related parties, including:
    a. Approval for the Provision of Credit Facility to Related Party;
    b. Approval for Credit Restructuring of Related Party;
    c. Approval for Indonesia Credit Card Facility (KKI);
    d. Approval for Credit to Related Party;
    e. Approval for Credit to Related Party on behalf;
    f. Approval for Credit to Related Party;

4. Persetujuan Penyesuaian RBB bank **bjb** Tahun 2025 – 2027.
5. Persetujuan Revisi RBB bank **bjb** Tahun 2025 – 2027.
6. Persetujuan Penyesuaian Struktur Organisasi bank **bjb.**
7. Persetujuan terhadap *Recovery Plan* bank **bjb** Tahun 2025.
8. Persetujuan RBB bank **bjb** Tahun 2026 – 2028.
9. Persetujuan Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2026.
10. Persetujuan *Corporate Plan* bank **bjb** Tahun 2026 – 2030.
11. Persetujuan *Corporate Plan* Perusahaan Induk Konglomerasi Keuangan Tahun 2026 – 2030.
12. Persetujuan *Risk Appetite dan Risk Tolerance* Terintegrasi Tahun 2025.
13. Penunjukan Kantor Akuntan Publik berdasarkan rekomendasi Komite Audit:
    a. Penunjukan Kantor Akuntan Publik dalam rangka Audit terhadap Laporan Pengelolaan Dana *Corporate Social Responsibility (CSR)* tahun 2024;
    b. Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan bank **bjb** Tahun Buku 2025.
14. Melakukan evaluasi bersama Komite Audit atas pelaksanaan Audit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan (RSM) atas Audit Laporan Keuangan bank **bjb** Tahun Buku 2024.
15. Persetujuan terhadap Kebijakan bank diantaranya adalah:
    a. Persetujuan Terhadap Kebijakan Manajemen Risiko;
    b. Persetujuan Kebijakan Perkreditan Bank;
    c. Persetujuan Kebijakan *Human Capital*;
    d. Persetujuan Kebijakan Pelindungan Konsumen dan Masyarakat.

Penilaian Kinerja Direksi dan Dewan Komisaris

Penilaian Kinerja Dewan Komisaris dan Direksi untuk tahun 2025 sesuai dengan Peraturan Otoritas Jasa Keuangan nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dilakukan oleh Dewan Komisaris yang dibantu oleh Komite Nominasi dan Remunerasi kemudian disampaikan pada RUPS melalui laporan tugas pengawasan Dewan Komisaris dalam Laporan Tahunan Perseroan.

Penilaian Kinerja Direksi

Penilaian kinerja Direksi baik secara kolegial maupun individu dilakukan setiap tahun oleh Dewan Komisaris dan disampaikan ke Pemegang Saham berdasarkan parameter-parameter sesuai dengan ketentuan yang berlaku.

4. Approval of the Adjustment of the Bank Business Plan (RBB) of bank **bjb** for 2025–2027.
5. Approval of the Revision of the Bank Business Plan (RBB) of bank **bjb** for 2025–2027.
6. Approval of the Adjustment of the Organizational Structure of bank **bjb**.
7. Approval of the Recovery Plan of bank **bjb** for 2025.
8. Approval of the Bank Business Plan (RBB) of bank **bjb** for 2026–2028.
9. Approval of the Sustainable Finance Action Plan (RAKB) for 2026.
10. Approval of the Corporate Plan of bank **bjb** for 2026–2030.
11. Approval of the Corporate Plan of the Financial Conglomeration Holding Company for 2026–2030.
12. Approval of the Integrated Risk Appetite and Risk Tolerance for 2025.
13. Appointment of Public Accounting Firm based on the recommendation of the Audit Committee:
    a. Appointment of a Public Accounting Firm for the audit of the Corporate Social Responsibility (CSR) Fund Management Report for 2024;
    b. Appointment of a Public Accounting Firm for the audit of bank **bjb** Financial Statements for Financial Year 2025.
14. Conducted an evaluation together with the Audit Committee on the audit performed by Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar dan Rekan (RSM) on the audit of bank **bjb** Financial Statements for Financial Year 2024.
15. Approval of the Bank's policies, including:
    a. Approval of Risk Management Policy;
    b. Approval of the Bank's Credit Policy;
    c. Approval of Human Capital Policy;
    d. Approval of Customer and Public Protection Policy.

Performance Assessment of The Directors and Board of Commissioners

Performance appraisal of the Board of Commissioners and Directors for 2024 in accordance with OJK Regulation number 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for commercial banks was carried out by the Board of Commissioners assisted by the Nomination and Remuneration Committee then submitted to the GMS through a report the supervisory duties of the Board of Commissioners in the Company's Annual Report.

Performance Assessment of The Directors

The performance assessment of the Board of Directors, both collegially and individually, is carried out annually by the Board of Commissioners and submitted to Shareholders based on parameters in accordance with applicable provisions.

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DIREKSI

1. Penilaian kinerja Direksi dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
2. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.
3. Mekanisme dan Indikator penilaian kinerja Direksi diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi

Hasil penilaian Direksi yang dilakukan oleh Dewan Komisaris, tersebut disampaikan kepada Pemegang Saham, untuk diputuskan di dalam Rapat Umum Pemegang Saham Tahunan.

KRITERIA EVALUASI KINERJA DIREKSI

Kinerja Direksi secara kolegial berdasarkan pencapaian target Bank sesuai rencana Korporasi dan Rencana Bisnis. sedangkan Kriteria atas penilaian kinerja Direksi secara individu antara lain pencapaian target dan anggaran yang telah ditetapkan pada awal tahun anggaran, Pengetahuan dan pemahaman anggota Direksi atas nilai-nilai, misi, rencana strategis serta rencana usaha Bank, partisipasi Direksi dalam rapat dan lainnya.

PIHAK YANG MELAKUKAN PENILAIAN

Pihak yang melakukan penilaian atas kinerja Direksi adalah Dewan Komisaris dan disampaikan ke Pemegang Saham dalam Rapat Umum Pemegang Saham Tahunan.

HASIL PENILAIAN KINERJA DIREKSI

Atas pelaksanaan tugas kepengurusan Perseroan oleh Direksi, RUPS dan Dewan Komisaris memutuskan bahwa Direksi telah melaksanakan tugasnya dengan baik. Hasil penilaian kinerja Direksi secara kolektif kolegial pada tahun 2025 dinilai baik dengan pencapaian nilai sebesar 100%.

Penilaian Kinerja Dewan Komisaris

Penilaian kinerja Dewan Komisaris dilakukan secara *self assessment* yang dibantu oleh Komite Nominasi dan Remunerasi dan kemudian disampaikan pada RUPS melalui Laporan tugas pengawasan Dewan Komisaris dalam Laporan Tahunan Perseroan. Berdasarkan laporan tersebut RUPS memberikan pembebasan sepenuhnya terhadap pertanggungjawaban

PROCEDURES FOR THE IMPLEMENTATION OF THE PERFORMANCE OF THE DIRECTORS

1. Performance appraisal of the Directors are carried out 1 (one) time in a year at the end of each financial year, both collectively, collegial and individual.
2. Performance appraisal is the basis for consideration in the provision of remuneration, especially tantiem..
3. Mechanisms and indicators for evaluating the performance of the Directors are regulated in the Nomination and Remuneration Committee Guidelines and Work Procedures.

The results of the evaluation of the Board of Directors conducted by the Board of Commissioners are reported to the Shareholders, to be decided at the Annual General Meeting of Shareholder.

EVALUATION CRITERIA OF THE DIRECTORS PERFORMANCE

The performance of the Board of Directors are collegial based on achieving the Bank's targets in accordance with the Corporate Plan and Business Plan. Meanwhile, the criteria for evaluating individual Directors' performance include achievement of targets and budgets that have been set at the beginning of the fiscal year, knowledge and understanding of Board of Directors members' values, mission, strategic plans and business plans of the Bank, Directors' participation in meetings and others.

PARTIES THAT CONDUCT THE ASSESSMENT

The parties that assess the performance of the Board of Directors are the Board of Commissioners and submitted to the Shareholders at the Annual General Meeting of Shareholders.

RESULTS OF THE DIRECTORS 'PERFORMANCE ASSESSMENT

For the implementation of the management of the Company by the Directors, the GMS and the Board of Commissioners decide that the Directors have carried out their duties properly. The results of the collegial collective performance assessment of the Board of Directors in 2025 are considered good with a score of 100%.

Board of Commissioners Performance Assessment

The performance evaluation of the Board of Commissioners is conducted through a self-assessment, supported by the Nomination and Remuneration Committee, and subsequently submitted to the General Meeting of Shareholders through the Board of Commissioners' supervisory report in the Company's Annual Report. Based on this report, the GMS provided full

(*acquit et decharge*) Dewan Komisaris atas tugas pengawasan yang dilakukan sepanjang tahun buku 2025.

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DEWAN KOMISARIS

1. Penilaian kinerja Dewan Komisaris dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
2. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.
3. Mekanisme dan Indikator penilaian kinerja Dewan Komisaris diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

KRITERIA EVALUASI KINERJA DEWAN KOMISARIS

Kinerja Dewan Komisaris yang dilakukan secara *self assessment* dilaporkan kepada Pemegang Saham melalui RUPS dinilai berdasarkan kriteria-kriteria yang berhubungan dengan pelaksanaan tugas dan tanggung jawab Dewan Komisaris baik secara kolegial maupun individual yang mencakup aspek struktur, operasional, pengarahan, pengawasan dan pelaporan serta pencapaian realisasi Program Kerja/Rencana Kerja Tahunan Dewan Komisaris tahun 2025.

PIHAK YANG MELAKUKAN PENILAIAN

Penilaian kinerja Dewan Komisaris dilakukan secara *self assessment* yang dibantu oleh Komite Nominasi dan Remunerasi dan kemudian disampaikan pada RUPS dalam RUPS.

HASIL PENILAIAN KINERJA DEWAN KOMISARIS

Dewan Komisaris telah menyusun dan melaksanakan program kerja Dewan Komisaris tahun 2025 dengan memperhatikan tugas, wewenang dan kewajiban Dewan Komisaris dalam hal pengawasan Perseroan sesuai dengan peraturan dan perundang-undangan yang berlaku. Hasil penilaian kinerja Dewan Komisaris secara kolektif kolegial pada tahun 2025 dinilai baik dengan pencapaian nilai sebesar 100%.

Penilaian Kinerja Komite di Bawah Dewan Komisaris dan Dasar Penilaiannya

Dalam rangka meningkatkan peran Dewan Komisaris dalam menjalankan fungsi pengawasan, Dewan Komisaris telah membentuk 4 (empat) komite yaitu:

release of the Board of Commissioners' accountability (acquit et decharge) for the supervisory duties carried out throughout the 2025 financial year.

PROCEDURES FOR THE IMPLEMENTATION OF THE PERFORMANCE OF THE BOARD OF COMMISSIONERS

1. Assessment of the performance of the Board of Commissioners is conducted 1 (once) a year at the end of each financial year, both collectively and individually.
2. Performance appraisal became the basis for consideration in providing remuneration, especially bonuses
3. Mechanism and performance assessment indicators for the Board of Commissioners were regulated in the Nomination and Remuneration Committee Charter.

EVALUATION CRITERIA OF THE BOARD OF COMMISSIONER PERFORMANCE

The performance of the Board of Commissioners, which is carried out through self-assessment, is reported to Shareholders through the GMS is assessed based on the criteria related to the implementation of the duties and responsibilities of the Board of Commissioners baik secara kolegial maupun individual which includes aspects of structure, operations, direction, supervision and reporting as well as the achievement of the realization of the Work Program/Annual Work Plan of the Board of Commissioners in 2025.

PARTIES THAT CONDUCT THE ASSESSMENT

The performance assessment of the Board of Commissioners is carried out through self-assessment assisted by the Nomination and Remuneration Committee and then submitted to the GMS.

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RESULTS OF BOARD OF COMMISSIONER'S PERFORMANCE REVIEW

The Board of Commissioners has prepared and implemented its work program for 2025 by taking into account its duties, authorities, and obligations in supervising the Company in accordance with the prevailing laws and regulations. The collective performance assessment of the Board of Commissioners in 2025 was rated good, with an achievement score of 100%.

Performance Assessment of The Committee Under The Board of Commissioners and The Basis of The Assessment

In order to enhance the role of the Board of Commissioners in carrying out the supervisory function, the Board of Commissioners has formed 4 (four) committees namely:

1. Komite Audit.
2. Komite Nominasi dan Remunerasi.
3. Komite Pemantau Risiko.
4. Komite Tata Kelola Terintegrasi.

Prosedur penilaian kinerja Komite di bawah Dewan Komisaris dilakukan oleh Dewan Komisaris secara periodik yang dilakukan 1 (satu) kali dalam satu tahun berdasarkan kriteria yang telah ditetapkan. Proses penilaian kinerja Komite di bawah Dewan Komisaris dilakukan melalui rapat internal Dewan Komisaris. Adapun kriteria penilaian kinerja Komite di bawah Dewan Komisaris berdasarkan kompetensi, rapat dan pelaksanaan tugas komite selama tahun buku. Uraian terkait rapat dan pelaksanaan tugas masing-masing Komite di bawah Dewan Komisaris dijelaskan pada bagian Komite di bawah Dewan Komisaris Bab *Corporate Governance* dalam Laporan Tahunan ini.

Komite Audit memiliki tugas dan tanggung jawab untuk membantu Dewan Komisaris melakukan pengawasan atas efektivitas sistem pengendalian internal, internal audit dan proses pelaporan keuangan. Sepanjang tahun 2025, Komite Audit telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Audit telah melaksanakan rapat sebanyak 14 (empat belas) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan *review* terhadap Pedoman dan Tata Tertib Kerja Komite Audit.
2. Melakukan evaluasi terhadap pelaksanaan internal audit oleh Satuan Kerja Audit Internal (SKAI) sesuai dengan Rencana Kerja dan Anggaran Tahunan (RKAT) yang telah ditetapkan.
3. Melakukan evaluasi atas penerapan pengendalian internal berdasarkan hasil audit internal yang dilakukan oleh SKAI dan memberikan saran dan masukan atas kelemahan-kelemahan yang ada.
4. Memastikan setiap temuan hasil pemeriksaan oleh SKAI dan Audit Eksternal ditindaklanjuti oleh manajemen sesuai dengan rekomendasi dan komitmen yang telah disepakati.
5. Melakukan evaluasi atas Penerapan Strategi Anti *Fraud* di bank **bjb**.
6. Melakukan penelitian dan analisis mengenai kelayakan Auditor Eksternal (AP dan KAP) dan memberikan rekomendasi kepada Dewan Komisaris terkait dengan Penunjukan Kantor Akuntan Publik untuk audit:
    a. Penunjukan Kantor Akuntan Publik untuk Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR) Tahun Buku 2024;
    b. Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun Buku 2025.

1. Audit Committee.
2. Nomination and Remuneration Committee.
3. Risk Monitoring Committee.
4. Integrated Governance Committee.

The procedure for evaluating the performance of the Committees under the Board of Commissioners was carried out by the Board of Commissioners periodically, carried out 1 (one) time in a year based on predetermined criteria. Process for evaluating the performance of Committees under the Board of Commissioners based on competency internal meeting of the Board of Commissioners. The criteria for evaluating the performance of the Committees under the Board of Commissioners were based on the committee's meetings and duties during the financial year. The descriptions related to the meetings and the implementation of the duties of each Committee under the Board of Commissioners were explained in the Organ and Committees section under the Board of Commissioners Chapter of Corporate Governance in this Annual Report.

The Audit Committee had duties and responsibilities to assist the Board of Commissioners in supervising the effectiveness of the internal control system, internal audit and financial reporting processes. Throughout 2025, the Audit Committee carried out its duties and responsibilities well. The Audit Committee held 14 (fourteen) meetings and carried out its duties, which include:

1. Conduct a review of the Guidelines and Code of Conduct of the Audit Committee.
2. Conduct an evaluation of the implementation of internal audit by the Internal Audit Unit (SKAI) in accordance with the approved Annual Work Plan and Budget (RKAT).
3. Conduct an evaluation of the implementation of internal control based on the results of internal audits performed by SKAI and provide recommendations and input on identified weaknesses.
4. Ensure that all findings from examinations by SKAI and External Audit are followed up by management in accordance with the agreed recommendations and commitments.
5. Conduct an evaluation of the implementation of Anti-Fraud Strategy at bank **bjb**.
6. Conduct a review and analysis of the eligibility of External Auditors (Public Accountant and Public Accounting Firm) and provide recommendations to the Board of Commissioners regarding the appointment of a Public Accounting Firm for the audit of:
    a. Corporate Social Responsibility (CSR) Fund Management for Financial Year 2024;
    b. Financial Statements of the Financial Institution Pension Fund (DPLK) of bank **bjb** for Financial Year 2025.

7. Melakukan evaluasi atas pelaksanaan audit oleh Akuntan Publik dan/atau Kantor Akuntan Publik terhadap Audit atas Laporan Keuangan bank **bjb** Tahun Buku 2024.

Komite Nominasi dan Remunerasi berfungsi untuk membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Sepanjang tahun 2025, Komite Nominasi dan Remunerasi telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 22 (dua puluh dua) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan proses nominasi untuk jabatan Pengurus pada RUPS.
2. Memberikan rekomendasi kepada Dewan Komisaris terkait perpanjangan perjanjian kerja anggota Komite dari pihak independen.
3. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi Pengurus dan Pegawai.
4. Melakukan *self assessment* kinerja Pengurus bank **bjb**.

Komite Pemantau Risiko berfungsi untuk membantu Dewan Komisaris dalam memonitor risiko dan menilai toleransi risiko yang dapat diambil oleh Bank, mengevaluasi perbaikan yang dilakukan atas kebijakan, prosedur dan praktik manajemen risiko Bank guna memastikan telah dilakukannya pengelolaan risiko dengan baik. Sepanjang tahun 2025, Komite Pemantau Risiko telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Pemantau Risiko telah melaksanakan rapat sebanyak 14 (empat belas) kali sesuai dengan tugas dan tanggung jawabnya antara lain:

1. Melakukan Evaluasi terhadap Program Kerja Komite Pemantau Risiko Tahun 2024 dan Menetapkan Program Kerja Komite Pemantau Risiko Tahun 2025.
2. Mengevaluasi Risiko melalui penelaahan Laporan Profil Risiko dan Tingkat Kesehatan Bank
3. Mengevaluasi *Root Cause Credit Risk (RCCR)* secara berkala.
4. Mengevaluasi Kualitas Segmen Kredit Korporasi, Komersial & UMKM.
5. Mengevaluasi *Portfolio Guideline* Segmen Kredit Korporasi, Komersial & UMKM Tahun 2025.
6. Mengevaluasi Hasil *Stress Test* Risiko atas Potensi Dampak Krisis Ekonomi Global.
7. Mengevaluasi Hasil *Climate Risk Assessment*
8. Melakukan pembahasan dan evaluasi Tingkat Risiko Keamanan Siber Bank.
9. Membahas hasil *Bottom Up Stress Test – BUST* Bank Tahun 2025.
10. Membahas *Root Cause of Credit Risk (RCCR)* Segmen Kredit KPR.

7. Conduct an evaluation of the audit carried out by the Public Accountant and/or Public Accounting Firm on the audit of bank **bjb** Financial Statements for Financial Year 2024.

The Nomination and Remuneration Committee functions to assist the Board of Commissioners in carrying out their functions and duties in areas related to the nomination and remuneration of members of the Directors and Board of Commissioners. Throughout 2025, the Nomination and Remuneration Committee carried out its duties and responsibilities well. The Nomination and Remuneration Committee held 22 (twenty two) meetings and carried out its duties, which include:

1. Conducting the nomination process for the position of the Management at the Annual GMS
2. Providing recommendations to the Board of Commissioners regarding the extension of work agreements for Committee members from independent parties.
3. Evaluating and provide recommendations to the Board of Commissioners regarding the remuneration policy for Management and Employees.
4. Conducting a self-assessment of the performance of bank **bjb**'s Management..

The Risk Monitoring Committee functions to assist the Board of Commissioners in monitoring risk and assessing the risk tolerance that could be taken by the Bank, evaluating improvements made to the Bank's risk management policies, procedures and practices to ensure that risk management had been carried out properly. Throughout 2025, the Risk Monitoring Committee carried out its duties and responsibilities well. The Risk Monitoring Committee held 14 (fourteen) meetings in accordance with its duties and responsibilities, including:

1. Conduct an evaluation of the Risk Monitoring Committee's Work Program for 2024 and establish the Work Program for 2025.
2. Evaluate risks through a review of the Risk Profile Report and the Bank Soundness Level.
3. Periodically evaluate the Root Cause of Credit Risk (RCCR).
4. Evaluate the quality of Corporate, Commercial, and MSME credit segments.
5. Evaluate the Credit Portfolio Guideline for Corporate, Commercial, and MSME segments for 2025.
6. Evaluate the results of risk stress testing on potential impacts of global economic crises.
7. Evaluate the results of Climate Risk Assessment.
8. Conduct discussions and evaluations on the Bank's cybersecurity risk level.
9. Discuss the results of the Bottom-Up Stress Test (BUST) of the Bank for 2025.
10. Discuss the Root Cause of Credit Risk (RCCR) for the Mortgage (KPR) segment.

11. Melakukan Evaluasi Implementasi Manajemen Risiko dan Efektivitas Sistem Informasi Manajemen Risiko.

12. Melakukan Evaluasi Strategi, Kerangka, dan Kebijakan Manajemen Risiko.

Komite Tata Kelola Terintegrasi berfungsi untuk membantu Dewan Komisaris dalam melakukan pengawasan terhadap pelaksanaan tata kelola terintegrasi bagi Lembaga Jasa Keuangan dalam konglomerasi keuangan bank **bjb**. Sepanjang tahun 2025, Komite Tata Kelola Terintegrasi telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Tata Kelola Terintegrasi telah melaksanakan rapat sebanyak 5 (lima) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tata kelola terintegrasi dalam konglomerasi keuangan bank **bjb**.
2. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi dari Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi dan Satuan Kepatuhan Terintegrasi.
3. Melakukan pemantauan terhadap Kinerja dan Profil Risiko dari perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan.
4. Melakukan Evaluasi atas Pelaksanaan Program Sinergi perbankan antara bank **bjb** dengan Perusahaan Anak dan Perusahaan Terelasi.
5. Melakukan pemantauan dan evaluasi atas tindak lanjut terhadap hasil evaluasi satuan kerja audit internal terintegrasi, satuan kepatuhan terintegrasi dan satuan manajemen risiko terintegrasi oleh Lembaga Jasa Keuangan (LJK) pada Konglomerasi Keuangan.

Mekanisme Pemberhentian dan Pengunduran Diri Dewan Komisaris

Anggota Dewan Komisaris diangkat dan diberhentikan oleh RUPS dengan persyaratan dan tata cara yang telah ditetapkan di dalam Pedoman dan Tata Tertib Dewan Komisaris serta peraturan perundang-undangan yang berlaku. Jabatan Anggota Dewan Komisaris berakhir apabila:

1. Kehilangan Kewarganegaraan Indonesia.
2. Mengundurkan diri.
3. Meninggal dunia dalam masa jabatannya.
4. Masa jabatannya berakhir, kecuali diangkat kembali sesuai dengan ketentuan yang berlaku.
5. Diberhentikan berdasarkan keputusan RUPS atas dasar:
   a. Tidak lagi memenuhi persyaratan yang berlaku;
   b. Tidak menjalankan fungsinya dengan baik sesuai dengan ketentuan yang berlaku.
6. Pemberhentian
   a. Pemberhentian atau penggantian anggota Dewan Komisaris wajib mengedepankan kepentingan utama Bank;

11. Conduct an evaluation of the implementation of Risk Management and the effectiveness of the Risk Management Information System.
12. Conduct an evaluation of the Risk Management strategy, framework, and policies.

The Integrated Governance Committee functions to assist the Board of Commissioners in supervising the implementation of integrated governance for Financial Services Institutions in the bank **bjb** financial conglomerate. Throughout 2025, the Integrated Governance Committee carried out its duties and responsibilities well. The Integrated Governance Committee held 5 (five) meetings and carried out its duties, which include:

1. Monitoring and evaluating the implementation of integrated governance in the bank **bjb** financial conglomerate.

2. Overseeing the duties and functions of the Integrated Internal Audit Unit, Integrated Risk Management Unit, and Integrated Compliance Unit.

3. Monitoring the performance and risk profiles of subsidiaries and affiliated companies within the financial conglomerate.

4. Evaluating the implementation of banking synergy programs between bank **bjb** and its subsidiaries and affiliates.
5. Monitoring and evaluating the follow-up to the evaluation results of the Internal Audit Unit, Integrated Compliance Unit and Integrated Risk Management Unit by the Financial Services Institution (LJK) in the Financial Conglomerate.

Mechanism of Termination and Withdrawal of The Board of Commissioners

Members of the Board of Commissioners are appointed and dismissed by the GMS with the requirements and procedures set out in the Board of Commissioners' Guidelines and Rules and applicable laws and regulations. The term of office of a member of the Board of Commissioners ends if:

1. Loss of Indonesian Citizenship.
2. Resign.
3. Passed away during the term of office.
4. The term of office ends, unless re-appointed in accordance with the applicable provisions.
5. Dismissed based on the GMS decision on the basis of:
   a. No longer meets the applicable requirements;
   b. Not carrying out its functions properly in accordance with applicable regulation.
6. Dismissal
   a. The dismissal or replacement of members of the Board of Commissioners must prioritize the best interests of the Bank;

b. Pemberhentian atau penggantian anggota Dewan Komisaris sebagaimana dimaksud yang dilakukan sebelum periode masa jabatan anggota Dewan Komisaris berakhir wajib memperhatikan paling sedikit:
   - Anggota Dewan Komisaris dinilai tidak mampu melaksanakan tugas dan tanggung jawab dalam pengelolaan dan pelaksanaan strategi bank yang sehat;
   - Pemberhentian atau penggantian anggota Dewan Komisaris tidak didasarkan atas penilaian subjektif dari Pemegang Saham, namun didasarkan dari penilaian yang objektif terkait pengelolaan bank;
   - Pemberhentian atau penggantian anggota Dewan Komisaris telah melalui perencanaan dan mekanisme yang berlaku, yang paling sedikit memperhatikan penilaian dari komite nominasi dan remunerasi serta telah diagendakan dalam RUPS;
   - Pemberhentian atau penggantian anggota Dewan Komisaris tidak mengakibatkan terjadinya permasalahan dalam pengorganisasian dan kegiatan usaha bank;
   - Pelaksanaan pemberhentian atau penggantian anggota Dewan Komisaris mengedepankan pola komunikasi yang baik dari berbagai pihak terkait; dan
   - Dilakukan dengan mengedepankan penerapan Tata Kelola yang Baik pada bank dan aspek kehati-hatian.
c. Pemberhentian atau penggantian Komisaris Independen sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan terlebih dahulu dari Otoritas Jasa Keuangan sebelum diputuskan dalam RUPS;
d. Dalam memberikan persetujuan sebagaimana dimaksud pada angka 3, Otoritas Jasa Keuangan melakukan penilaian terhadap kelayakan rencana pemberhentian atau penggantian Komisaris Independen;
e. Sebagai bahan penilaian oleh Otoritas Jasa Keuangan sebagaimana dimaksud, bank menyampaikan permohonan kepada Otoritas Jasa Keuangan dengan memuat informasi mengenai:
   - Alasan atau pertimbangan dilakukannya pemberhentian atau penggantian Komisaris Independen; dan
   - Bank dapat menyertakan profil calon pengganti yang dinilai memenuhi persyaratan untuk penilaian kemampuan dan kepatutan
f. Penyampaian permohonan kepada Otoritas Jasa Keuangan sebagaimana dimaksud disampaikan Bank paling lama 1 (satu) bulan sebelum rencana pelaksanaan RUPS yang memuat agenda pemberhentian atau penggantian Komisaris Independen;
g. Dalam hal Otoritas Jasa Keuangan menilai rencana pemberhentian atau penggantian Komisaris Independen tidak layak, maka:

b. The dismissal or replacement of members of the Board of Commissioners before the end of their term of office must consider at least the following:
   - The member is deemed incapable of performing their duties and responsibilities in managing and implementing sound banking strategie;
   - The dismissal or replacement is based on objective assessments regarding the bank's management and not on subjective judgments of shareholders;
   - The dismissal or replacement follows proper planning and mechanisms, which include at least evaluations from the Nomination and Remuneration Committee and has been scheduled in the GMS;
   - The dismissal or replacement must not disrupt the organization or the bank's business activities;
   - The process must ensure good communication among all relevant parties; and
   - The process must adhere to the principles of Good Corporate Governance and prudential banking practices.
c. The dismissal or replacement of an Independent Commissioner before the end of their term requires prior approval from the Financial Services Authority (OJK) before being decided at the GMS;
d. In granting the approval mentioned above, the OJK will assess the feasibility of the planned dismissal or replacement of the Independent Commissioner;
e. For the OJK's assessment, the Bank must submit an application containin:
   - The reasons or considerations for the dismissal or replacement of the Independent Commissioner; and
   - The profile of the proposed replacement candidate (if any), who meets the requirements for the Fit and Proper Test.
f. The application to the OJK must be submitted no later than one (1) month before the planned GMS that includes the agenda for the dismissal or replacement of the Independent Commissioner;
g. If the OJK deems the planned dismissal or replacement of the Independent Commissioner inappropriate, then:

- Rencana pemberhentian atau penggantian Komisaris independen dimaksud tidak disetujui Otoritas Jasa Keuangan;
- Bank dilarang memuat agenda pemberhentian atau penggantian Komisaris Independen dalam RUPS.

7. Pengunduran Diri
   a. Anggota Dewan Komisaris berhak untuk mengundurkan diri dari jabatannya sebelum masa jabatan berakhir dengan memberitahukan secara tertulis mengenai maksud tersebut kepada Dewan Komisaris dengan tembusan kepada Direksi;
   b. Perseroan wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris dalam jangka waktu paling lambat 60 (enam puluh) hari setelah diterimanya surat pengunduran diri. Apabila RUPS tidak diselenggarakan dalam jangka waktu tersebut maka pengunduran diri anggota Dewan Komisaris menjadi sah tanpa memerlukan persetujuan RUPS, namun Perseroan wajib menyampaikan laporan pengunduran diri tersebut dalam RUPS yang akan datang;
   c. Apabila anggota Dewan Komisaris mengundurkan diri sehingga mengakibatkan jumlah anggota Dewan Komisaris menjadi kurang dari 3 (tiga) orang, maka pengunduran diri tersebut sah apabila telah ditetapkan oleh RUPS dan telah diangkat anggota Dewan Komisaris yang baru, sehingga memenuhi persyaratan minimal jumlah anggota Dewan Komisaris;
   d. Bagi anggota Dewan Komisaris yang mengundurkan diri tersebut tetap berkewajiban menyelesaikan tugas dan tanggung jawabnya sesuai dengan ketentuan anggaran dasar sebagai anggota Dewan Komisaris sampai tanggal pengunduran dirinya berlaku efektif.

Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Prosedur Nominasi Dewan Komisaris dan Direksi

Para anggota Dewan Komisaris dan Direksi diangkat dan diberhentikan oleh RUPS. Calon anggota Dewan Komisaris dan Direksi terlebih dahulu dipilih oleh Komite Nominasi dan Remunerasi berdasarkan persyaratan anggota Komisaris yang sesuai dengan Anggaran Dasar serta ketentuan yang berlaku. Calon anggota Dewan Komisaris yang diajukan dalam RUPS harus diusulkan oleh Pemegang Saham Seri A.

Dewan Komisaris melalui Komite Nominasi dan Remunerasi menyelenggarakan *talent pool* untuk menjadi kandidat Direksi yang berasal dari internal bank **bjb** dan/atau melakukan perekrutan dari luar bank **bjb**. Dalam melakukan penilaian

- The proposed dismissal or replacement of the Independent Commissioner is not approved by the Financial Services Authority;
- The Bank is prohibited from including the agenda for dismissal or replacement of the Independent Commissioner in the GMS.

7. Resignation
   a. Members of the Board of Commissioners have the right to resign from their positions before their term ends by providing written notice to the Board of Commissioners with a copy to the Board of Directors;
   b. The Company must convene a GMS to decide on the resignation request within no later than sixty (60) days after receiving the resignation letter. If the GMS is not held within this period, the resignation becomes effective without the need for GMS approval, but the Company must report the resignation at the next GMS;
   c. If the resignation of a member of the Board of Commissioners causes the number of commissioners to fall below three (3) members, the resignation will only be valid if approved by the GMS and after a new member has been appointed to meet the minimum required number of commissioners;
   d. Members of the Board of Commissioners who resign remain obligated to complete their duties and responsibilities according to the Articles of Association until their resignation becomes effective.

Nomination and Remuneration of The Board of Commissioners and Directors

Board of Commissioners and Directors Nomination Procedures

The members of the Board of Commissioners and Directors are appointed and dismissed by the GMS. Candidates for members of the Board of Commissioners and Directors are first selected by the Nomination and Remuneration Committee based on the requirements for members of the Board of Commissioners and Directors in accordance with the Articles of Association as well as the provisions that Prospective members of the Board of Commissioners and Directors are proposed to Series A Shareholders.

The Board of Commissioners, through the Nomination and Remuneration Committee, establishes a talent pool to identify candidates for the Board of Directors sourced from within bank **bjb** and/or through external recruitment. In assessing the candidates

terhadap para kandidat Direksi, Dewan Komisaris melalui Komite Nominasi dan remunerasi dibantu oleh tim assessment independen yang telah ditunjuk bank **bjb**. Penyaringan terhadap para kandidat dilakukan berdasarkan kriteria-kriteria yang relevan dengan jabatan dan kondisi bank **bjb**, sesuai dengan ketentuan yang berlaku.

RUPS dapat mengangkat Dewan Komisaris dan Direksi yang selanjutnya dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari OJK sesuai ketentuan yang berlaku. Dalam hal calon anggota Dewan Komisaris dan Direksi yang telah diangkat oleh RUPS namun belum dinyatakan lulus penilaian kemampuan dan kepatutan oleh OJK, maka yang bersangkutan belum memiliki hak dan kewajiban sebagai anggota Dewan Komisaris dan Direksi.

Kebijakan Remunerasi Dewan Komisaris dan Direksi

Remunerasi Dewan Komisaris dan Direksi mengacu kepada Peraturan Otoritas Jasa Keuangan Nomor 45/ POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tanggal 26 September 2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dan diturunkan dalam ketentuan internal bank **bjb** dalam Surat Keputusan Direksi Nomor 0206/SK/DIR-CSE/2024 tanggal 05 Juni 2024 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi. Pemberian remunerasi bagi anggota Dewan Komisaris dan Direksi dihitung berdasarkan formula yang ditetapkan oleh RUPS. Setiap anggota Komisaris dan Direksi berhak menerima sejumlah kompensasi yang diberikan secara bulanan. Dewan Komisaris dan Direksi berhak mendapatkan tantiem berdasarkan kinerja dan pencapaian Perseroan dengan besaran yang ditentukan dalam RUPS. Dewan Komisaris dan Direksi juga berhak mendapatkan tunjangan pada saat mereka telah tidak lagi menjabat sebagai Dewan Komisaris ataupun Direksi.

Prosedur Penetapan Remunerasi

Prosedur standar penetapan remunerasi Dewan Komisaris dan Direksi ditetapkan sebagai berikut:

1. Dewan Komisaris meminta Komite Nominasi dan Remunerasi untuk menyusun rancangan usulan remunerasi.
2. Komite Nominasi dan Remunerasi meminta pihak independen untuk menyusun rancangan remunerasi.
3. Komite Nominasi dan Remunerasi mengusulkan kepada Dewan Komisaris mengenai remunerasi.
4. Dewan Komisaris mengusulkan remunerasi bagi anggota Dewan Komisaris dan Direksi kepada RUPS.

for the Board of Directors, the Board of Commissioners, through the Nomination and Remuneration Committee, is supported by an independent assessment team appointed by bank **bjb**. The screening of candidates is conducted based on criteria relevant to the position and the condition of bank **bjb**, in accordance with the prevailing regulations.

The GMS may appoint the Board of Commissioners and the Directors, which will be declared effective after passing the fit and proper test from the OJK following applicable regulations. Suppose the candidate members of the Board of Commissioners and the Directors whom the GMS has appointed have not been declared to have passed the fit and proper test by the OJK. In that case, those who are members of the Directors do not have the rights and obligations as members of the Board of Commissioners and Directors.

Remuneration Policy for The Board of Commissioners and The Board of Directors

Remuneration of Board of Commissioners and Directors shall refer to the prevailing provisions of the OJK Regulations No. 45/POJK.03/2015 dated December 23, 2015 concerning the implementation of governance in the provision of remuneration for commercial banks and OJK Circular Letters No. 40/SEOJK.03/2016 dated September 26, 2016 concerning the implementation of governance in remuneration for commercial banks and derived in the internal understanding of bank **bjb** in Directors' Decree Number 0206/SK/DIR-CSE/2024 dated June 05, 2024 concerning Standard Operational Procedures for Income, Allowances and Facilities for the Board of Commissioners and Directors. Remuneration for members of the Board of Commissioners and Directors has taken into account the Company's sustainable development and the achievement of long-term goals. Each member of the Board of Commissioners and directors has the right to receive a monthly compensation. The BOC and BOD are entitled to a tantiem based on the performance and achievement of the company with the magnitude specified in the GMS. Board of Commissioners and Directors are also entitled to benefit when they have no longer served as Board of Commissioners or Directors.

Procedure for Determining Remuneration

The standard procedure for determining remuneration for the Board of Commissioners and Board of Directors are as follows:

1. The Board of Commissioners asks the nomination and remuneration committee to draft a remuneration proposal.
2. Nomination and remuneration Committee requests independent Parties to draft remuneration plan.
3. The nomination and remuneration committee proposes to the Board of Commissioners regarding remuneration.
4. The Board of Commissioners proposes remuneration for members of the Board of Commissioners and directors to the GMS.

5. RUPS menetapkan remunerasi bagi anggota Dewan Komisaris dan Direksi.

Indikator Penetapan Remunerasi

Dalam menetapkan indikator Dewan Komisaris dan Direksi bank **bjb** mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dengan mempertimbangkan hal-hal sebagai berikut:

1. Faktor skala usaha.
2. Faktor kompleksitas usaha.
3. Tingkat inflasi.
4. Kondisi dan kemampuan keuangan jangka panjang Perusahaan.
5. Faktor-faktor lain yang relevan, serta tidak boleh bertentangan dengan peraturan perundang-undangan.

Struktur dan Jumlah Nominal/Komponen Remunerasi Dewan Komisaris dan Direksi

Struktur Remunerasi Direksi

Struktur remunerasi anggota Direksi yang mengacu pada Surat Keputusan Direksi Nomor 0206/SK/DIR-CSE/2024 tanggal 05 Juni 2024 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi, sebagai berikut:

5. GMS stipulates remuneration for Board of Commissioners and Directors.

Remuneration Determination Indicators

In establishing the indicator of the Board of Commissioners and Directors of bank **bjb** referring to OJK Regulations No. 45/POJK.03/2015 concerning the implementation of governance in remuneration for commercial banks by providing the following thing:

1. Business scale factor.
2. Factors of complexity need.
3. Inflation rate.
4. Company's financial conditions and capabilities.
5. Other relevant factors, and should not be contrary to statutory regulations.

Structure and Number of Remuneration/ Components of Board of Commissioners and Directors

Remuneration Structure of Board of Directors

The remuneration structure of members of the Board of Directors as referred to in the Directors' Decree Number 0206/SK/DIR-CSE/2024 dated June 05, 2024 concerning Standard Operational Procedures for Income, Allowances and Facilities for the Board of Commissioners and Directors, as follows:

No	Jenis Remunerasi Type of Remuneration	Keterangan Description
1	**GAJI** SALARY	
	Gaji Salary	Direktur Utama sebesar 100% President Director 100%
		Direktur sebesar 80% Director 80%
	Tantiem	Ditentukan dalam Rapat Umum Pemegang Saham Determined in the General Meeting of Shareholders
		Tantiem merupakan remunerasi yang bersifat Variabel dapat diberikan dalam bentuk tunai dan/atau saham Tantiem/bonuses became a variable remuneration that could be given in the form of cash and/ or share
		Material Risk Takers atas penerima *tantiem* yang ditetapkan oleh bank adalah Direksi, tantiem untuk *Material Risk Takers* diberikan dengan proporsi sebagai berikut: a. 90% tunai dan diberikan secara langsung sesuai ketentuan b. 10% ditangguhkan sebagai *Long Term* Insentif terdiri dari 5% tunai dan 5% saham Material Risk Takers to the recipient determined by the Bank were the Directors, tantiem/ bonuses for Material Risk Takers was given in the following proportions: a. 90% cash and given directly according to the provisions b. 10% deferred as Long-Term Incentives consisting of 5% cash and 5% shares
		Pemberian *long term* insentif diberikan dengan jangka waktu penangguhan selama 3 (tiga) tahun Long-Term Incentives were granted within a suspension period of 3 (three) years
		Malus terjadi apabila *Material Risk Takers* terindikasi *fraud* *Malus occurred when Material Risk Takers were indicated as Fraud*

No	Jenis Remunerasi Type of Remuneration	Keterangan Description
2	**FASILITAS DAN TUNJANGAN** **FACILITIES AND BENEFITS**	
	Hari Raya Public Holiday	Anggota Direksi diberikan tunjangan Hari Raya Keagamaan sebesar 2 (dua) kali gaji setiap tahun. Members of the Directors are provided Religious Holiday allowance of 2 (two) times salary annually.
	Fasilitas Kendaraan Vehicle Facilities	Disediakan Bank dan dapat dimiliki Provided by the Company and can be owned
	Jamuan Makan Banquet	Diberikan jamuan makan Provided a banquet
	Cuti dan Bekal Cuti Leave and Leave Provisions	1 (satu) kali gaji 1 (one) time salary
	Tunjangan Hari Tua Old-Age Allowance	Bank mengikut sertakan Direktur dalam program Tunjangan Hari Tua Bank includes the Directors in the Old Age Allowance program
	Tunjangan Pakaian Dinas Official Wear Allowance	Diberikan 1 (satu) tahun sekali Awarded 1 (once) a year
	Uang Penghargaan Award Money	Diberikan sesuai masa jabatan Given according to the term of office
	Perjalanan Dinas Official Travel	Diberikan uang saku perjalanan dinas, akomodasi, dan transportasi sesuai ketentuan Given pocket money for official travel, accommodation, and transportation in accordance with the provisions
	Manfaat Pensiun Retirement Benefits	Direktur Diikutsertakan program pensiun iuran pasti Directors are included in the defined contribution pension plan
	Asuransi Jabatan Position Insurance	Direktur Utama sebesar 70.000 USD dan bagi Direktur sesuai formulasi gaji Directors are included in the defined contribution pension plan
	Fasilitas Kesehatan dan *Medical Check Up* Medical Facilities and Medical Check Up	Fasilitas kesehatan termasuk suami/isteri dan anak dalam tanggungan maksimum 3 (tiga) anak baik dalam negeri maupun luar negeri Medical facilities include husband/wife and dependent children for a maximum 3 (three) children both domestically and abroad
	Fasilitas Rumah Dinas dan Penginapan Official Housing and Lodging Facilities	Direktur Utama Rp. 20.000.000 dan Direktur sebesar Rp. 15.000.000 President Directors is Rp20.000.000 and the Directors are Rp15.000.000
	Fasilitas Komunikasi Communication Facilities	3 (tiga) perangkat 3 (three) devices
	Insentif Prestasi Kerja Work Achievement Incentives	Diberikan sesuai ketentuan Bank Given according to the Bank regulations
3	**BANTUAN HUKUM** **LEGAL ASSISTANCE**	
	Bantuan Perlindungan Hukum Legal Protection Assistance	Diberikan sesuai *plafon* Given according to the Ceiling

Struktur Remunerasi Dewan Komisaris

Remunerasi Dewan Komisaris mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi bagi Bank Umum dan diturunkan dalam ketentuan internal dalam Surat Keputusan Direksi Nomor Surat

Remuneration Structure of Board of Commissioners

The remuneration of the Board of Commissioners refers to Financial Services Authority Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks and Financial Services Authority Circular Letter No. 40/SEOJK.03/2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks, and is further elaborated

Keputusan Direksi Nomor 0038/SK/DIR-CSE/2025 tanggal 18 Februari 2025 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi.

in internal provisions through Board of Directors Decree No. 0038/SK/DIR-CSE/2025 dated February 18, 2025 concerning the Standard Operating Procedure for Income, Allowances, and Facilities for the Board of Commissioners and Board of Directors.

Pemberian remunerasi bagi anggota Dewan Komisaris dihitung berdasarkan formula yang ditetapkan oleh RUPS. Setiap anggota Komisaris berhak menerima sejumlah kompensasi yang diberikan secara bulanan. Dewan Komisaris berhak mendapatkan tantiem berdasarkan kinerja dan pencapaian Bank dengan besaran yang ditentukan dalam RUPS. Dewan Komisaris juga berhak mendapatkan tunjangan pada saat mereka telah tidak lagi menjabat sebagai Dewan Komisaris ataupun Direksi.

The provision of remuneration for members of the Board of Commissioners is calculated based on a formula determined by the GMS. Each member of the Board of Commissioners is entitled to receive compensation on a monthly basis. The Board of Commissioners is entitled to tantiem based on the Bank's performance and achievements, the amount of which is determined at the GMS. The Board of Commissioners is also entitled to receive post-employment benefits upon the end of their term of office as members of the Board of Commissioners or Board of Directors.

Adapun struktur remunerasi Dewan Komisaris berdasarkan Surat Keputusan Direksi Nomor 0038/SK/DIR-CSE/2025 tanggal 18 Februari 2025 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi, sebagai berikut:

The remuneration structure of the Board of Commissioners based on Board of Directors Decree No. 0038/SK/DIR-CSE/2025 dated February 18, 2025 concerning the Standard Operating Procedure for Income, Allowances, and Facilities for the Board of Commissioners and Board of Directors are as follows:

No	Jenis Remunerasi Type of Remuneration	Keterangan Description
1	**HONORARIUM DAN TANTIEM** **HONORARIUM AND TANTIEM**	
	Honorarium	Komisaris Utama Independen sebesar 60% dari Direktur Utama. Independent President Commissioner is 60% of the President Director.
		Anggota Dewan Komisaris sebesar 50% dari Direktur Utama. Members of the Board of Commissioners are 50% of the President Director.
	Tantiem	1. Ditentukan dalam Rapat Umum Pemegang Saham 2. Tantiem Bagi Dewan Komisaris diberikan sebagai berikut: a. Komisaris Utama Independen dan Komisaris Independen diberikan seluruhnya secara langsung dalam bentuk tunai. b. Komisaris diberikan 3% dalam bentuk saham dan sisanya diberikan tunai secara langsung. 1. Determined in the General Meeting of Shareholders 2. The Board of Commissioners' bonuses were given as follows: a. Independent President Commissioner and Independent Commissioner are given entirely directly in the form of cash. b. Commissioners are given 3% in the form of shares, and the rest was given in cash directly.
2	**FASILITAS DAN TUNJANGAN** **FACILITIES AND BENEFITS**	
	Hari Raya Public Holiday	Dewan Komisaris diberikan tunjangan Hari Raya sebesar 2 (dua) kali honorarium. The Board of Commissioners is given Holiday Allowance 2 (two) times honorarium .
	Fasilitas Kendaraan Vehicle Facilities	Disediakan Bank dan dapat dimiliki Provided by the Company and can be owned
	Jamuan Makan Banquet	Diberikan jamuan makan Provided a banquet
	Tunjangan Hari Tua Old-Age Allowance	Bank mengikutsertakan Dewan Komisaris dalam Program Tunjangan Hari Tua The Company includes the Board of Commissioners in the Old Age Allowance Program
	Tunjangan Pakaian Dinas Official Wear Allowance	Diberikan 1 (satu) tahun sekali Awarded 1 (once) a year
	Uang Penghargaan Award Money	Diberikan sesuai masa jabatan Given according to the term of office

No	Jenis Remunerasi Type of Remuneration	Keterangan Description
	Perjalanan Dinas Official Travel	Diberikan sebesar 75% dari dinas Direksi Given 75% of the service of the Directors
	Asuransi Jabatan Position Insurance	Direktur Utama sebesar 70.000 USD dan bagi Dewan Komisaris sesuai formula gaji President Commissioner amounting to 70,000 USD and for the Board of Commissioners according to the salary formula
	Fasilitas Kesehatan dan *Medical Check Up* Medical Facilities and Medical Check Up	Fasilitas kesehatan termasuk suami/isteri dan anak dalam tanggungan maksimum 3 (tiga) anak baik dalam negeri dan luar negeri Health Facilities include husband/wife and dependent children for a maximum of 3 (three) children both domestically and abroad
	Fasilitas Rumah Dinas dan Penginapan Official Housing and Lodging Facilities	Disediakan penginapan Provided accommodation
	Fasilitas Komunikasi Communication Facilities	2 (dua) perangkat 2 (two) devices
	Insentif Prestasi Kerja Work Achievement Incentives	Diberikan sesuai ketentuan Bank Given according to the Bank regulations
3	BANTUAN HUKUM LEGAL ASSISTANCE	
	Bantuan Perlindungan Hukum Legal Protection Assistance	Diberikan sesuai Plafon Given according to the Ceiling

Remunerasi dan Fasilitas yang Diterima oleh Masing-Masing Dewan Komisaris dan Direksi

Paket Remunerasi dan fasilitas yang diterima oleh Dewan Komisaris dan Direksi mencakup struktur Remunerasi dan rincian jumlah nominal, sebagaimana dalam tabel di bawah ini:

Remuneration and Benefits Packages Received by Board of Commissioners and Directors

The remuneration package and facilities received by the Board of Commissioners and Board of Directors include the remuneration structure and details of nominal amounts, as presented in the table below:

Jenis Remunerasi dan Fasilitas Lain Types of Remuneration and Other Facilities	Jumlah yang Diterima Dewan Komisaris dalam 1 Tahun Amount Received by the Board of Commissioners in 1 Year		Jumlah yang Diterima Direksi dalam 1 Tahun Amount Received by the Board of Directors in 1 Year	
	Orang Person	Jumlah (dalam Juta Rupiah) Amount (in IDR million)	Orang Person	Jumlah (dalam Juta Rupiah) Amount (in IDR million)
Remunerasi (gaji, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, regular allowances, bonuses and other facilities in the form of in kind)	11	25.873	12	79.784
Fasilitas lain dalam bentuk natura (perumahan, transport, asuransi, dan sebagainya) yang dapat dimiliki tidak dapat dimiliki Other facilities in kind (housing, transport, insurance, etc.) that can be owned cannot be owned	11	695	12	1.945
Total	**11**	**26.569**	**12**	**81.729**

Remunerasi Dewan Komisaris dan Direksi dalam satu tahun dikelompokkan dalam kisaran tingkat penghasilan adalah sebagai berikut.

Remuneration of the Board of Commissioners and Directors in one year is grouped into a range of income levels as follows.

Tabel Kelompok Jumlah Remunerasi Dewan Komisaris dan Direksi
Table of Total Remuneration Groups for the Board of Commissioners and Directors

Jumlah Remunerasi per orang dalam 1 (satu) tahun Amount of Remuneration per person in 1 (one) year	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Directors
Di atas Rp 2 Milyar Above IDR2 billion	6	7
Di atas Rp 1 Milyar – Rp 2 Milyar Above IDR1 billion – IDR2 billion	-	5
Di atas Rp 500 Juta – Rp 1 Milyar Above IDR500 Million – IDR1 Billion	3	-
Rp 500 Juta ke bawah IDR500 Million and below	2	-

Transparansi Kepemilikan Saham Direksi dan Dewan Komisaris

Transparency of Share Ownership of Directors and Board of Commissioners

Kepemilikan Saham Anggota Direksi dan Dewan Komisaris

Share Ownership of Members of The Board of Directors and Board of Commissioners

Tidak terdapat kepemilikan saham Direksi dan Dewan Komisaris yang mencapai 5% (lima persen) atau lebih, baik pada Bank maupun pada perusahaan lain yang berkedudukan di dalam dan di luar negeri.

There is no share ownership by members of the Board of Directors and the Board of Commissioners amounting to 5% (five percent) or more, either in the Bank or in other companies domiciled both domestically and abroad.

Kepemilikan Saham Direksi Lebih dari 5%

Directors Shares Ownership More Than 5%

Nama Name	Jabatan Position	Kepemilikan Saham Share Ownership			
		bank bjb	Bank Lain Other Bank	Lembaga Keuangan Bukan Bank Non-Bank Financial Institutions	Perusahaan Lain Other Company
Yuddy Renaldi*	Direktur Utama President Director	-	-	-	-
Yusuf Saadudin**	Direktur Utama President Director	-	-	-	-
Ayi Subarna***	Direktur Operasional dan Teknologi Informasi Director of Operations and Information Technology	-	-	-	-
Tedi Setiawan*	Direktur Operasional Director of Operations	-	-	-	-

Nama Name	Jabatan Position	Kepemilikan Saham Share Ownership			
		bank bjb	Bank Lain Other Bank	Lembaga Keuangan Bukan Bank Non-Bank Financial Institutions	Perusahaan Lain Other Company
Rio Lanasier*	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	-	-	-	-
Nancy Adistyasari*	Direktur Komersial dan UMKM Director of Commercial and MSME	-	-	-	-
Cecep Trisna	Direktur Kepatuhan Director of Compliance	-	-	-	-
Hana Dartiwan	Direktur Keuangan Director of Finance	-	-	-	-
Nunung Suhartini****	Direktur Konsumer dan Ritel Director of Consumer and Retail	-	-	-	-
Mulyana****	Direktur Korporasi dan UMKM Director of Corporate and MSME	-	-	-	-

* Berhenti menjabat sejak tanggal 16 April 2025. / Stepped down from the position as of April 16, 2025.
** Perubahan tugas dan kewenangan yang semula menjabat selaku Direktur Konsumer dan Ritel menjadi menjabat selaku Direktur Utama dan meninggal dunia pada tanggal 14 November 2025. / Change in duties and authorities from previously serving as Director of Consumer and Retail to serving as President Director and passed away on November 14, 2025.
*** Mulai menjabat sejak tanggal 16 April 2025 sebagai Direktur Operasional dan Teknologi Informasi dan diangkat sebagai Direktur Pengganti Direktur Utama Perseroan berdasarkan SK Direksi Nomor 0565/SK/DIR-CSE/2025 Tanggal 15 November 2025. / Started serving as of April 16, 2025 as Director of Operations and Information Technology and was designated as Substitute Director for the President Director of the Company based on Board of Directors Decree No. 0565/SK/DIR-CSE/2025 dated November 15, 2025.
**** Mulai menjabat sejak tanggal 16 April 2025. / Started serving as of April 16, 2025.

Kepemilikan Saham Dewan Komisaris Lebih dari 5%

Board of Commissioners Share Ownership More Than 5%

Nama Name	Jabatan Position	Kepemilikan Saham Share Ownership			
		bank bjb	Bank Lain Other Bank	Lembaga Keuangan Bukan Bank Non-Bank Financial Institutions	Perusahaan Lain Other Company
Taswin Zakaria*	Komisaris Utama Independen Independent President Commissioner	-	-	-	-
Diding Sakri*	Komisaris Independen Independent Commissioner	-	-	-	-
Novian Herodwijanto**	Komisaris Independen Independent Commissioner	-	-	-	-
Tomsi Tohir	Komisaris Commissioner	-	-	-	-
Rudie Kusmayadi	Komisaris Commissioner	-	-	-	-
Mohammad Taufiq Budi Santoso*	Komisaris Commissioner	-	-	-	-

Nama Name	Jabatan Position	Kepemilikan Saham Share Ownership			
		bank bjb	Bank Lain Other Bank	Lembaga Keuangan Bukan Bank Non-Bank Financial Institutions	Perusahaan Lain Other Company
Hilman Purakusumah*	Komisaris Independen Independent Commissioner	-	-	-	-
Herman Suryatman**	Komisaris Commissioner	-	-	-	-

*Berhenti menjabat sejak 16 April 2025. / Stopped serving since April 16, 2025.
**Diangkat berdasarkan RUPST tanggal 16 April 2025. / Appointed based on the Annual GMS dated April 16, 2025.

Pembelian/Penjualan Saham Dewan Komisaris dan Direksi

Transaksi kepemilikan saham Direksi dan Dewan Komisaris Perseroan termasuk pada penyampaian laporan kepada Regulator mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 4 Tahun 2024 Tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka dan Laporan Aktivitas Menjaminkan Saham Perusahaan Terbuka serta Surat Keputusan Direksi Nomor 0681/SK/DIR-CS/2019 tentang Pedoman Pengelolaan Aktivitas Pasar Modal. Informasi dilaporkan kepada Sekretaris Perusahaan paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan. Anggota Direksi atau anggota Dewan Komisaris wajib melaporkan kepada OJK atas kepemilikan dan setiap perubahan kepemilikannya atas saham Perusahaan Terbuka baik langsung maupun tidak langsung. Laporan wajib disampaikan paling lambat 10 (sepuluh) hari sejak terjadinya kepemilikan atau perubahan kepemilikan atas saham Perusahaan Terbuka tersebut.

Adapun transaksi kepemilikan saham Direksi dan Dewan Komisaris selama tahun 2025 adalah sebagai berikut.

Shares Purchase/Sale of The Board of Commissioners and Directors

Share ownership transactions for the Board of Directors and the Board of Commissioners of the Company shares included submitting reports to Regulators referring to the OJK Regulations Number 4 of 2024 Concerning Ownership Reports or Any Changes in Public Company Share Ownership and Public Company Share Pledge Activity Report and Directors Decree Number 0681/SK/DIR-CS /2019 concerning Guidelines for Management of Capital Market Activities. Information is reported to the Corporate Secretary no later than 3 (three) working days after the ownership or any change in ownership of the Company shares. Members of the Board of Directors or members of the Board of Commissioners must report to OJK the ownership and any changes in their ownership of the shares of the Public Company, either directly or indirectly. The report must be submitted no later than 10 (ten) days after the ownership or change in ownership of the shares of the Public Company.

The share ownership transactions for the Board of Directors and the Board of Commissioners for 2025 were as follows.

Nama Name	Jabatan Position	Tanggal Transaksi Transaction date	Tanggal Pelaporan ke OJK** Reporting Date to OJK	Pembelian/ Penjualan Saham Purchase/Sell of Shares	Jumlah Saham yang dibeli/jual Number of Shares purchased/sold
Yusuf Saadudin*	Direktur Utama President Director	28 April 2025 April 28, 2025	05 Mei 2025 May 05, 2025	Pembelian Purchase	128.222
Hana Dartiwan	Direktur Keuangan Director of Finance	28 April 2025 April 28, 2025	05 Mei 2025 May 05, 2025	Pembelian Purchase	128.222
Rudie Kusmayadi	Komisaris Commissioner	28 April 2025 April 28, 2025	05 Mei 2025 May 05, 2025	Pembelian Purchase	109.903
Tomsi Tohir	Komisaris Commissioner	28 April 2025 April 28, 2025	05 Mei 2025 May 05, 2025	Pembelian Purchase	128.222

* Perubahan tugas dan kewenangan yang semula menjabat selaku Direktur Konsumer dan Ritel menjadi menjabat selaku Direktur Utama dan meninggal dunia pada tanggal 14 November 2025. / Change in duties and authorities from previously serving as Director of Consumer and Retail to serving as President Director and passed away on November 14, 2025.
**Telah dilaporkan ke Sekretaris Perusahaan maksimal 3 (tiga) hari setelah tanggal transaksi. / It has been reported to the Company Secretary a maximum of 3 (three) days after the transaction date.

Kebijakan Keberagaman Direksi dan Dewan Komisaris

Kebijakan keberagaman Komposisi Dewan Komisaris dan Direksi bank **bjb** mengacu pada rekomendasi Otoritas jasa keuangan yang dituangkan dalam Lampiran Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka dinyatakan bahwa komposisi Dewan Komisaris dan Direksi wajib memperhatikan keberagaman komposisi Dewan Komisaris dan Direksi. Keberagaman komposisi Dewan Komisaris dan Direksi merupakan kombinasi karakteristik baik dari segi Dewan Komisaris dan Direksi maupun anggota Dewan Komisaris dan Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris serta yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas. Kebijakan keberagaman komposisi Direksi dan Dewan Komisaris bank **bjb** mengacu pada SEOJK tersebut.

Policies on Diversity of Directors and Board of Commissioners

The policies on diversity of the bank **bjb** Board of Commissioners and Directors Composition refers to the recommendation of the OJK Circular Letters Number 32/ SEOJK.04/2015 concerning Guidelines for Public Company Governance stated that the composition of the Board of Commissioners and Directors must pay attention to the diversity of the composition of the Board Commissioners and Directors. The diversity of the composition of the Board of Commissioners and Directors are a combination of characteristics both in terms of Board of Commissioners and Directors as well as members of the Board Commissioners and the Directors individually, according to the needs of the Public Company. These characteristics can be reflected in the determination of expertise, knowledge and experience needed in the implementation of supervisory duties and providing advice by the Board of Commissioners and those appropriate to the division of tasks and functions and the Director's positions in achieving the goals of the Public Company. The composition that has taken into account the needs of the public company is a positive thing, especially related to decision making in the context of implementing the supervisory function carried out by considering a boarder range of aspects. The policies on diversity on the composition of bank **bjb** Board of Commissioners refers to the SEOJK.

Keberagaman Komposisi Direksi

Keberagaman komposisi Direksi pada tahun 2025 tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

Diversity in The Composition of The Board of Directors

The diversity of the composition of the Board of Directors in 2025 is reflected in education, work experience, age, and gender, which can be seen in the table below:

Tabel Keberagaman Komposisi Direksi
Table of Diversity Composition of the Board of Directors

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
Yuddy Renaldi*	Direktur Utama President Director	61 Tahun 61 Years	Laki-laki Male	• Sarjana bidang Ekonomi Akuntansi • Master bidang Manajemen • Bachelor of Economics Accounting • Master of Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Akuntansi, Manajemen Accounting, Management
Yusuf Saadudin**	Direktur Utama President Director	58 tahun 58 Years	Laki-laki Male	Sarjana Bidang Statistika Bachelor of Statistics	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Statistika, Manajemen Statistics, Management

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
Ayi Subarna***	Direktur Operasional dan Teknologi Informasi Director of Operations and Information Technology	50 tahun 50 Years	Laki-laki Male	Sarjana bidang Manajemen Bachelor of Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Manajemen Management
Tedi Setiawan*	Direktur Operasional Director of Operations	59 Tahun 59 Years	Laki-laki Male	• Sarjana bidang Administrasi Negara • Master bidang Manajemen Keuangan • Bachelor of Public Administration • Master of Financial Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Administrasi Negara, Manajemen Keuangan. Public Administration, Financial Management.
Rio Lanasier*	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	50 tahun 50 Years	Laki-laki Male	• Sarjana bidang Teknik Sipil • Master bidang Civil & Environment Engineering • Bachelor of Civil Engineering • Master of Civil & Environmental Engineering	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Teknik Sipil Civil Engineering
Nancy Adistyasari*	Direktur Komersial dan UMKM Director of Commercial and MSME	45 tahun 45 Years	Perempuan Female	Sarjana Bidang Geofisika dan Meteorologi Bachelor of Geophysics and Meteorology	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Ekonomi Economics
Cecep Trisna	Direktur Kepatuhan Director of Compliance	58 Tahun 58 Years	Laki-laki Male	Sarjana bidang Manajemen Bachelor of Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Ekonomi, Kepatuhan dan Manajemen Risiko Economics, Compliance and Risk Management
Hana Dartiwan	Direktur Keuangan Director of Finance	58 tahun 58 Years	Laki-laki Male	Sarjana Bidang Ekonomi Bachelor of Economics	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Ekonomi Economics
Nunung Suhartini****	Direktur Konsumer dan Ritel Director of Consumer and Retail	54 tahun 54 Years	Perempuan Female	• Sarjana bidang Manajemen SDM • Magister bidang Manajemen Pemasaran • Bachelor of Human Resource Management • Master of Marketing Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Manajemen, SDM, dan Pemasaran Management, HR, and Marketing
Mulyana****	Direktur Korporasi dan UMKM Director of Corporate and MSME	54 tahun 54 Years	Laki-laki Male	Sarjana bidang Manajemen Bachelor of Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Manajemen Management

* Berhenti menjabat sejak tanggal 16 April 2025. / Stepped down from the position as of April 16, 2025.

** Perubahan tugas dan kewenangan yang semula menjabat selaku Direktur Konsumer dan Ritel menjadi menjabat selaku Direktur Utama dan meninggal dunia pada tanggal 14 November 2025. / Change in duties and authorities from previously serving as Director of Consumer and Retail to serving as President Director and passed away on November 14, 2025.

*** Mulai menjabat sejak tanggal 16 April 2025 sebagai Direktur Operasional dan Teknologi Informasi dan diangkat sebagai Direktur Pengganti Direktur Utama Perseroan berdasarkan SK Direksi Nomor 0565/SK/DIR-CSE/2025 Tanggal 15 November 2025. / Started serving as of April 16, 2025 as Director of Operations and Information Technology and was designated as Substitute Director for the President Director of the Company based on Board of Directors Decree No. 0565/SK/DIR-CSE/2025 dated November 15, 2025.

**** Mulai menjabat sejak tanggal 16 April 2025. / Started serving as of April 16, 2025.

Keberagaman Komposisi Dewan Komisaris

Keberagaman komposisi Dewan Komisaris pada tahun 2025 juga tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

Composition Diversity of The Board of Commissioners

The diversity of the composition of the Board of Commissioners in 2025 is also reflected in education, work experience, age, and gender, which can be seen in the table below:

Tabel Keberagaman Komposisi Dewan Komisaris
Table of Diversity in the Composition of the Board of Commissioners

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
Taswin Zakaria*	Komisaris Utama Independen Independent President Commissioner	57 Tahun 57 Years	Laki -laki Male	S 1 *Accounting* Bachelor of Accounting	Memiliki Pengalaman kerja di bidang perbankan Have work experience in the banking sector	Perbankan Banking
Diding Sakri*	Komisaris Independen Independent Commissioner	47 Tahun 47 Years	Laki-laki Male	• Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) • *Master of Arts (double degree)* • *PhD bidang Development Economics* • Bachelor of Engineering in Planning (Regional and Urban Planning) • Master of Arts (double degree) • PhD in Development Economics	Memiliki pengalaman kerja di bidang Ekonomi, Penelitian dan perbankan. Have work experience in Economics, Research and banking.	Ekonomi Economics
Novian Herodwijanto**	Komisaris Independen Independent Commissioner	59 Tahun 59 Years	Laki-Laki Male	• S1 Akuntansi • S2 Manajemen • Bachelor of Accounting • Master of Management	Memiliki pengalaman sebagai Auditor Utama dan Staf Ahli di Badan Pemeriksa Keuangan Republik Indonesia Have work experience in Principal Auditor and Expert Staff at the Audit Board of the Republic of Indonesia	Audit dan Managerial Audit and Managerial
Tomsi Tohir	Komisaris Commissioner	55 Tahun 55 Years	Laki-laki Male	• Akademi Kepolisian • S2 Kajian Ilmu Kepolisian • Police Academy • Master of Police Science Studies	Memiliki Pengalaman di Kepolisian Republik Indonesia Have Experience in the Republic of Indonesia Police	Managerial
Rudie Kusmayadi	Komisaris Commissioner	65 Tahun 65 Years	Laki-laki Male	• D3 Teknik Lingkungan • S1 Manajemen Pembangunan Daerah • S2 Manajemen Pembangunan Daerah • Diploma 3 Environmental Engineering • Bachelor of Regional Development Management • Master of Regional Development Management	Memiliki pengalaman sebagai Direktur Utama BUMD Have experience as President Director of BUMD	Managerial

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
Mohammad Taufiq Budi Santoso*	Komisaris Commissioner	58 Tahun 58 Years	Laki - Laki Male	• S1 Planologi • S 2 Ilmu Sosial • S3 Administrasi Publik • Bachelor's of Planning • Master of Social Sciences • PhD in Public Administration	Memiliki pengalaman di bidang pemerintahaan Have experience in government	Managerial
Hilman Purakusumah*	Komisaris Independen Independent Commissioner	61Tahun 61 Years	Laki - laki Male	• S1 Planologi • S2 Manajemen • Bachelor's of Planning • Master of Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Perbankan Banking
Herman Suryatman**	Komisaris Commissioner	56 Tahun 56 Years	Laki-laki Male	• S1 Ilmu Pemerintahan • S2 Ilmu Sosial • S3 Ilmu Pemerintahan • Bachelor of Government Science • Master of Social Sciences • Doctor of Government Science	Memiliki pengalaman di bidang Pemerintahan Have experience in government	Managerial

Organ dan Komite di Bawah Dewan Komisaris

Dalam rangka mendukung efektivitas tugas dan tanggungjawabnya, Dewan Komisaris dibantu oleh Sekretaris Dewan Komisaris dan Komite-komite yang bertanggung jawab kepada Dewan Komisaris, antara lain:

1. Komite Audit
2. Komite Pemantau Risiko
3. Komite Nominasi dan Remunerasi
4. Komite Tata Kelola Terintegrasi

Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris adalah organ Dewan Komisaris yang diangkat oleh Perseroan yang bertugas membantu kelancaran kegiatan administrasi pelaksanaan tugas dan tanggung jawab Dewan Komisaris. Sekretaris Dewan Komisaris bertanggung jawab kepada Direktur Utama. Sekretaris Dewan Komisaris bertanggung jawab untuk mengkoordinasikan kegiatan identifikasi, perencanaan dan pelaksanaan strategi pengelolaan kegiatan kesekretariatan dan protokoler Dewan Komisaris demi terciptanya fungsi Kesekretariatan Dewan Komisaris yang berjalan efektif, efisien dan mendukung kelancaran aktivitas Dewan Komisaris.

Organs and Committees Under The Board of Commissioners

In order to support the effectiveness of their duties and responsibilities, the Board of Commissioners is assisted by the Secretary of the Board of Commissioners and Committees that are responsible to the Board of Commissioners, namely:

1. Audit Committee
2. Risk Monitoring Committee
3. Nomination and Remuneration Committee
4. Integrated Governance Committee

Secretary of Board 0f Commissioners

The Secretary of the Board of Commissioners is an organ of the Board of Commissioners appointed by the Company whose task is to assist the smooth administration of the duties and responsibilities of the Board of Commissioners. The Secretary of the Board of Commissioners is responsible to the President Director. The Secretary of the Board of Commissioners is responsible for coordinating the identification, planning and implementation of strategies for managing the secretariat activities and protocols of the Board of Commissioners for the creation of the Secretariat function of the Board of Commissioners that runs effectively, efficiently and supports the smooth activities of the Board of Commissioner.

Tugas dan Tanggung Jawab Sekretaris Dewan Komisaris

Secara struktural Sekretaris Dewan Komisaris bertanggung jawab langsung kepada Direktur Utama dan secara fungsional bertanggung jawab langsung kepada Dewan Komisaris. Adapun tugas dan tanggung jawab Sekretaris Dewan Komisaris meliputi:

1. Mengelola penyusunan kebijakan dan/prosedur bidang corporate secretary.
   a. Menyusun Pedoman tata tertib Dewan Komisaris.
   b. Menyusun Pedoman tata tertib Komite Dewan Komisaris.
   c. Menyusun kebijakan dan/atau prosedur lain terkait Kesekretariatan Dewan Komisaris.
2. Mengelola rencana dan aktivitas reward management untuk Dewan Komisaris.
   a. Pengelolaan administrasi penghasilan, tunjangan dan fasilitas bagi Dewan Komisaris.
   b. Pengelolaan administrasi remunerasi dan fasilitas anggota Komite Dewan Komisaris.
   c. Laporan administrasi remunerasi Dewan Komisaris dan anggota Komite Dewan Komisaris.
3. Mengelola kegiatan kesekretariatan perusahaan untuk Dewan Komisaris.
   a. Strategi dan rencana pengelolaan kegiatan kesekretariatan Dewan Komisaris.
   b. Laporan aktivitas kesekretariatan dan protokoler Dewan Komisaris dan/atau Komite (*monitoring* dan evaluasi).
   c. Laporan kegiatan Dewan Komisaris dan/atau Komite (*monitoring* dan evaluasi).
   d. Laporan atas notula rapat Dewan Komisaris dan/ atau rapat Komite Dewan Komisaris (*monitoring* dan evaluasi).

Profil Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris dijabat oleh Nia Kania. Beliau menjabat sebagai Sekretaris Dewan Komisaris sejak 25 November 2024 berdasarkan Surat Keputusan Direksi Nomor 0575/SK/DIR-HCA/2024.

Duties and Responsibilities of The Corporate Secretary to The Board of Commissioners

Structurally the Secretary of the Board of Commissioners reports directly to the President Director and functionally reports directly to the Board of Commissioners. The duties and responsibilities of the Secretary of the Board of Commissioners include:

1. Manage the preparation of policies and/ procedures in the field of corporate secretary.
   a. Prepare the Board of Commissioners Code of Conduct.
   b. Preparing the Board of Commissioners Committee Rules of Procedure.
   c. Formulate other policies and/or procedures related to the Secretariat of the Board of Commissioners.
2. Manage plans and reward management activities for the Board of Commissioners.
   a. Managing the administration of income, benefits and facilities for the Board of Commissioners.
   b. Management of remuneration administration and facilities of Committee members of the Board of Commissioner.
   c. Report on the remuneration administration of the Board of Commissioners and members of the Board of Commissioners Committee.
3. Managing corporate secretarial activities for the Board of Commissioners.
   a. Strategy and plan for managing the Board of Commissioners' secretarial activities.
   b. Secretariat and protocol report of the Board of Commissioners and/or Committee (monitoring and evaluation).
   c. Report on the activities of the Board of Commissioners and/ or Committee (monitoring and evaluation).
   d. Report on minutes of meetings of the Board of Commissioners and/or Committee meetings (monitoring and evaluation).

Board of Commissioners' Secretary Profile

The Secretary of the Board of Commissioners is held by Nia Kania. She has served as Secretary of the Board of Commissioners since November 25, 2024, based on the Board of Directors Decree Number 0575/SK/DIR-HCA/2024.



Nia Kania

Sekretaris Dewan Komisaris
Secretary of the Board of Commissioners

Umur/Age
49 Tahun per Desember 2025 / 49 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
Sarjana Manajemen dari Universitas Padjadjaran Bandung	Bachelor of Management from Padjadjaran University, Bandung
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Tingkat 4 dari Lembaga Sertifikasi Profesi Perbankan (LSPP) • Sertifikasi Kepatuhan • Sertifikasi Keagenan Bancassurance	• Level 4 Risk Management Certification from the Banking Professional Certification Institute (LSPP) • Compliance Certification • Bancassurance Agency Certification
Pengalaman Kerja	**Work Experience**
Bergabung di Perseroan sejak 2002 dan menempati berbagai posisi jabatan antara lain: • Pemimpin Grup KYC - Divisi Kepatuhan & Hukum (2012 - 2013). • Pemimpin Grup Pengelolaan APU PPT - Divisi Kepatuhan (2013 - 2017). • Pemimpin Grup Customer Care - Divisi Jaringan Layanan dan Operasional (2017 - 2019). • Pemimpin Grup Customer Care - Divisi Jaringan & Layanan (2019 - 2024). • Pemimpin Grup Kesekretariatan Dewan Komisaris (2024 – saat ini).	Joined the Company since 2002 and held various positions including: • KYC Group Leader - Compliance & Legal Division (2012 - 2013). • AML PPT Management Group Leader - Compliance Division (2013 - 2017). • Customer Care Group Leader - Network Service and Operation Division (2017 - 2019). • Customer Care Group Leader - Network & Service Division (2019 - 2024). • Board of Commissioners Secretariat Group Leader (2024 - present).
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi Nomor 0575/SK/DIR-HCA/2024 tanggal 25 November 2024	November 2024 Board of Directors Decree Number 0575/SK/DIR-HCA/2024 dated November 25, 2024

Pengembangan Kompetensi Sekretaris Dewan Komisaris

Competence Development of Secretary Board of Commissioners

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Waktu Pelaksanaan Implementation Time	Penyelenggara Organizer
Awareness Program On Personal Data Protection (Kantor Pusat) Awareness Program on Personal Data Protection (Head Office)	10 Maret 2025 March 10, 2025	**bjb** University
IT *Security Awareness & Digital Culture* (Kantor Pusat) IT Security Awareness & Digital Culture (Head Office)	10 Maret 2025 March 10, 2025	**bjb** University
Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees – 2025	17 Maret 2025 March 17, 2025	**bjb** University
Refreshment Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 Refreshment on the Implementation of APU PPT and PPPSPM Program (Head Office) – 2025	18 Maret 2025 March 18, 2025	**bjb** University
Business Continuity Management System (BCMS) Kantor Pusat Business Continuity Management System (BCMS) (Head Office)	22 Mei 2025 May 22, 2025	**bjb** University
Peningkatan Kompetensi *Corporate Secretary* Dalam Mendukung Tugas dan Fungsi Pengawasan Dewan Komisaris Enhancement of Corporate Secretary Competency in Supporting the Supervisory Duties and Functions of the Board of Commissioners	26 Mei 2025 May 26, 2025	PT Sinergi Indonesia Pintar

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Waktu Pelaksanaan Implementation Time	Penyelenggara Organizer
IT Security Awareness: *Building A Cyber Resilient Users* IT Security Awareness: Building A Cyber Resilient Users	19 Juni 2025 June 19, 2025	Rois Solihin
IT Security Awareness: *Building A Cyber Resilient Users (Self Learning)* IT Security Awareness: Building A Cyber Resilient Users (Self Learning)	04 Agustus 2025 August 04, 2025	**bjb** University
Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) – Head Office	06 Oktober 2025 October 06, 2025	**bjb** University
Pembekalan/Refreshment Sertifikasi Manajemen Risiko (SMR) Jenjang 6 Briefing/Refreshment on Risk Management Certification (SMR) Level 6	28 Oktober 2025 October 28, 2025	ARFAIDHAMS SECRET
Tata Kelola Layanan Pengaduan dan Komunikasi Efektif dengan Konsumen - Kantor Pusat Governance of Complaint Handling Services and Effective Communication with Consumers – Head Office	01 Desember 2025 December 01, 2025	**bjb** University

Pelaksanaan Tugas Sekretaris Dewan Komisaris

Sepanjang tahun 2025, Sekretaris Dewan Komisaris telah melaksanakan kegiatan sebagai berikut.

1. Mengkoordinasikan kegiatan rapat Dewan Komisaris dan Komite di bawah Dewan Komisaris.
2. Menjalankan fungsi sebagai notulis rapat/*meeting* Dewan Komisaris dan Komite di bawah Dewan Komisaris.
3. Berkoordinasi dengan Divisi terkait untuk membuat dan memastikan tersedianya materi, data, informasi yang diperlukan Dewan Komisaris untuk kegiatan Rapat.
4. Melaksanakan fungsi *advisory* dalam membantu Dewan Komisaris dan Komite dalam menjalankan tugas dan tanggung jawabnya.
5. Mengelola laporan khusus pelaksanaan tugas Dewan Komisaris kepada lembaga ekstern.
6. Mengkoordinasikan kegiatan protokoler dewan komisaris untuk acara internal dan eksternal bank **bjb**.
7. Membantu Dewan Komisaris dan Komite di bawah Dewan Komisaris dalam penyusunan Pedoman dan Tata Tertib Kerja serta Program Kerja.
8. Membantu dan memastikan pelaksanaan tugas komite - komite di bawah Dewan Komisaris dalam pelaksanaan tugasnya sesuai dengan Pedoman dan Tata Tertib Kerja serta Program Kerja yang telah ditetapkan.

Komite Audit

Komite Audit merupakan alat kelengkapan Dewan Komisaris yang berfungsi untuk melakukan pengawasan atas efektivitas sistem pengendalian internal, internal audit dan proses pelaporan keuangan. Fungsi utama Komite Audit adalah membantu Dewan Komisaris memenuhi tugas dan tanggung jawabnya dengan menelaah laporan keuangan dan informasi keuangan lainnya sebelum diberikan Bank kepada *stakeholders* serta menelaah sistem pengendalian internal bank, dan efektivitas fungsi audit intern.

Duties Implementation of The Secretary of The Board of Commissioners

During 2025, the Secretary of the Board of Commissioners carried out the following activities.

1. Coordinate the meetings of the Board of Commissioners and Committees under the Board of Commissioners.
2. Performs the function of meeting minutes for meetings of the Board of Commissioners and Committees under the Board of Commissioners.
3. Coordinate with related divisions to make and ensure the availability of material, data, information needed by the Board of Commissioners for the Meeting.
4. Carrying out advisory functions in assisting the Board of Commissioners and Committees in carrying out their duties and responsibilities.
5. Manage special reports on the implementation of the duties of the Board of Commissioners to external institutions.
6. Coordinate board of commissioners protocol activities for bank **bjb** internal and external events.
7. Assist the Board of Commissioners and Committees under the Board of Commissioners in preparing the Work Guidelines and Rules of Procedure.
8. Assist and ensure the implementation of the duties of the committees under the Board of Commissioners in carrying out their duties in accordance with the Guidelines and Work Orders and Work Programs that have been determined.

Audit Committee

The Audit Committee is a complete tool of the Board of Commissioners whose function is to oversee the effectiveness of the internal control system, internal audit and financial reporting processes. The main function of the Audit Committee is to assist the Board of Commissioners in fulfilling their duties and responsibilities by reviewing financial reports and other financial information before the Bank provides it to stakeholders and reviews the bank's internal control system, and the effectiveness of the internal audit function.

Dasar Pembentukan Komite Audit

Dasar pembentukan Komite Audit Perseroan mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit. Komite Audit merupakan alat kelengkapan Dewan Komisaris yang berfungsi untuk melakukan pengawasan atas efektivitas sistem pengendalian intern, internal audit, proses pelaporan keuangan, sehingga Bank dapat dikelola berdasarkan prinsip-prinsip transparansi, akuntabilitas, pertanggungjawaban, independensi dan kewajaran.

Pembentukan Komite Audit Perseroan juga berpedoman pada ketentuan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 55/ POJK.04/2015 Tanggal 25 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
2. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 05/SK/ DK/2005 tanggal 17 Mei 2005 Tentang Pembentukan Komite Audit PT. BANK JABAR.
4. Surat Keputusan Dewan Komisaris Nomor 12/SK/ DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite sebagaimana telah dilakukan perubahan beberapa kali sepanjang tahun 2025, dengan perubahan terakhir berdasarkan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite.

Tugas dan Tanggung Jawab Komite Audit

Komite Audit bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya. Dalam menjalankan fungsinya, Komite Audit memiliki tugas dan tanggung jawab paling sedikit meliputi:

1. Laporan Keuangan
   Komite Audit melakukan pemantauan dan penelaahan atas Laporan Keuangan bank sekurang-kurangnya meliputi:
   a. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Emiten atau Perusahaan Publik kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan bank;
   b. Memastikan Laporan dan informasi keuangan yang disajikan telah sesuai dengan standar akuntansi keuangan dan kebijakan akuntansi yang berlaku;
   c. Melakukan pemantauan dan evaluasi atas:
      - Penerapan kebijakan dan prosedur pengendalian internal dalam proses pelaporan keuangan bank;

Basis for The Establishment of The Audit Committee

The basis for forming the Company's Audit Committee refers to the OJK Regulations Number 55/ POJK.04/2015 concerning the Formation and Guidelines for the Implementation of the Audit Committee's Work. The Audit Committee is a complete tool of the Board of Commissioners whose function is to supervise the effectiveness of the internal control system, internal audit, financial reporting process, so that the Bank can be managed based on the principles of transparency, accountability, responsibility, independence and fairness.

The establishment of the Company's Audit Committee is also guided by the following provisions:

1. OJK Regulations Number 55/ POJK.04/2015 December 25, 2015 about the Formation and Guidelines for the Implementation of the Audit Committee's Work.
2. Financial Services Authority Regulation Number 17 of 2023 concerning Implementation of Governance for Commercial Banks.
3. Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 05/SK/DK/2005 on May 17, 2005 about the Establishment of the Audit Committee of PT BANK JABAR.
4. Board of Commissioners Decree No. 12/SK/DKO/2024 dated October 4, 2024 concerning the Distribution of Duties and Implementation of the Board of Commissioners' Activity Schedule and Committees, as amended several times throughout 2025, with the latest amendment based on Board of Commissioners Decree No. 6/SK/DKO/2025 dated December 11, 2025 concerning the Distribution of Duties and Implementation of the Board of Commissioners' Activity Schedule and Committees.

Duties and Responsibilities of The Audit Committee

The Audit Committee acts independently in carrying out its duties and responsibilities. In performing its functions, the Audit Committee has duties and responsibilities that at a minimum include:

1. Financial Reporting
   The Audit Committee monitors and reviews the Bank's financial statements, at a minimum, covering the following:
   a. Reviewing financial information to be disclosed by the Issuer or Public Company to the public and/or authorities, including financial statements, projections, and other reports related to the Bank's financial information;
   b. Ensuring that the financial statements and information presented are in accordance with the applicable financial accounting standards and accounting policies;
   c. Monitoring and evaluating:
      - The implementation of internal control policies and procedures in the Bank's financial reporting process;

- Kesesuaian Laporan Keuangan dengan standar akuntansi keuangan dan ketentuan Otoritas Jasa Keuangan mengenai pencatatan transaksi keuangan.

d. Hasil pemantauan dan evaluasi digunakan untuk memberikan rekomendasi kepada Dewan Komisaris guna meyakini integritas dari proses pelaporan keuangan pada Bank;
e. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan bank;
f. Melakukan komunikasi dengan unit kerja terkait dan auditor internal serta eksternal guna meminta data atau tambahan informasi yang berkaitan dengan laporan keuangan bank.

2. Pengendalian Intern
Komite Audit melakukan pengawasan dan penilaian atas kecukupan pengendalian intern di bank sekurang-kurangnya meliputi:
a. Fungsi Audit Intern
1) Melakukan evaluasi atas penyusunan rencana audit, ruang lingkup, dan anggaran Satuan Kerja Audit Intern, serta memberikan rekomendasi kepada Dewan Komisaris berdasarkan hasil evaluasi tersebut;
2) Memastikan Satuan Kerja Audit Intern (SKAI) bekerja secara independen serta menjunjung tinggi integritas dalam pelaksanaan tugas;
3) Memantau, mengkaji efektivitas dan mengevaluasi kinerja pelaksanaan audit intern Bank oleh Satuan Kerja Audit Intern (SKAI) sesuai dengan perencanaan yang telah ditetapkan;
4) Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian, fraud, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh SKAI;
5) Melakukan penelaahan dan evaluasi atas laporan hasil audit internal secara berkala dari Satuan Kerja Audit Intern (SKAI) untuk mengidentifikasi dan memberikan rekomendasi terkait kemungkinan adanya kelemahan pengendalian internal;
6) Memastikan Satuan Kerja Audit Intern (SKAI) melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor ekstern, dan Otoritas Jasa Keuangan;
7) Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal;
8) Memberikan rekomendasi kepada Dewan Komisaris terkait dengan pengangkatan dan pemberhentian Kepala Satuan Kerja Audit Intern (SKAI);

- The compliance of financial statements with financial accounting standards and the Financial Services Authority's regulations on financial transaction recording.

d. The results of monitoring and evaluation are used to provide recommendations to the Board of Commissioners to ensure the integrity of the Bank's financial reporting process;
e. Reviewing complaints related to the Bank's accounting and financial reporting process;
f. Communicating with relevant work units and internal and external auditors to obtain data or additional information related to the Bank's financial statements.

2. Internal Control
The Audit Committee supervises and evaluates the adequacy of internal control in the Bank, at a minimum, covering the following:
a. Internal Audit Function
1) Evaluating the preparation of the audit plan, scope, and budget of the Internal Audit Unit, and providing recommendations to the Board of Commissioners based on such evaluation;
2) Ensuring that the Internal Audit Unit (SKAI) operates independently and upholds integrity in performing its duties;
3) Monitoring, reviewing the effectiveness, and evaluating the performance of the Bank's internal audit implementation by the Internal Audit Unit (SKAI) in accordance with the established plan;
4) Reviewing audit reports and ensuring that the Board of Directors promptly takes corrective actions to address control weaknesses, fraud, compliance issues with policies, laws and regulations, or other issues identified and reported by SKAI;
5) Reviewing and evaluating internal audit reports periodically from the Internal Audit Unit (SKAI) to identify and provide recommendations regarding potential internal control weaknesses;
6) Ensuring that the Internal Audit Unit (SKAI) communicates with the Board of Directors, Board of Commissioners, external auditors, and the Financial Services Authority;
7) Reviewing the implementation of audits conducted by internal auditors and monitoring the follow-up actions taken by the Board of Directors on internal audit findings;
8) Providing recommendations to the Board of Commissioners regarding the appointment and dismissal of the Head of the Internal Audit Unit (SKAI);

9) Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja;

10) Memberikan rekomendasi persetujuan terkait Piagam Audit Intern kepada Dewan Komisaris;

11) Memberikan rekomendasi penunjukan pengendali mutu independen dari pihak independen untuk melakukan kaji ulang terhadap kinerja Satuan Kerja Audit Intern (SKAI).

b. Melakukan penelaahan terhadap aktivitas pelaksanaan manajemen risiko yang dilakukan oleh Direksi, jika Emiten atau Perusahaan Publik tidak memiliki fungsi pemantau risiko di bawah Dewan Komisaris;

c. Menjaga kerahasiaan dokumen, data dan informasi Emiten atau Perusahaan Publik.

3. Kepatuhan
   a. Memastikan pelaksanaan tindak lanjut oleh Direksi atas hasil temuan auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain;
   b. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Emiten atau Perusahaan Publik;
   c. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Emiten atau Perusahaan Publik;
4. Penunjukan Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP)
   a. Komite Audit memberikan rekomendasi usulan penunjukan AP dan/atau KAP kepada Dewan Komisaris, dengan mempertimbangkan:
      1) Independensi AP, KAP, dan orang dalam KAP;
      2) Ruang lingkup audit;
      3) Imbalan jasa audit;
      4) Keahlian dan pengalaman AP, KAP, dan tim audit dari KAP;
      5) Metodologi, teknik, dan sarana audit yang digunakan KAP;
      6) Manfaat sudut pandang baru yang akan diperoleh melalui penggantian AP, KAP, dan tim audit dari KAP;
      7) Potensi risiko atas penggunaan jasa audit oleh KAP yang sama secara berturut-turut untuk kurun waktu yang cukup panjang; dan
      8) Hasil evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan KAP pada periode sebelumnya, jika ada.
   b. Proses seleksi dan penunjukkan KAP berpedoman pada peraturan dan ketentuan yang berlaku;

9) Providing recommendations to the Board of Commissioners regarding the overall annual remuneration of SKAI as well as performance rewards;

10) Providing recommendations for approval of the Internal Audit Charter to the Board of Commissioners;

11) Providing recommendations for the appointment of an independent quality assurance party to conduct a review of the performance of the Internal Audit Unit (SKAI).

b. Reviewing the implementation of risk management activities carried out by the Board of Directors, in the event that the Issuer or Public Company does not have a risk monitoring function under the Board of Commissioners;

c. Maintaining the confidentiality of documents, data, and information of the Issuer or Public Company.

3. Compliance
   a. Ensuring the follow-up actions by the Board of Directors on findings from external auditors, supervisory results of the Financial Services Authority, and/or supervision results from other authorities and institutions;
   b. Reviewing compliance with laws and regulations related to the activities of the Issuer or Public Company;
   c. Reviewing and providing recommendations to the Board of Commissioners regarding potential conflicts of interest of the Issuer or Public Company;
4. Appointment of Public Accountant (PA) and/or Public Accounting Firm (PAF)
   a. The Audit Committee provides recommendations for the appointment of a PA and/or PAF to the Board of Commissioners, taking into consideration:
      1) The independence of the PA, PAF, and personnel within the PAF;
      2) The scope of the audit;
      3) Audit fees;
      4) The expertise and experience of the PA, PAF, and the audit team of the PAF;
      5) The audit methodology, techniques, and tools used by the PAF;
      6) The benefit of obtaining new perspectives through the rotation of the PA, PAF, and the audit team of the PAF;
      7) The potential risks of using the same PAF for audit services consecutively over a prolonged period; and
      8) The results of the evaluation of the audit services on annual historical financial information performed by the PA and PAF in the previous period, if any.
   b. The selection and appointment process of the PAF shall refer to the prevailing laws and regulations;

c. Komite Audit melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan/atau KAP. Evaluasi tersebut dilakukan paling sedikit melalui:
   1) Kesesuaian pelaksanaan audit oleh AP dan/atau KAP dengan standar audit yang berlaku;
   2) Kecukupan waktu pekerjaan lapangan;
   3) Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik; dan
   4) Rekomendasi perbaikan yang diberikan oleh AP dan/atau KAP
d. Memberi masukan kepada Auditor Eksternal agar mengidentifikasikan area-area berisiko tinggi;
e. Komite Audit dapat merekomendasikan untuk pemutusan hubungan kerja dengan auditor eksternal kepada Dewan Komisaris jika terdapat indikasi kuat bahwa independensi auditor dapat terganggu atau terbukti bahwa auditor tidak melakukan pemeriksaan sesuai dengan Standar Profesional Akuntan Publik;
f. Penggunaan jasa audit wajib dibatasi atas informasi keuangan historis tahunan dari AP yang sama untuk 7 (tahun) kumulatif;
g. Dapat menggunakan kembali jasa audit atas informasi keuangan historis tahunan dari AP yang sama, setelah melewati masa jeda sesuai dengan jenis peran AP dalam perikatan:
   1) AP bertindak sebagai Rekan perikatan, masa jeda selama 5 (lima) tahun buku pelaporan secara berturut-turut;
   2) AP bertindak sebagai penanggung jawab penelaahan pengendalian mutu perikatan, masa jeda selama 3 (tiga) tahun buku pelaporan secara berturut-turut; dan
   3) Rekan perikatan audit lainnya, masa jeda selama 2 (dua) tahun buku pelaporan secara berturut-turut.

Wewenang Komite Audit

Dalam melaksanakan tugasnya, Komite Audit mempunyai wewenang sebagai berikut:
1. Mengakses dokumen, data, dan informasi Emiten atau Perusahaan Publik tentang karyawan, dana, aset, dan sumber daya perusahaan yang diperlukan;
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan Akuntan terkait tugas dan tanggung jawab Komite Audit;
3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan);
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris;

c. The Audit Committee evaluates the implementation of audit services on annual historical financial information performed by the PA and/or PAF. Such evaluation shall at least include:
   1) Compliance of the audit implementation by the PA and/or PAF with the applicable auditing standards;
   2) Adequacy of fieldwork duration;
   3) Review of the scope of services provided and adequacy of sampling; and
   4) Improvement recommendations provided by the PA and/or PAF
d. Providing input to the External Auditor to identify high-risk areas;
e. The Audit Committee may recommend the termination of engagement with the external auditor to the Board of Commissioners if there are strong indications that the auditor's independence may be compromised or it is proven that the auditor did not perform the audit in accordance with the Public Accountant Professional Standards;
f. The use of audit services shall be limited to annual historical financial information by the same PA for a cumulative period of 7 (seven) years;
g. The same PA may be re-engaged for audit services on annual historical financial information after a cooling-off period in accordance with the role of the PA in the engagement:
   1) The PA acts as the engagement partner, a cooling-off period of 5 (five) consecutive financial years;
   2) The PA acts as the engagement quality control reviewer, a cooling-off period of 3 (three) consecutive financial years; and
   3) Other audit engagement partners, a cooling-off period of 2 (two) consecutive financial years.

Audit Committee Authority

In carrying out his duties, Audit Committee has the following authorities:
1. Accessing documents, data, and information of the Issuer or Public Company regarding employees, funds, assets, and company resources as needed;
2. Communicating directly with employees, including the Board of Directors and parties carrying out internal audit functions, risk management, and Accountants regarding the duties and responsibilities of the Audit Committee;
3. Involving independent parties outside the Audit Committee members as needed to assist in carrying out their duties (if necessary);
4. Carrying out other authorities granted by the Board of Commissioners;

5. Anggota komite Dewan Komisaris dari Pihak Independen wajib melaksanakan tugas, tanggung jawab, dan wewenang dengan berintegritas, independen, memiliki kompetensi, serta menjaga reputasi.

Pedoman dan Tata Tertib Kerja Komite Audit

Komite Audit mempunyai suatu Pedoman dan Tata Tertib Kerja Komite Audit berdasarkan Surat Keputusan Dewan Komisaris nomor 05/SK/DKO/2025 tanggal 10 September 2025 tentang Pedoman dan Tata Tertib Kerja Komite Audit, yang menetapkan secara jelas peran, tanggung jawab dan lingkup kerja Komite Audit untuk meningkatkan efektivitas, tanggungjawab, keterbukaan dan objektivitas Dewan Komisaris dalam menjalankan fungsinya. Dalam Pedoman dan Tata Tertib Kerja Komite Audit mengatur mengenai struktur organisasi dan masa kerja Komite Audit, tugas dan tanggung jawab, rapat, pelaporan dan anggaran serta standar etika bagi Komite Audit.

Masa Jabatan Komite Audit

1. Masa tugas anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya.
2. Anggota Komite Audit yang berasal dari Dewan Komisaris, masa kerjanya sama dengan masa penunjukannya sebagai anggota Dewan Komisaris melalui Rapat Umum Pemegang Saham.
3. Anggota Komite yang bukan anggota Dewan Komisaris masa kerjanya ditentukan oleh Dewan Komisaris.
4. Anggota Komite yang bukan anggota Dewan Komisaris yang telah habis masa jabatannya dapat diangkat kembali untuk periode berikutnya.
5. Melalui Dewan Komisaris, Ketua Komite Audit dapat merekomendasikan kepada Direksi untuk memberhentikan sewaktu-waktu anggota Komite Audit jika yang bersangkutan dinilai tidak dapat melaksanakan tugas sebagaimana mestinya.
6. Masa tugas anggota Komite Audit diatur sedemikian rupa sehingga dapat mencegah terjadinya pergantian semua anggota pada saat bersamaan untuk menjaga kesinambungan pelaksanaan tugas Dewan Komisaris.

Struktur, Keanggotaan dan Keahlian Komite Audit

1. Anggota komite audit wajib seluruhnya independen, paling sedikit:
   a. 1 (satu) orang Komisaris Independen; dan
   b. Pihak Independen:

5. Members of the Board of Commissioners committee from Independent Parties are required to carry out their duties, responsibilities, and authorities with integrity, independence, competence, and maintain their reputation.

Rules and Guidelines of Audit Committees

The Audit Committee has established an Audit Committee Work Guidelines and Rules of Procedure based on Board of Commissioners Decree No. 05/SK/DKO/2025 dated September 10, 2025 concerning the Audit Committee Work Guidelines and Rules of Procedure, which clearly stipulate the roles, responsibilities, and scope of work of the Audit Committee to enhance the effectiveness, accountability, transparency, and objectivity of the Board of Commissioners in carrying out its functions. The Audit Committee Work Guidelines and Rules of Procedure regulate the organizational structure and term of office of the Audit Committee, as well as its duties and responsibilities, meetings, reporting, budgeting, and ethical standards.

The Audit Committee's Term of Service

1. The term of office of members of the Audit Committee may not be longer than the term of office of the Board of Commissioners as stipulated in the Articles of Association and may be re-elected only for 1 (one) subsequent period.
2. Members of the Audit Committee who come from the Board of Commissioners, their term of office is the same as their term of appointment as members of the Board of Commissioners through the General Meeting of Shareholders.
3. Members of the Committee who are not members of the Board of Commissioners have their term of office determined by the Board of Commissioners.
4. Members of the Committee who are not members of the Board of Commissioners whose term of office has expired may be reappointed for the following period.
5. Through the Board of Commissioners, the Chairman of the Audit Committee may recommend to the Board of Directors to dismiss at any time members of the Audit Committee if the person concerned is deemed unable to carry out his duties properly.
6. The term of office of members of the Audit Committee is regulated in such a way as to prevent the replacement of all members at the same time in order to maintain the continuity of the implementation of the duties of the Board of Commissioners.

Structure, Membership, and Expertise of The Audit Committee

1. Members of the audit committee must be entirely independent, at least:
   a. 1 (one) Independent Commissioner; and
   b. Independent Party:

- 1 (satu) orang yang memiliki keahlian bidang keuangan atau bidang akuntansi; dan
- 1 (satu) orang yang memiliki keahlian:
  1) Bidang hukum atau bidang perbankan, bagi Bank yang melaksanakan kegiatan usaha secara konvensional; atau
  2) Bidang perbankan syariah, bagi Bank yang melaksanakan kegiatan usaha secara syariah dan Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki Unit Usaha Syariah (UUS).
  3) Komite Audit diketuai oleh Komisaris Independen merangkap sebagai anggota.

c. Ketua dari komite dilarang merangkap jabatan sebagai ketua komite pada lebih dari 1 (satu) komite lain.

d. Dalam melaksanakan tugas sehari-hari, Komite Audit dapat dibantu oleh Kesekretariatan Dewan Komisaris.

- 1 (one) person who has expertise in finance or accounting; and
- 1 (one) person who has the following expertise:
  1) Legal or banking sector, for banks that carry out business activities conventionally; or
  2) Sharia banking sector, for banks that carry out business activities in accordance with Sharia and banks that carry out business activities conventionally which have a Sharia Business Unit (UUS).
  3) The audit committee is chaired by an Independent Commissioner who also serves as a member.

c. The chairman of a committee is prohibited from holding concurrent positions as chairman of more than 1 (one) other committee.

d. In performing its daily tasks, the Audit Committee can be assisted by the Secretariat of the Board of Commissioners.

Keanggotaan

1. Pengangkatan dan pemberhentian anggota komite Dewan Komisaris wajib dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.
2. Ketua Komite Audit mengusulkan penggantian anggota Komite Audit yang berakhir masa tugasnya, mengundurkan diri atau diberhentikan.
3. Dewan Komisaris wajib melakukan evaluasi terhadap kinerja komite sekurang-kurangnya pada setiap akhir tahun buku.

Membership

1. Appointment and dismissal of members of the Board of Commissioners committee must be carried out by the Board of Directors based on the decision of the Board of Commissioners meeting.
2. The Chairman of the Audit Committee proposes the replacement of members of the Audit Committee whose term of office has ended, resigned or been dismissed.
3. The Board of Commissioners must evaluate the performance of the committee at least at the end of each financial year.

Pada tanggal 9 Desember 2025 Perseroan menyelenggarakan RUPS Luar Biasa Tahun 2025, dimana berdasarkan keputusan RUPSLB Tahun 2025 yang kemudian ditindaklanjuti oleh Surat Keputusan Dewan Komisaris nomor 6/SK/DKO/2025 tanggal 11 Desember 2025 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite, susunan Komite Audit sampai 31 Desember 2025 menjadi sebagai berikut:

On December 9, 2025, the Company held an Extraordinary General Meeting of Shareholders (EGMS). Based on the resolutions of the 2025 EGMS, which were subsequently followed up by Board of Commissioners Decree No. 6/SK/DKO/2025 dated December 11, 2025 concerning the Distribution of Duties and Implementation of Activities of the Board of Commissioners and Committees, the composition of the Audit Committee as of December 31, 2025 was as follows:

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
1.	Novian Herodwijanto	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Independen Independent Commissioner	Accounting dan Audit Accounting and Audit
2	Atty Yuniawati	Anggota Members	Pihak Independen Independent Party	Accounting dan Manajemen Risiko Accounting and Risk Management
3	M. Herianto	Anggota Members	Pihak Independen Independent Party	Audit dan Perbankan Audit and Banking

Profil Komite Audit

Profil Komite Audit per 31 Desember 2025 adalah sebagai berikut.

Profile of Audit Committe

The Audit Committee profile as of December 31, 2025 is as follows.



Novian Herodwijanto

Ketua Merangkap Anggota/Komisaris Independen
Chairman Concurrently Member/Independent Commissioner

Umur/Age	**Kewarganegaraan**/Citizenship	**Domisili**/Domicile
58 Tahun per Desember 2025 / 58 Years as of December 2025	Indonesia	Jakarta, Indonesia

Riwayat Pendidikan	Educational Background
• Sarjana bidang Akuntansi dari Universitas Gajah Mada, Yogyakarta (1993). • Magister bidang Manajemen dari Universitas Gajah Mada, Yogyakarta (2000).	• Bachelor of Accounting from Gajah Mada University, Yogyakarta (1993). • Master of Management from Gajah Mada University, Yogyakarta (2000).
Sertifikasi	**Certification**
• Sertifikasi Profesi Pemeriksa Keuangan Negara (CSFA) (2019) • Sertifikasi Profesi Akuntan Publik (CPA) (2019) • Sertifikasi Audit Forensik (CFra) (2020) • Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2025)	• Certified State Finance Auditor (CSFA) Certification (2019) • Certified Public Accountant (CPA) Certification (2019) • Certified Forensic Auditor (CFra) Certification (2020) • Banking Risk Management Certification Level 6 – LSPP (2025)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
• Diangkat sebagai Komisaris bank **bjb** untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025. • Surat Keputusan Dewan Komisaris nomor 6/SK/DKO/2025 tanggal 11 Desember 2025 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite.	• Appointed as Commissioner of bank **bjb** for the first time based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Financial Year 2024 dated April 16, 2025, as stipulated in the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025. • Board of Commissioners Decree No. 6/SK/DKO/2025 dated December 11, 2025 concerning the Allocation of Duties and the Implementation of Activities of the Board of Commissioners and Committees.
Jabatan Rangkap	**Concurrent Positions**
• Ketua merangkap anggota Komite Audit (2025-saat ini) • Ketua merangkap anggota Komite Pemantau Risiko (2025 - saat ini) • Anggota Komite Nominasi dan Remunerasi (2025-saat ini) • Anggota Komite Tata Kelola Terintegrasi (2025-saat ini) Tidak memiliki rangkap jabatan pada emiten lain.	• Chairman and member of the Audit Committee (2025–present) • Chairman and member of the Risk Monitoring Committee (2025–present) • Member of the Nomination and Remuneration Committee (2025–present) • Member of the Integrated Governance Committee (2025–present) Does not hold concurrent positions in other listed companies.
Pengalaman Kerja	**Work Experience**
• Kepala BPK Perwakilan Provinsi Jawa Timur (2016 - 2018). • Auditor Utama Keuangan Negara II (2018 - 2019). • Auditor Utama Keuangan Negara V (2019 - 2020). • Staf Ahli Bidang BUMN, BUMD, dan Kekayaan Negara / Daerah yang Dipisahkan Lainnya di Badan Pemeriksa Keuangan Republik Indonesia (2020 - 2025). • Komisaris Independen bank **bjb** (2025 – saat ini).	• Head of the Audit Board of Indonesia Representative Office for East Java Province (2016–2018). • Principal Auditor of State Finance II (2018–2019). • Principal Auditor of State Finance V (2019–2020). • Expert Staff for State-Owned Enterprises (SOEs), Regionally-Owned Enterprises (ROEs), and Other Separated State/Regional Assets at the Audit Board of Indonesia (2020–2025). • Independent Commissioner of bank **bjb** (2025–present).
Periode dan Masa Jabatan	**Period and Term of Office**
Sebagai Ketua merangkap Anggota sejak 12 Agustus 2025 - saat ini (periode pertama).	Serving as Chairman concurrently member since August 12, 2025 - present (first period).



Atty Yuniawati

Anggota Komite Audit/Pihak Independen
Member of Audit Committee/Independent Party

Umur/Age
53 Tahun per Desember 2025 / 53 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung, Indonesia

Riwayat Pendidikan

- Sarjana bidang Akuntansi Universitas Katolik Parahyangan Bandung (1995).
- MBA - Finance & Invesment dari The George Washington University, Washington D.C., USA (1998).
- Kandidat Doktor pada Program Doktor Ilmu Akuntansi Universitas Padjadjaran, Bandung (2021-saat ini).

Educational Background

- Bachelor of Accounting, Parahyangan Catholic University Bandung (1995).
- MBA - Finance & Invesment from The George Washington University, Washington D.C., USA (1998).
- Doctoral Candidate in the Doctoral Program in Accounting at Padjadjaran University , Bandung (2021–present).

Sertifikasi

- CPF – Certified Personal Finance (FFA Institute, Indonesia)
- CRA – Certified Risk Associate (LSPPM – BNSP, Indonesia)
- Global Certified Trainer, SCORE (Sustaining Competitive and Responsible Enterprises) Program dari International Labor Organization (ILO)

Certification

- CPF – Certified Personal Finance (FFA Institute, Indonesia)
- CRA – Certified Risk Associate (LSPPM – BNSP, Indonesia)
- Global Certified Trainer, SCORE (Sustaining Competitive and Responsible Enterprises) Program from International Labor Organization (ILO)

Dasar Hukum Pengangkatan

Surat Keputusan Direksi Nomor 0047/SK/DIR-CSE/2025 tanggal 19 Februari 2025 tentang Pengangkatan Sdri. Atty Yuniawati Sebagai Anggota Komite Audit terhitung sejak tanggal 26 Februari 2025 sampai dengan 25 Februari 2026.

Legal Basis for Appointment

Board of Directors Decree No. 0047/SK/DIR-CSE/2025 dated February 19, 2025 concerning the appointment of Ms. Atty Yuniawati as a member of the Audit Committee, effective from February 26, 2025 until February 25, 2026.

Jabatan Rangkap

- Dosen senior pada Program Studi Akuntansi, Fakultas Ekonomi Universitas Katolik Parahyangan, Bandung (2006 - saat ini)
- Anggota Komite Audit PT Indomobil Finance Indonesia, Jakarta (2019 - saat ini)

Concurrent Positions

- Senior Lecturer in the Accounting Study Program, Faculty of Economics, Parahyangan Catholic University, Bandung (2006–present).
- Member of the Audit Committee at PT Indomobil Finance Indonesia, Jakarta (2019–present).

Pengalaman Kerja

- Telco Financial Analyst, Nextel Inc., Virginia, USA (1998 - 1999)
- Dosen senior pada Jurusan Akuntansi, Fakultas Ekonomi Universitas Katolik Parahyangan, Bandung. (2006 - saat ini)
- Anggota Komite Audit PT Indomobil Finance Indonesia, Jakarta (2019 - saat ini)
- Anggota Komite Audit bank **bjb** (2025 – saat ini).

Work Experience

- Telco Financial Analyst, Nextel Inc., Virginia, USA (1998 - 1999)
- Senior Lecturer in the Accounting Department, Faculty of Economics, Parahyangan Catholic University, Bandung (2006–present).
- Member of the Audit Committee at PT Indomobil Finance Indonesia, Jakarta (2019–present).
- Member of the Audit Committee at bank **bjb** (2025–present).

Periode dan Masa Jabatan

26 Februari 2025 – saat ini (periode pertama).

Period and Term of Office

February 26, 2025 – present (first period).



M. Herianto

Anggota Komite Audit/Pihak Independen
Member of Audit Committee/Independent Party

Umur/Age
56 Tahun per Desember 2025 / 56 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Jakarta, Indonesia

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari Universitas Syiah Kuala Aceh pada Tahun 1993.	Bachelor of Accounting from Syiah Kuala Aceh University in 1993.
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Level 3 dari BSMR	Risk Management Certification Level 3 from BSMR
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Direksi Nomor 0594/SK/DIR-CSE/2025 tanggal 01 Desember 2025 periode menjabat terhitung mulai tanggal 01 Desember 2025 sampai dengan 30 November 2026.	Board of Directors Decree No. 0594/SK/DIR-CSE/2025 dated December 01, 2025, with the term of office effective from December 01, 2025 until November 30, 2026.
Jabatan Rangkap	**Concurrent Positions**
Tidak ada	None
Pengalaman Kerja	**Work Experience**
• Pemimpin Kelompok Audit Wilayah Divisi SPI Kantor Wilayah Jakarta Kemayoran Bank BNI (2018-2019). • Pemimpin Kelompok Audit Wilayah Divisi SPI Kantor Wilayah Jakarta Kemayoran Bank BNI (2018-2021). • Pemimpin Kelompok Kontrol Internal Wilayah Kantor Wilayah 15 Bank BNI (2021 - 2023). • AVP Operational Risk Internal Control Kantor Wilayah 15 Bank BNI (2023). • AVP Operational Risk Internal Control Kantor Wilayah 10 Bank BNI (2023- 2025). • Anggota Komite Audit bank **bjb** (2025 - saat ini).	• Regional Audit Team Leader, Internal Audit Division (SPI), Jakarta Kemayoran Regional Office, Bank Negara Indonesia (2018–2019). • Regional Audit Team Leader, Internal Audit Division (SPI), Jakarta Kemayoran Regional Office, Bank Negara Indonesia (2018–2021). • Regional Internal Control Team Leader, Regional Office 15, Bank Negara Indonesia (2021–2023). • AVP Operational Risk & Internal Control, Regional Office 15, Bank Negara Indonesia (2023). • AVP Operational Risk & Internal Control, Regional Office 10, Bank Negara Indonesia (2023–2025). • Member of the Audit Committee at bank **bjb** (2025–present).
Periode dan Masa Jabatan	**Period and Term of Office**
01 Desember 2025 sampai dengan 30 November 2026 (Periode Pertama)	December .1, 2025 until November 30, 2026 (first period).

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit

Secara umum, persyaratan Kompetensi Komite Audit Perseroan, sebagai berikut:

1. Wajib memiliki integritas yang tinggi, kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik;
2. Wajib memahami laporan keuangan, bisnis perusahaan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Emiten atau Perusahaan Publik, proses audit, manajemen risiko, dan peraturan perundang-undangan di bidang Pasar Modal serta peraturan perundang-undangan terkait lainnya;
3. Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Emiten atau Perusahaan Publik;
4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan;
5. Wajib memiliki paling sedikit 1 (satu) anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan;
6. Keahlian Pihak Independen sebagaimana dibuktikan paling sedikit dengan kepemilikan sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab komite.

Kualifikasi pendidikan dan pengalaman kerja Ketua dan Anggota Komite Audit adalah sebagai berikut.

Qualification of Education and Work Experience of Audit Committee

Generally, the Company's Audit Committee Competency requirements are as follows:

1. Must have high integrity, ability, knowledge, experience in accordance with their field of work, and be able to communicate well;
2. Must understand financial reports, company business especially those related to service or business activities of the Issuer or Public Company, audit process, risk management, and laws and regulations in the Capital Market sector and other related laws and regulations;
3. Must comply with the Audit Committee code of ethics established by the Issuer or Public Company;
4. Willing to continuously improve competence through education and training;
5. Must have at least 1 (one) member with an educational background and expertise in accounting and finance;
6. Independent Party expertise as proven by at least ownership of a competency certificate that supports the implementation of the committee's functions and responsibilities.

The educational qualifications and work experience of the Chairperson and Members of the Audit Committee are as follows.

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit
Table of Audit Committee Education and Work Experience Qualification

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work Experiences
Novian Herodwijanto	Ketua Merangkap Anggota Chairman Concurrently as Member	1. S1 Akuntansi 2. S2 Manajemen 1. Bachelor of Accounting 2. Master of Management	Memiliki pengalaman sebagai Auditor Utama dan Staf Ahli di Badan Pemeriksa Keuangan Republik Indonesia Have work experience in Principal Auditor and Expert Staff at the Audit Board of Indonesia.
Atty Yuniawati	Anggota Member	1. Sarjana bidang Akuntansi 2. MBA - Finance & Invesment 3. Kandidat Doktor pada Program Doktor Ilmu Akuntansi 1. Bachelor of Accounting 2. MBA - Finance & Invesment 3. Doctoral Candidate in the Doctoral Program in Accounting	Memiliki pengalaman kerja dibidang Pendidikan Penelitian, Keuangan dan Ekonomi. Have work experience in the fields of education and research, finance, and economics.
M. Herianto	Anggota Member	Sarjana di bidang Akuntansi Bachelor of Accounting	Memiliki pengalaman Audit dan Perbankan Have work experience in auditing and banking.

Independensi Komite Audit

Persyaratan Independensi Komite Audit yang diatur dalam Pedoman dan Tata Tertib Kerja Komite Audit, yaitu:

1. Anggota Direksi dilarang menjadi anggota Komite Audit.

Audit Committee Independence

Independence requirements of the Audit Committee as stipulated in the Audit Committee Charter, are as follows:

1. Members of the Directors are prohibited to become Audit Committee.

2. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa asurans, jasa *non-assurance*, jasa penilai dan/atau jasa konsultasi lain kepada Emiten atau Perusahaan Publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir.
3. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali Komisaris Independen.
4. Tidak mempunyai saham langsung maupun tidak langsung pada Emiten atau Perusahaan Publik.
5. Dalam hal anggota Komite Audit memperoleh saham Emiten atau Perusahaan Publik baik langsung maupun tidak langsung akibat suatu peristiwa hukum, saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut.
6. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik.
7. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik.

8. Pihak Independen yang menjadi anggota Komite Audit adalah pihak yang berada di luar Bank yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen.
9. Anggota Komite Audit dari Pihak Independen tidak merupakan:
   a. Mantan anggota Direksi.
   b. Pejabat Eksekutif Bank.
   c. Pihak-pihak yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen.

   Kecuali;
   a. Mantan anggota Direksi atau Pejabat Eksekutif atau pihak yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu paling singkat 1 (satu) tahun sebelum menjadi Komisaris Independen pada Bank yang bersangkutan.
   b. Mantan Direktur Utama pada Bank yang bersangkutan dan mantan anggota Direksi yang membawahkan fungsi pengawasan atau pejabat eksekutif yang melakukan fungsi pengawasan pada Bank yang bersangkutan wajib menjalani masa tunggu paling singkat 6 (enam) bulan.

2. Not a person in a Public Accounting Firm, Legal Consultant Firm, Public Appraisal Services Firm or other party that provides assurance services, non-assurance services, appraisal services and/or other consulting services to the Issuer or Public Company concerned within the last 6 (six) months.
3. Audit Committee members are not a person who works or have the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 (six) months except for Independent Commissioners.
4. Audit Committee members have no direct or indirect shares in the Public Company.
5. In the event that a member of the Audit Committee acquires shares in an Issuer or Public Company either directly or indirectly as a result of a legal event, the shares must be transferred to another party within a maximum period of 6 (six) months after the shares were acquired.

6. Does not have any direct or indirect business relationship related to the business activities of the Issuer or Public Company.
7. Does not have an affiliated relationship with members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of Issuers or Public Companies.
8. Independent parties who are members of the Audit Committee are parties outside the Bank who do not have financial, management, share ownership and/or family relationships with the Board of Commissioners, Directors and/or Controlling Shareholders or relationships with the Bank that could affect their ability to act independently.

9. Members of Audit Committee from Independent Parties must not constitute as follow:
   a. The former member of the Directors;
   b. Bank Executive officers;
   c. Parties that have a relationship with Bank that can affect their independence.

   Except;
   a. Former members of the Board of Directors or Executive Officers or parties who have a relationship with the Bank that may affect the person's ability to act independently must undergo a waiting period of at least 1 (one) year before becoming an Independent Commissioner at the Bank concerned.
   b. Former President Directors of the Bank concerned and former members of the Board of Directors who are in charge of supervisory functions or executive officers who carry out supervisory functions at the Bank concerned are required to undergo a waiting period of at least 6 (six) months.

10. Anggota Komite Audit dari Pihak Independen dapat merangkap jabatan sebagai Pihak Independen anggota Komite lainnya pada Bank, dan/atau perusahaan lain sepanjang yang bersangkutan.
    a. Memenuhi seluruh kompetensi yang disyaratkan.
    b. Memenuhi kriteria independensi.
    c. Mampu menjaga rahasia Bank.
    d. Memperhatikan kode etik yang berlaku.
    e. Tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Komite.

10. Members of the Audit Committee from an Independent Party may concurrently as Independent Members of other Committees at Bank, and/or other companies as long as they are able to fulfill the following.
    a. All required competencies.
    b. Independence criteria.
    c. Bank secrecy.
    d. Applicable code of ethics.
    e. Duties and responsibilities as a member of the Committee.

Tabel Independensi Komite Audit
Table of Audit Committee Independence

Aspek Independensi Independence Aspects	Novian Herodwijanto	Atty Yuniawati	M. Herianto
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	✓	✓	✓
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	✓	✓	✓
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Audit Committee	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	✓	✓	✓

Rapat Komite Audit

KEBIJAKAN RAPAT KOMITE AUDIT

Ketentuan mengenai rapat Komite Audit yang diatur dalam Pedoman dan Tata Tertib Kerja Komite Audit yaitu:
1. Rapat Komite Audit diselenggarakan sesuai dengan kebutuhan Bank paling sedikit dilaksanakan 1 (satu) kali dalam 1 (satu) bulan.
2. Rapat Komite Audit diselenggarakan jika dihadiri oleh mayoritas anggota komite.
3. Rapat Komite Audit dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen dan Pihak Independen. Apabila Ketua Komite Audit tidak dapat hadir, dimana tidak perlu dibuktikan kepada pihak ketiga, anggota Komite yang hadir memilih seorang anggotanya sebagai pimpinan rapat.
4. Keputusan rapat komite terlebih dahulu dilakukan berdasarkan musyawarah untuk mufakat.
5. Dalam hal tidak terjadi musyawarah untuk mufakat, maka pengambilan keputusan dilakukan berdasarkan suara terbanyak.

Audit Committee Meetings

AUDIT COMMITTEE MEETING POLICY

The provisions regarding Audit Committee meetings set out in the Audit Committee Rules and Guidelines as follows:
1. Audit Committee meetings are held according to the Bank's needs at least once every 1 (one) month.
2. Audit Committee meetings are held if attended by the majority of committee members.
3. Audit Committee meetings can make decisions if attended by at least 51% (fifty one percent) of the total members, including an Independent Commissioner and Independent Parties. If the Chairman of the Audit Committee is unable to attend, which does not need to be proven to a third party, the Committee members who are present elect one member as chairman of the meeting.
4. The decision of the Audit Committee Meeting is based on the consensus agreement.
5. In the event that no consensus is reached, decisions are made based on majority vote.

6. Dalam kaitannya dengan pemungutan suara;
   a. Setiap anggota Komite Audit yang hadir berhak mengeluarkan 1 (satu) suara.
   b. Dalam hal terdapat anggota Komite tidak dapat hadir, anggota yang tidak hadir tersebut memberikan surat kuasa kepada salah seorang anggota Komite Audit untuk memberikan suaranya. Seorang anggota Komite hanya dapat mewakili 1 (satu) orang Komite lain dengan surat kuasa yang sah.
   c. Pemungutan suara mengenai diri orang dilakukan dengan surat suara tertutup tanpa tanda tangan, sedangkan pemungutan suara mengenai hal-hal lain dilakukan dengan lisan kecuali Ketua Rapat memutuskan lain tanpa ada keberatan dari peserta rapat Komite Audit.
   d. Suara blanko (kosong) dan suara yang dianggap tidak sah dianggap tidak ada serta tidak dihitung dalam menentukan jumlah suara yang dikeluarkan.
7. Hasil rapat Komite Audit wajib dituangkan dalam risalah rapat dan didokumentasikan sesuai dengan ketentuan peraturan perundang-undangan.
8. Perbedaan pendapat yang terjadi dalam rapat wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat.
9. Komite Audit dapat meminta manajemen atau Pegawai Bank atau pihak lain untuk menghadiri rapat/pertemuan dan memberikan informasi yang diperlukan terkait dengan materi rapat Komite, melalui Komisaris.
10. Kesekretariatan Dewan Komisaris berkewajiban untuk menyiapkan dan mendokumentasikan risalah rapat Komite.

6. In connection with voting;
   a. Each Audit Committee member hold 1 (one) vote.
   b. When a committee member is unable to attend, the absent member provides a power of attorney to one of Audit Committee member to vote. A Committee member can only represent 1 (one) of another Committee.
   c. Voting on oneself is carried out with a closed ballot without a signature, whereas voting on other matters is done verbally unless based on the Chairperson of Meeting decision without any objections from other participants of the Audit Committee meeting.
   d. Blank votes and invalid votes are considered nonexistent (not counted) in determining the number of votes cast.
7. The results of the Audit Committee meeting must be stated in the minutes of the meeting and documented in accordance with the provisions of laws and regulations.
8. Differences of opinion that occur in a meeting must be clearly stated in the minutes of the meeting along with the reasons for the differences of opinion.
9. The Audit Committee may request management or Bank Employees or other parties to attend meetings and provide necessary information related to the Committee's meeting materials, through the Commissioner.
10. The Secretariat of the Board of Commissioners is obliged to prepare and document the minutes of the Committee meetings.

AGENDA RAPAT KOMITE AUDIT

Sepanjang tahun 2025, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Audit, sebagai berikut.

AGENDA OF COMMITTEE AUDIT MEETING

Throughout 2025, the implementation date, meeting agenda and Audit Committee meeting participants, are as follows.

Tabel Agenda Rapat Komite Audit
Table of Audit Committee Meeting Agenda

No	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting participants
1	30 Januari 2025 January 30, 2025	Pembahasan Pemenuhan Komitmen Tindak lanjut atas Hasil Pemeriksaan Pihak Eksternal (Regulator). Discussion on the fulfillment of follow-up commitments arising from the results of examinations conducted by external parties (regulators).	Taswin Zakaria* Diding Sakri* Hilman Purakusumah* Dewi Kania Sugiharti**
2	27 Februari 2025 February 27, 2025	Pembahasan Evaluasi Hasil Audit Internal oleh Satuan Kerja Audit Internal (SKAI) Periode Triwulan IV Tahun 2024 Discussion on the evaluation of internal audit results by the Internal Audit Unit (SKAI) for the fourth quarter of 2024.	Taswin Zakaria* Diding Sakri* Hilman Purakusumah* Atty Yuniawati*** Dewi Kania Sugiharti**
3	05 Maret 2025 March 05, 2025	Pembahasan *Exit Meeting* Pemeriksaan Laporan Keuangan Konsolidasian bank **bjb** Tahun Buku 2024 oleh KAP Amir Abadi Jusuf, Aryanto, Mawar dan Rekan (RSM) Discussion on the exit meeting of the audit of bank **bjb**'s consolidated financial statements for Financial Year 2024 conducted by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and Rekan (RSM).	Taswin Zakaria* Diding Sakri* Hilman Purakusumah* Atty Yuniawati*** Dewi Kania Sugiharti**

No	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting participants
4	29 April 2025 April 29, 2025	Pembahasan Hasil Evaluasi pelaksanaan Audit oleh Satuan Kerja Audit Internal (SKAI) Periode Triwulan I tahun 2025 Discussion on the evaluation results of audit implementation by the Internal Audit Unit (SKAI) for the first quarter of 2025.	Atty Yuniawati*** Dewi Kania Sugiharti**
5	27 Mei 2025 May 27, 2025	Pembahasan Penunjukan Kantor Akuntan Publik untuk Pelaksanaan Audit Dana CSR bank **bjb** Tahun 2024. Discussion on the appointment of a Public Accounting Firm to conduct the audit of bank **bjb**'s CSR funds for 2024.	Atty Yuniawati*** Dewi Kania Sugiharti**
6	05 Juni 2025 June 05, 2025	Pembahasan Penunjukan Kantor Akuntan Publik untuk Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR) bank **bjb** Tahun 2024. Discussion on the appointment of a Public Accounting Firm to audit the management of Corporate Social Responsibility (CSR) funds of bank **bjb** for 2024.	Atty Yuniawati*** Dewi Kania Sugiharti**
7	18 Juni 2025 June 18, 2025	Pembahasan Evaluasi Pelaksanaan Audit Oleh Kantor Akuntan Publik atas Laporan Keuangan bank Tahun 2024. (Menghadirkan Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan / RSM) Discussion on the evaluation of audit implementation by the Public Accounting Firm on the Bank's financial statements for 2024 (attended by Amir Abadi Jusuf, Aryanto, Mawar and Rekan / RSM).	Atty Yuniawati*** Dewi Kania Sugiharti**
8	23 Juli 2025 July 23, 2025	Pembahasan Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan bank **bjb** Tahun Buku 2025. Discussion on the appointment of a Public Accounting Firm for the audit of bank **bjb**'s financial statements for Financial Year 2025.	Atty Yuniawati*** Dewi Kania Sugiharti**
9	06 Agustus 2025 August 06, 2025	Pembahasan Penerapan Strategi Anti Fraud Semester I Tahun 2025 Discussion on the implementation of the Anti-Fraud Strategy for the first semester of 2025.	Atty Yuniawati*** Dewi Kania Sugiharti**
10	10 September 2025 September 10, 2025	• Pembahasan Perubahan Pedoman dan Tata Tertib Kerja Komite Audit • Pembahasan Evaluasi Hasil Audit oleh Satuan Kerja Audit Internal (SKAI) Periode TW II Tahun 2025. • Discussion on amendments to the Audit Committee Charter. • Discussion on the evaluation of audit results by the Internal Audit Unit (SKAI) for the second quarter of 2025.	Novian Herodwijanto**** Atty Yuniawati*** Dewi Kania Sugiharti**
11	22 Oktober 2025 October 22, 2025	*Prove of Concept* (POC) Pengadaan Kantor Akuntan Publik (KAP) untuk Audit Laporan Keuangan bank **bjb** Tahun Buku 2025 Proof of Concept (POC) for the procurement of a Public Accounting Firm for the audit of bank **bjb**'s financial statements for Financial Year 2025.	Novian Herodwijanto**** Atty Yuniawati*** Dewi Kania Sugiharti**
12	29 Oktober 2025 October 29, 2025	Pembahasan Evaluasi Hasil Audit oleh Satuan Kerja Audit Internal (SKAI) Periode Triwulan III Tahun 2025. Discussion on the evaluation of audit results by the Internal Audit Unit (SKAI) for the third quarter of 2025.	Novian Herodwijanto**** Atty Yuniawati*** Dewi Kania Sugiharti**
13	18 November 2025 November 18, 2025	Pembahasan Rekomendasi Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan bank **bjb** Tahun 2025. Discussion on the recommendation for the appointment of a Public Accounting Firm for the audit of bank **bjb**'s financial statements for 2025.	Novian Herodwijanto**** Atty Yuniawati***
14	17 Desember 2025 December 17, 2025	Pembahasan Pemenuhan Komitmen Tindak lanjut atas Hasil Pemeriksaan Pihak Eksternal Discussion on the fulfillment of follow-up commitments arising from the results of examinations conducted by external parties.	Novian Herodwijanto**** Atty Yuniawati*** M. Herianto*****

* Berhenti sejak tanggal 16 April 2025 bedasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Tahunan Tahun Buku 2024. / Stopped serving since April 16, 2025 based on a resolution of the Annual General Meeting of Shareholders (AGMS) for Financial Year 2024.
** Berhenti menjabat sejak tanggal 3 November 2025. / Stopped serving since November 3, 2025.
*** Efektif menjabat sejak tanggal 26 Februari 2025. / Effective as of February 26, 2025.
**** Efektif menjabat sejak tanggal 11 Agustus 2025 berdasarkan hasil Keputusan Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan. / Effective as of August 11, 2025 based on the result of the Fit and Proper Test assessment by the Financial Services Authority.
***** Efektif menjabat sejak tanggal 1 Desember 2025. / Effective as of December 1, 2025.

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE AUDIT

Selama tahun 2025, Komite Audit telah melaksanakan rapat sebanyak 14 (empat belas) kali. Adapun frekuensi dan tingkat kehadiran masing-masing anggota Komite Audit adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF AUDIT COMMITTEE MEETINGS

During 2025, the Audit Committee held 14 (fourteen) meetings. The frequency and level of attendance of each member of the Audit Committee are as follow.

Tabel Tingkat Kehadiran Rapat Komite Audit
Table of Attendance Level on Audit Committee Meeting

Nama Name	Jabatan Position	Rapat Komite Audit Audit Committee Meeting		
		Jumlah dan Persentase Kehadiran Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Novian Herodwijanto****	Ketua merangkap Anggota Chairman Concurrently Member	5	5	100%
Atty Yuniawati***	Anggota Member	13	13	100%
M. Herianto*****	Anggota Member	1	1	100%
Taswin Zakaria*	Ketua merangkap Anggota Chairman Concurrently Member	3	3	100%
Diding Sakri*	Anggota Member	3	3	100%
Hilman Purakusumah*	Anggota Member	3	3	100%
Dewi Kania Sugiharti**	Anggota Member	12	12	100%

* Berhenti sejak tanggal 16 April 2025 bedasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Tahunan Tahun Buku 2024. / Stopped serving since April 16, 2025 based on a resolution of the Annual General Meeting of Shareholders (AGMS) for Financial Year 2024.
** Berhenti menjabat sejak tanggal 3 November 2025. / Stopped serving since November 3, 2025.
*** Efektif menjabat sejak tanggal 26 Februari 2025. / Effective as of February 26, 2025.
**** Efektif menjabat sejak tanggal 11 Agustus 2025 berdasarkan hasil Keputusan Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan. / Effective as of August 11, 2025 based on the result of the Fit and Proper Test assessment by the Financial Services Authority.
***** Efektif menjabat sejak tanggal 1 Desember 2025. / Effective as of December 1, 2025.

Pelatihan dan/atau Peningkatan Kompetensi Komite Audit Pada Tahun 2025

Audit Committee Training and/or Competency Improvement in 2025

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competency Development Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Novian Herodwijanto	Komisaris Independen Independent Commissioner	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dalam Bab *Corporate Governance* Laporan Tahunan ini. Training and/or competency enhancement have been presented in the Subsection on Training and/or Competency Enhancement of the Board of Commissioners in the Corporate Governance Chapter of this Annual Report.		
Atty Yuniawati	Anggota Member	*Sustainability Reporting: Impact & Implementation of PSPK 1 & 2 for Professionals* Sustainability Reporting: Impact and Implementation of PSPK 1 and 2 for Professionals	Jakarta, 30 September 2025 Jakarta, September 30, 2025	IAI (Ikatan Akuntan Indonesia)

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competency Development Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
M. Herianto	Anggota Member	-	-	-

Program Kerja dan Pelaksanaan Tugas Komite Audit Tahun 2025

Komite Audit memiliki tugas dan tanggung jawab untuk membantu Dewan Komisaris melakukan pengawasan atas efektivitas sistem pengendalian internal, internal audit dan proses pelaporan keuangan. Sepanjang tahun 2025, Komite Audit telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Audit telah melaksanakan rapat sebanyak 14 (empat belas) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan *review* terhadap Pedoman dan Tata Tertib Kerja Komite Audit.
2. Melakukan evaluasi terhadap pelaksanaan internal audit oleh Satuan Kerja Audit Internal (SKAI) sesuai dengan Rencana Kerja dan Anggaran Tahunan (RKAT) yang telah ditetapkan.
3. Melakukan evaluasi atas penerapan pengendalian internal berdasarkan hasil audit internal yang dilakukan oleh SKAI dan memberikan saran dan masukan atas kelemahan - kelemahan yang ada.
4. Memastikan setiap temuan hasil pemeriksaan oleh SKAI dan Audit Eksternal ditindaklanjuti oleh manajemen sesuai dengan rekomendasi dan komitmen yang telah disepakati.
5. Melakukan evaluasi atas Penerapan Strategi Anti Fraud di bank **bjb**.
6. Melakukan penelitian dan analisis mengenai kelayakan Auditor Eksternal (AP dan KAP) dan memberikan rekomendasi kepada Dewan Komisaris terkait dengan Penunjukan Kantor Akuntan Publik untuk audit:
   a. Penunjukan Kantor Akuntan Publik untuk Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR) Tahun Buku 2024.
   b. Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun Buku 2025.
7. Melakukan evaluasi atas pelaksanaan audit oleh Akuntan Publik dan/atau Kantor Akuntan Publik terhadap Audit atas Laporan Keuangan bank **bjb** Tahun Buku 2024.

Pernyataan Komite Audit atas Efektivitas SPI dan Manajemen Risiko

Sistem Pengendalian Internal dan Manajemen Risiko di bank **bjb** telah diimplementasikan dengan tujuan untuk memastikan aktivitas manajemen dalam mencapai tujuan organisasi

Work Programs and Implementation of The Duties of The Audit Committee in 2025

The Audit Committee has the duties and responsibilities to assist the Board of Commissioners in overseeing the effectiveness of the internal control system, internal audit, and financial reporting processes. Throughout 2025, the Audit Committee has properly carried out its duties and responsibilities. The Audit Committee convened 14 (fourteen) meetings and performed, among others, the following duties:

1. Conducted a review of the Audit Committee Charter.
2. Evaluated the implementation of internal audit by the Internal Audit Unit (SKAI) in accordance with the approved Annual Work Plan and Budget (RKAT).
3. Evaluated the implementation of internal control based on the results of internal audits conducted by SKAI and provided recommendations and input on identified weaknesses.
4. Ensured that all findings from examinations conducted by SKAI and external auditors were duly followed up by management in accordance with the agreed recommendations and commitments.
5. Evaluated the implementation of the Anti-Fraud Strategy at bank **bjb**.
6. Conducted assessments and analyses on the suitability of External Auditors (Public Accountants and Public Accounting Firms) and provided recommendations to the Board of Commissioners regarding the appointment of Public Accounting Firms for the audit of:
   a. Corporate Social Responsibility (CSR) fund management for Financial Year 2024.
   b. Financial statements of the Financial Institution Pension Fund (DPLK) of bank **bjb** for Financial Year 2025.
7. Evaluated the implementation of audits conducted by Public Accountants and/or Public Accounting Firms on the audit of bank **bjb**'s financial statements for Financial Year 2024.

Statement of The Audit Committee on The Effectiveness of Internal Control System and Risk Management

The Internal Control and Risk Management System at bank **bjb** was implemented with the aim of ensuring that management activities in achieving organizational goals run effectively

berjalan secara efektif dan efisien. Efektivitas SPI tercermin pada pencapaian pemenuhan tingkat kepatuhan Bank terhadap berbagai peraturan-peraturan yang berlaku baik yang bersifat internal maupun eksternal yang ditetapkan oleh Otoritas Jasa Keuangan, efektivitas dan efisiensi kegiatan operasional bank, penerapan manajemen risiko pada semua unit organisasi, ketersediaan informasi dan laporan keuangan secara lengkap, tepat waktu dan akurat, sehingga kegiatan bank berjalan dengan lancar dan berkesinambungan (*sustainable*) dari waktu ke waktu.

and efficiently. The effectiveness of SPI was reflected in the achievement of compliance with the level of bank compliance with various applicable internal and external regulations set by the Financial Services Authority, effectiveness and efficiency of bank operational activities, implementation of risk management in all organizational units, availability of information and financial reports on a regular basis complete, timely and accurate, so that bank activities run smoothly and sustainably from time to time.

Dewan komisaris selalu melakukan pemantauan dan pengawasan terhadap pelaksanaan sistem pengendalian internal dan manajemen risiko secara umum termasuk berbagai kebijakan yang ditetapkan Direksi, untuk memastikan proses pengendalian internal bank dan penerapan manajemen risiko bank berjalan secara efektif dan efisien. Dalam menjalankan tugasnya, Dewan Komisaris dibantu oleh Komite Audit dan Komite Pemantau Risiko.

The Board of Commissioners always monitored and supervised the implementation of the internal control system and risk management in general, including the various policies set by the Directors, to ensure that the bank's internal control process and the implementation of bank risk management run effectively and efficiently. In carrying out its duties, the Board of Commissioners was assisted by the Audit Committee and the Risk Monitoring Committee.

Pada pelaksanaannya, Direksi, Unit-unit kerja terkait, dan Satuan Kerja Audit Internal (SKAI) selalu melakukan pemantauan secara rutin dan berkesinambungan terhadap pelaksanaan pengendalian internal bank dengan membandingkan sasaran dengan realisasi. Risiko-risiko utama bank telah menjadi perhatian utama agar dapat diidentifikasi secara dini dengan menyiapkan berbagai mitigasi untuk mengatasi risiko-risiko tersebut. Satuan Kerja Audit Internal yang merupakan organ organisasi vital bank dengan didukung sumber daya yang kompeten dengan sertifikasi yang memadai, secara efektif dan efisien menjalankan fungsi audit internal terhadap keseluruhan unit-unit organisasi baik di pusat maupun cabang dan selalu menyampaikan hasil temuan audit kepada Komite Audit dan Direksi yang membidangi agar dapat ditindaklanjuti secara cepat dan tepat. Komite Audit sebagai organ yang membantu Komisaris selalu melakukan pemantauan atas efektivitas jalannya Audit Internal dan memastikan bahwa pelaksanaan Audit internal berjalan sesuai dengan rencana yang ditetapkan setiap awal tahun.

In practice, the Directors, related work units, and the Internal Audit Unit (SKAI) always carried out regular and continuous monitoring of the implementation of bank internal control by comparing targets with realization. The main bank risks became a major concern so that they could be identified early by preparing various mitigations to overcome these risks. The Internal Audit Unit, as a vital organizational organ of the bank and supported by competent resources with adequate certification, effectively and efficiently carried out the internal audit function of all organizational units both at the head and branches and always submitted audit findings to the Audit Committee and Directors in charge so that it could be followed up quickly and precisely. The Audit Committee as an organ assisting the Commissioners always monitored the effectiveness of the Internal Audit and ensured that the implementation of the internal audit went according to the plan set at the beginning of each year.

Secara umum komitmen secara menyeluruh dan berkesinambungan dalam melaksanakan sistem pengendalian internal dan manajemen risiko Bank telah dijalankan dengan baik dan memadai oleh seluruh jajaran manajemen, dalam hal ini direksi dan pejabat Bank, serta seluruh karyawan Bank terutama unit-unit terkait dengan pemantauan intensif yang dilakukan oleh Dewan Komisaris dari waktu ke waktu secara berkesinambungan.

In general, the overall and continuous commitment to implementing the Company internal control and risk management system had been carried out properly and adequately by all levels of management, in this case the Company Directors and officers, as well as all the Company employees, especially units related to intensive monitoring carried out by the Bank Board of Commissioners from time to time on an ongoing basis.

Komite Nominasi dan Remunerasi

The Nomination and Remuneration Committee

Komite Nominasi dan Remunerasi merupakan salah satu alat kelengkapan Dewan Komisaris yang berfungsi untuk membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi

The Nomination and Remuneration Committee is one of the equipment of the Board of Commissioners which functions to assist the Board of Commissioners in carrying out its functions and duties in areas related to nomination and remuneration

terhadap anggota Direksi dan Dewan Komisaris. Peraturan Otoritas Jasa Keuangan mewajibkan bank untuk membentuk Komite Nominasi dan Remunerasi sebagai penerapan *good corporate governance* sehingga bank dapat dikelola berlandaskan prinsip-prinsip keterbukaan, akuntabilitas, pertanggungjawaban, independensi dan kewajaran sehingga pengelolaan bank dapat dipertanggungjawabkan.

Dasar Pembentukan Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi Perseroan dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tanggal 08 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
2. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 02/SK/DK/2016 tanggal 04 Februari 2016 tentang Pembentukan Komite Nominasi dan Remunerasi.
4. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite sebagaimana telah diubah terakhir dengan surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite.

Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi

Agar Komite Nominasi dan Remunerasi dapat bekerja secara efektif, maka Komite Nominasi dan Remunerasi harus mempunyai suatu pedoman yang mengatur secara jelas peran dan tanggung jawab komite dan lingkup kerjanya, yang ditetapkan atas keputusan rapat Dewan Komisaris bank **bjb**. Pedoman kerja dan Tata Tertib Kerja Komite Nominasi dan Remunerasi diatur dalam Surat Keputusan Dewan Komisaris bank **bjb** Nomor 04/SK/DKO/2024 tanggal 13 Februari 2024 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi

Berdasarkan Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi berdasarkan Surat Keputusan Nomor 04/SK/DKO/2024 tanggal 13 Februari 2024, Komite Nominasi dan

of members of the Board of Directors and Board of Commissioners. Financial Services Authority regulations require banks to form a Nomination and Remuneration Committee as an implementation of good corporate governance so that banks can be managed based on the principles of openness, accountability, responsibility, independence and fairness so that bank management can be held accountable.

Duties and Responsibilities of The Nomination and Remuneration Committee

The Company's Nomination and Remuneration Committee was formed based on:

1. OJK Regulation number 34/ POJK.04/2014 dated December 08, 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
2. OJK Regulation Number 17 of 2023 concerning Application of Governance for Commercial Banks.
3. Decree of the Board of Commissioners of PT Regional Development Bank West Java and Banten, Tbk. Number 02/SK/ DK/2016 dated February 04, 2016 concerning Establishment of the Nomination and Remuneration Committee.
4. Board of Commissioners Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. No. 12/SK/DKO/2024 dated October 4, 2024 concerning the Allocation of Duties and the Implementation of Activities of the Board of Commissioners and Committees, as last amended by the Board of Commissioners Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. No. 6/SK/DKO/2025 dated December 11, 2025 concerning the Allocation of Duties and the Implementation of Activities of the Board of Commissioners and Committees.

Guidelines and Work Rules of The Nomination and Remuneration Committee

To ensure the Nomination and Remuneration Committee is able to work effectively, the Nomination and Remuneration Committee must have a guideline that clearly regulates the roles and responsibilities of the committee and its scope of work, which is determined by the decision of the bank **bjb** Board of Commissioners. The work guidelines and Work Rules of the Nomination and Remuneration Committee are regulated in the Decree of the Board of Commissioners of bank **bjb** number 04/SK/DKO/2024 dated February 13, 2024 concerning the Guidelines and Work Rules of the Nomination and Remuneration Committee.

Duties and Responsibilities of The Nomination and Remuneration Committee

Based on the Guidelines and Work Regulations of the Nomination and Remuneration Committee based on Decree Number 04/SK/DKO/2024 dated February 13, 2024, the

Remunerasi memiliki Tugas, Tanggung Jawab, Wewenang dan Standar Etika Sebagai berikut:

Tugas dan Tanggung Jawab

1. Komite Nominasi dan Remunerasi memiliki tugas dan tanggung jawab untuk menyusun dan melaksanakan rencana kerja tahunan Komite Nominasi dan Remunerasi sesuai arahan Dewan Komisaris dan ketentuan yang berlaku di Bank.
2. Komite Nominasi dan Remunerasi bertanggung jawab kepada Dewan Komisaris.
3. Komite Nominasi dan Remunerasi wajib bertindak independen dalam melaksanakan tugasnya.

A. Tugas yang terkait dengan Nominasi, yaitu:
   1. Menyusun dan memberikan rekomendasi mengenai sistem dan prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS. Sistem dan prosedur pemilihan dan/atau penggantian anggota Pengurus dituangkan dalam Pedoman Nominasi sebagaimana terlampir yang merupakan bagian yang tidak terpisah dari Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.
   2. Memberikan rekomendasi mengenai komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris.
   3. Memberikan rekomendasi pemberhentian, pengisian, dan penggantian Pengurus untuk disampaikan atas nama Dewan Komisaris kepada RUPS.
   4. Mengidentifikasi dan memberikan rekomendasi mengenai calon anggota Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS.
   5. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi calon anggota Komite Dewan Komisaris kepada Dewan Komisaris.
   6. Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris.
   7. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolak ukur yang telah disusun sebagai bahan evaluasi.
   8. Memberikan rekomendasi mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.

Nomination and Remuneration Committee has the following Duties, Responsibilities, Authorities and Ethical Standards:

Duties and responsibilities

1. The Nomination and Remuneration Committee has the duties and responsibilities of preparing and implementing the Nomination and Remuneration Committee's annual work plan in accordance with the directions of the Board of Commissioners and the provisions in force at the Bank.
2. The Nomination and Remuneration Committee is responsible to the Board of Commissioners.
3. The Nomination and Remuneration Committee must act independently in carrying out its duties.

A. Tasks related to Nominations, namely:
   1. Prepare and provide recommendations regarding the system and procedures for the selection and/or replacement of members of the Board of Directors and members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS. The system and procedures for the selection and/ or replacement of members of the Board of Directors are outlined in the Nomination Guidelines as attached, which are an integral part of the Guidelines and Work Rules of the Nomination and Remuneration Committee.
   2. Provide recommendations regarding the composition of positions of members of the Directors and/or members of the Board of Commissioners.
   3. Provide recommendations for dismissal, filing and replacement of Management to be submitted on behalf of the Board of Commissioners to the GMS.
   4. Identify and provide recommendations regarding prospective members of the Board of Directors and/or prospective members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS.
   5. Provide recommendations regarding Independent Parties who will become candidate members of the Board of Commissioners Committee to the Board of Commissioners.
   6. Provide recommendations to the Board of Commissioners regarding performance evaluation policies for members of the Directors and/or members of the Board of Commissioners.
   7. Assist the Board of Commissioners in assessing the performance of members of the Directors and/or members of the Board of Commissioners based on benchmarks that have been prepared as evaluation materials.
   8. Provide recommendations regarding capacity building programs for members of the Directors and/or members of the Board of Commissioner.

B. Tugas yang terkait dengan Remunerasi, yaitu:
   1. Mempelajari ketentuan dan peraturan perundang-undangan yang berlaku dalam kebijakan remunerasi, penetapan fasilitas dan tunjangan lainnya.
   2. Melaksanakan kebijakan remunerasi sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum.
   3. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
      a. Struktur remunerasi
      b. Kebijakan atas remunerasi
      c. Besaran atas remunerasi
   4. Penyusunan struktur, kebijakan, dan besaran remunerasi sebagaimana yang dimaksud pada angka 3 harus memperhatikan:
      a. Remunerasi yang berlaku pada industri sesuai dengan kegiatan usaha perusahaan sejenis dan skala usaha perusahaan dalam industri.
      b. Tugas, tanggung jawab, dan wewenang anggota Direksi dan/atau anggota Dewan Komisaris dikaitkan dengan pencapaian tujuan dan kinerja perusahaan.
      c. Target kinerja atau kinerja masing – masing anggota Direksi dan/atau anggota Dewan Komisaris.
      d. Keseimbangan tunjangan yang bersifat tetap dan bersifat variabel.
   5. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris.
   6. Mengevaluasi struktur, kebijakan, dan besaran remunerasi yang berlaku pada Bank paling kurang 1 (satu) tahun sekali.
   7. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
      a. Kebijakan remunerasi berupa gaji, fasilitas dan tunjangan lainnya bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS.
      b. Kebijakan remunerasi bagi pejabat eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi melalui Dewan Komisaris.
   8. Rekomendasi sebagaimana dimaksud dalam angka 7) disampaikan dengan memperhatikan kinerja, risiko, kewajaran dengan *peer group*, sasaran, strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku.

B. Duties related to Remuneration, namely:
   1. Studying the rules and regulations that apply in the remuneration policy, the determination of facilities and other benefits.
   2. Implement remuneration policies in accordance with the Financial Services Authority Regulation regarding the implementation of governance in providing remuneration for commercial banks.
   3. Provide recommendations to the Board of Commissioners regarding:
      a. Remuneration structure
      b. Policy on remuneration
      c. The amount of remuneration
   4. The preparation of the structure, policies and amount of remuneration as referred to in number 3 must take into account:
      a. Remuneration that applies to the industry is in accordance with the business activities of similar companies and the business scale of the company in the industry.
      b. The duties, responsibilities, and authority of members of the Directors and/or members of the Board of Commissioners related to the achievement of the goals and performance of the company.
      c. Performance targets or the performance of each member of the Directors and/or members of the Board of Commissioners.
      d. The balance of fixed and variable allowances.
   5. Assisting the Board of Commissioners in evaluating performance according to the remuneration received by each member of the Directors and/or members of the Board of Commissioners.
   6. Evaluate the structure, policies and remuneration amount applicable to the Bank at least once a year.
   7. Provide recommendations to the Board of Commissioners regarding:
      a. Remuneration policy in the form of salaries, facilities, and other allowances for the Board of Commissioners and the Board of Directors to be submitted to the General Meeting of Shareholders (GMS).
      b. Remuneration policy for executive officers and employees as a whole to be submitted to the Board of Directors through the Board of Commissioners.
   8. Recommendations as referred to in number 7) are submitted by taking into account performance, risk, fairness with peer groups, targets, the Bank's longterm strategy, fulfillment of reserves as regulated in applicable laws and regulations;

9. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris.
10. Memberikan rekomendasi kepada Dewan Komisaris atas kebijakan remunerasi pegawai Bank secara keseluruhan untuk disampaikan kepada Direksi.
11. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan.

C. Evaluasi Kinerja Dewan Komisaris dan Direksi

1. Tugas dan Tanggung Jawab Dewan Komisaris.

   a. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab secara independen.
   b. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.

   c. Dalam melaksanakan pengawasan tersebut, Dewan Komisaris wajib mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank.
2. Indikator Penilaian Dewan Komisaris.
   a. Penilaian kinerja Dewan Komisaris dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.

   b. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.

   c. Indikator dan bobot penilaian kinerja Dewan Komisaris yaitu pemenuhan pelaksanaan tugas dan tanggung jawab Dewan Komisaris berdasarkan ketentuan yang berlaku yang telah ditetapkan dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

3. Tugas dan Tanggung Jawab Direksi
   Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Perusahaan untuk kepentingan perusahaan sesuai dengan maksud dan tujuan perusahaan.
4. Penilaian Kinerja Direksi
   a. Penilaian kinerja Direksi dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
   b. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.

   c. Indikator dan bobot penilaian kinerja Direksi.

9. Assisting the Board of Commissioners in evaluating performance according to the remuneration received by each member of the Directors and/or members of the Board of Commissioners.
10. Providing recommendations to the Board of Commissioners on the overall remuneration policy for Bank employees to be submitted to the Directors.
11. Ensuring that the remuneration policy complies with the provisions.

C. Performance Evaluation of the Board of Commissioners and Directors

1. Duties and Responsibilities of the Board of Commissioners .
   a. The Board of Commissioners is obliged to carry out its duties and responsibilities independently.
   b. The Board of Commissioners is obliged to supervise the implementation of the duties and responsibilities of the Board of Directors and provide advice to the Board of Directors.
   c. In carrying out this supervision, the Board of Commissioners is obliged to direct, monitor and evaluate the implementation of the Bank's strategic policies.
2. Assessment Indicators of Board of Commissioners.
   a. The performance appraisal of the Board of Commissioners was carried out 1 (once) a year at the end of each financial year, both collectively and individually.
   b. Performance appraisal was the basis for consideration in providing remuneration, especially bonuses.
   c. The indicators and weighting of the Board of Commissioners' performance assessment are the fulfillment of the implementation of the duties and responsibilities of the Board of Commissioners based on the applicable provisions that have been stipulated in the Guidelines and Work Procedures of the Nomination and Remuneration Committee.
3. Duties and Responsibilities of the Board of Directors
   The Board of Directors is assigned to perform and be responsible for the management of the Company for the interests of the company in accordance with the purposes and objectives of the company.
4. Assessment Indicators of Directors
   a. The performance assessment of the Directors is conducted 1 (once) in a year at the end of the financial year, both collectively and individually.
   b. The performance assessment is the basis for consideration in providing remuneration, especially tantiem
   c. Indicators and weights for assessing the performance of the Board of Directors.

d. Untuk penilaian kinerja Direksi secara individual disamping menggunakan parameter sebagaimana tabel di atas, dapat juga menggunakan hasil *balance scorecard* dari masing-masing Direktorat sebagai referensi penilaian terhadap efektivitas pelaksanaan tugas dan tanggung jawab masing-masing Direktur terhadap Direktoratnya.
e. Parameter lainnya sesuai dengan kondisi tertentu dan ketentuan yang berlaku.

D. Struktur Remunerasi
Berdasarkan keputusan Rapat Umum Pemegang Saham, struktur remunerasi Dewan Komisaris dan Direksi adalah:

1. Gaji
2. Tantiem
3. Fasilitas kendaraan
4. Tunjangan pajak
5. Tunjangan Hari Raya (THR)
6. Tunjangan Hari Tua
7. Tunjangan Pakaian Dinas
8. Uang Penghargaan
9. Honorarium Rapat
10. Perjalanan Dinas
11. Manfaat Pensiun
12. Asuransi Jabatan
13. Biaya Pendidikan dan Pelatihan
14. Fasilitas Kesehatan dan *Medical Check Up*
15. Fasilitas Rumah Dinas dan penginapan
16. Fasilitas Komunikasi
17. Insentif Prestasi Kerja

Pembagian remunerasi berdasarkan penilaian kinerja Pengurus dikenakan pada Tantiem.

E. Dalam hal pelaksanaan tata kelola dana pensiun, Komite Nominasi dan Remunerasi bertugas sebagai:
1. Fasilitator bagi Dewan Pengawas dalam membantu Pendiri untuk menetapkan kriteria dan memilih calon Dewan Pengawas atau Pelaksana Tugas Pengurus.
2. Fasilitator bagi Dewan Pengawas dalam membantu Pendiri untuk menetapkan sistem remunerasi.

F. Pelaksanaan Tugas Khusus
1. Melakukan tugas lain yang diberikan Dewan Komisaris dalam batasan lingkup kerja Komite Nominasi dan Remunerasi sesuai ketentuan perundang-undangan dan Peraturan Otoritas Jasa Keuangan /Peraturan Bank Indonesia yang berlaku.
2. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Nominasi dan Remunerasi dapat menggunakan jasa pihak ketiga yang kompeten dan independen.
3. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris.

d. To assess the performance of Directors individually, while using the parameters, it also use the results of the balanced scorecard from each Directorate as a reference for assessing the effectiveness of each of the Directors' implementation of duties and responsibilities towards his/her Directorate.

e. Other parameters in accordance with certain condition and the applicable provisions.

D. Remuneration Structure
Based on the decision of the General Meeting of Shareholders, the remuneration structure of the Board of Commissioners and Directors include the following:
1. Salary
2. Percentage share of profit (Tantiem)
3. Vehicle facilities
4. Tax benefits
5. Holiday Allowance (THR)
6. Old-Age Benefits
7. Service Clothes Benefits
8. Award Money
9. Meeting Honorarium
10. Official Travel
11. Retirement/Pension Benefits
12. Job Insurance
13. Education and Training Costs
14. Health and Medical Check-Up Facilities
15. Official House and lodging facilities
16. Communication Facilities
17. Work Performance Incentives

Distribution of remuneration based on the performance assessment of the Management is imposed on Tantiem.

E. In terms of implementing retirement fund governance, the Nomination and Remuneration Committee has the duty as:
1. Facilitator of the Board of Trustees in assisting the Founder to set criteria and select candidates for the Supervisory Board or Management task executors.
2. Facilitator of the Board of Trustees in assisting the Founder to establish a remuneration system.

F. Special Tasks Implementation
1. Performing other tasks assigned by the Board of Commissioners within the limits of the scope of work of the Nomination and Remuneration Committee in accordance with the applicable laws and regulations of the Financial Services Authority/Bank Indonesia Regulation.
2. In the case of the assignment requirements given by the Board of Commissioners, the Nomination and Remuneration Committee can use the services of competent and independent third parties.
3. Submitting a report on the implementation of special tasks to the Board of Commissioners

Wewenang Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi memiliki wewenang sebagai berikut:

1. Komite Nominasi dan Remunerasi berwenang untuk mengakses informasi seluas-luasnya terkait dengan proses remunerasi, nominasi dan pengelolaan SDM Bank.

2. Melakukan assessment dan memberikan rekomendasi tentang calon yang berhubungan dengan proses nominasi anggota Dewan Komisaris dan Direksi serta Pihak Independen untuk anggota komite-komite.

Standar Etika

1. Anggota Komite Nominasi dan Remunerasi wajib merahasiakan informasi yang diperoleh sesuai dengan peraturan perundang-undangan yang berlaku.

2. Anggota Komite Nominasi dan Remunerasi dalam melaksanakan tugas dan tanggung jawabnya wajib menaati standar etika Bank dan dilarang mengambil keuntungan pribadi baik secara langsung maupun tidak langsung dari kegiatan Bank selain honorarium dan/atau tunjangan lainnya sesuai dengan peraturan perundang-undangan dan Peraturan Otoritas Jasa Keuangan/Peraturan Bank Indonesia yang berlaku.
3. Anggota Komite Nominasi dan Remunerasi wajib melaksanakan tugas, tanggung jawab, dan wewenang dengan berintegritas, independen, memiliki kompetensi, serta menjaga reputasi.

Masa Jabatan Komite Nominasi dan Remunerasi

1. Masa kerja anggota Komite Nominasi dan Remunerasi sama dengan masa kerja Dewan Komisaris kecuali atas pertimbangan tertentu Dewan Komisaris melakukan penggantian/pertukaran keanggotaan Komite bagi anggota Komite Nominasi dan Remunerasi.

2. Masa kerja anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen ditetapkan oleh Dewan Komisaris berdasarkan rekomendasi Komite Nominasi dan Remunerasi yang mengacu kepada ketentuan dan peraturan mengenai Perjanjian Kerja Waktu Tertentu (PKWT).

3. Anggota Komite Nominasi dan Remunerasi dapat diangkat kembali berdasarkan keputusan rapat Dewan Komisaris.

4. Penggantian anggota Komite Nominasi dan Remunerasi yang bukan berasal dari Dewan Komisaris dilakukan paling lambat 60 (enam puluh) hari sejak anggota Komite Nominasi dan Remunerasi dimaksud tidak dapat lagi melaksanakan fungsinya.

Authority of Nomination and Remuneration Committee

The Nomination and Remuneration Committee has the following authority:

1. The Nomination and Remuneration Committee obtain the authority to access the widest possible information related to the remuneration, nomination and HR management process of the Bank.
2. Conducting assessments and providing recommendations on candidates related to the nomination process for members of the Board of Commissioners and Directors as well as Independent Parties for the committees' members.

Ethical Standards

1. Members of the Nomination and Remuneration Committee were required to keep the information obtained in accordance with the prevailing laws and regulations confidential.
2. Members of the Nomination and Remuneration Committee in carrying out their duties and responsibilities had to comply with the Bank's ethical standards and were prohibited from taking personal gain either directly or indirectly from the Bank's activities other than honorarium and/or other allowances in accordance with laws and regulations and Financial Services Authority Regulations/ Applicable Bank Indonesia Regulations.
3. Members of the Nomination and Remuneration Committee must perform their duties, responsibilities and authority with integrity, independence, competence and maintain their reputation.

Term of Service of The Nomination and Remuneration Committee

1. The term of office of the members of the Nomination and Remuneration Committee is the same as the term of office of the Board of Commissioners, unless for certain considerations the Board of Commissioners makes a replacement/exchange of Committee membership for members of the Nomination and Remuneration Committee.
2. The term of office of members of the Nomination and Remuneration Committee who come from independent parties is determined by the Board of Commissioners based on the recommendations of the Nomination and Remuneration Committee, which refers to the provisions and regulations regarding Specified Term Employment Agreement (PKWT).
3. Members of the Nomination and Remuneration Committee may be reappointed based on the Board of Commissioners' meeting resolutions.
4. Replacement of members of the Nomination and Remuneration Committee, who are not from the Board of Commissioners, must be carried out no later than 60 (sixty) days after the said member of the Nomination and Remuneration Committee cannot perform his/her functions.

5. Anggota Komite dari pihak independen dapat diberhentikan oleh Direksi sebelum masa jabatannya berakhir, berdasarkan keputusan Dewan Komisaris.

Struktur, Keanggotaan dan Keahlian Komite Nominasi dan Remunerasi

Struktur keanggotaan Komite Nominasi dan Remunerasi berdasarkan Pedoman Kerja dan Tata Tertib Komite Nominasi dan Remunerasi, yaitu:

1. Komite Nominasi dan Remunerasi paling kurang terdiri dari 3 (tiga) orang anggota, dengan ketentuan:
   a. 1 (satu) orang ketua merangkap anggota, yang merupakan Komisaris Independen; dan
   b. Anggota lainnya yang dapat berasal dari:
      - Anggota Dewan Komisaris
      - Pihak independen yang berasal dari luar bank
      - 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan pegawai bank.
2. Anggota Komite Nominasi dan Remunerasi lainnya sebagaimana dimaksud pada angka 1) huruf b sebagian besar tidak dapat berasal dari pihak yang menduduki jabatan manajerial di bawah Direksi yang membidangi Sumber Daya Manusia.
3. Dalam hal bank tidak memiliki Komisaris non Independen, Komite Nominasi dan Remunerasi wajib beranggotakan paling sedikit:
   a. 2 (dua) orang Komisaris Independen
   b. 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan pegawai bank
4. Dalam hal anggota Komite Nominasi dan Remunerasi ditetapkan lebih dari 3 (tiga) orang, Komisaris Independen paling sedikit berjumlah 2 (dua) orang.

5. Anggota Direksi tidak dapat menjadi anggota Komite Nominasi dan Remunerasi.
6. Dalam melaksanakan tugas sehari-hari, Komite Nominasi dan Remunerasi dibantu oleh sekretariat Dewan Komisaris yang berasal dari internal Bank.

Keanggotaan

1. Anggota Komite Nominasi dan Remunerasi diangkat dan diberhentikan berdasarkan keputusan rapat Dewan Komisaris.
2. Anggota Komite Nominasi dan Remunerasi dari pihak independen yang berasal dari bank wajib memenuhi syarat:

   a. Tidak mempunyai hubungan Afiliasi dengan Emiten atau Perusahaan Publik, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut;
   b. Memiliki pengalaman terkait Nominasi dan/atau Remunerasi; dan

5. Members of the Independent Committee may be dismissed by the Board of Directors before their term of office ends, based on the Board of Commissioners' decision.

Structure, Membership, and Expertise of The Nomination and Remuneration Committee

The membership structure of the Nomination and Remuneration Committee is based on the Work Guidelines and Rules of Procedure of the Nomination and Remuneration Committee, namely:

1. The Nomination and Remuneration Committee consists of at least 3 (three) members, with conditions:
   a. 1 (one) chairperson and also a member who is an Independent Commissioner; and
   b. Other members who can come from:
      - Member of the Board of Commissioners
      - Independent parties from outside the bank
      - 1 (one) Executive Officer subordinating human resources functions or 1 (one) representative of bank employees.
2. The other members of the Nomination and Remuneration Committee as referred to in point 1) letter b, for the most part, cannot come from parties, who hold managerial positions under the Board of Directors subordinating Human Resources.
3. In case the bank does not have non-Independent Commissioners, the Nomination and Remuneration Committee must consist of minimally as follows:
   a. 2 (two) Independent Commissioners
   b. 1 (one) Executive Officer subordinating human resources function or 1 (one) representative of bank employees.
4. In case the Nomination and Remuneration Committee members are appointed to consist of more than 3 (three) people, the Independent Commissioners must consist of minimally 2 (two) people.
5. Member of the Board of Directors cannot act for member of Nomination and Remuneration Committee.
6. In performing its daily duties, the Nomination and Remuneration Committee is assisted by the Board of Commissioners' secretariat from within the Bank.

Membership

1. Members of the Nomination and Remuneration Committee are appointed and dismissed based on the decision of the Board of Commissioners meeting.
2. Members of the Nomination and Remuneration Committee from independent parties originating from banks must satisfy the following requirements:
   a. Has no affiliation with the Issuer or Public Company, members of the Directors, members of the Board of Commissioners, or Major Shareholders of the Issuer or Public Company;
   b. Having experience related to Nomination and/or Remuneration; and

c. Tidak merangkap jabatan sebagai anggota komite lainnya yang dimiliki bank.
3. Anggota Direksi bank tidak dapat menjadi anggota Komite Nominasi dan Remunerasi.
4. Mantan anggota Direksi, Pejabat Eksekutif, atau pihak yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu paling singkat 6 (enam) bulan sebelum menjadi pihak independen dalam anggota Komite Nominasi dan Remunerasi.
5. Masa tunggu sebagaimana dimaksud pada angka 4 tidak berlaku bagi mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank.
6. Ketua dan Anggota Komite Nominasi dan Remunerasi yang berasal dari unsur Dewan Komisaris ditetapkan dalam sebuah keputusan Dewan Komisaris tentang pembagian kerja anggota Dewan Komisaris.
7. Ketua Komite Nominasi dan Remunerasi berhak mengusulkan kepada Dewan Komisaris untuk melakukan penggantian anggota Komite Nominasi dan Remunerasi.
8. Keputusan pengangkatan dan pemberhentian anggota Komite Nominasi dan Remunerasi wajib didokumentasikan oleh Kesekretariatan Dewan Komisaris.

c. Not concurrently serving as another committee member owned by the Issuer or Public Company.
3. Member of the bank's Board of Directors cannot act for member of Nomination and Remuneration Committee.
4. Former members of the Board of Directors, Executive Officers, or parties, who have a relationship with the Bank that may influence their ability to act independently, must undergo a waiting period minimally 6 (six) months before becoming independent parties as members of the Nomination and Remuneration Committee.
5. The waiting period as referred to in point 4 does not apply to former members of the Board of Directors, who are in charge of supervisory functions or Executive Officers, who carry out supervisory functions at the Bank.
6. The Chairperson and Members of the Nomination and Remuneration Committee originating from elements of the Board of Commissioners are stipulated in a decision of the Board of Commissioners regarding the division of work of members of the Board of Commissioners.
7. The Chairperson of the Nomination and Remuneration Committee has the right to propose to the Board of Commissioners to replace the Nomination and Remuneration Committee members.
8. The decision to appoint and dismiss members of the Nomination and Remuneration Committee must be documented by the Secretariat of the Board of Commissioners.

Pada tanggal 1 Desember 2025 Perseroan menyelenggarakan RUPS Luar Biasa Tahun 2025, dimana berdasarkan keputusan RUPSLB Tahun 2025 ditindaklanjuti oleh Surat Keputusan Dewan Komisaris nomor 6/SK/DKO/2025 tanggal 11 Desember 2025 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite, susunan Komite Nominasi dan Remunerasi sampai 31 Desember 2025 menjadi sebagai berikut:

On December 1, 2025, the Company convened an Extraordinary General Meeting of Shareholders (EGMS). Based on the resolution of the 2025 EGMS, which was subsequently followed up by the Board of Commissioners Decree No. 6/SK/DKO/2025 dated December 11, 2025 concerning the Allocation of Duties and the Implementation of Activities of the Board of Commissioners and Committees, the composition of the Nomination and Remuneration Committee as of December 31, 2025 was as follows:

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
1	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik, Manajemen dan Perbankan Engineering, Management, and Banking
2	Herman Suryatman	Anggota Member	Komisaris Commissioner	Pemerintahan dan manajerial Government and Managerial
3	Tomsi Tohir	Anggota Member	Komisaris Commissioner	Kepolisan, Manajerial dan Perbankan Policing, Managerial, and Banking
4	Novian Herodwijanto	Anggota Member	Komisaris Independen Independent Commissioner	Audit, Accounting dan Manajerial Audit, Accounting, and Managerial
5	Sunu Widianto	Anggota Member	Pihak Independen Independent Party	Manajemen Sumber Daya Manusia Human Capital Management
6	Yogi Yogiswara	Anggota Member	Ex-Officio Pemimpin Divisi Human Capital Ex-Officio Head of Human Capital Division	Sumber Daya Manusia dan Perbankan Human Capital and Banking

Profil Komite Nominasi dan Remunerasi

Profile of The Nomination and Remuneration Committee



Rudie Kusmayadi

Anggota/Komisaris
Member/Commissioner

Umur/Age
66 Tahun per Desember 2025 / 66 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Cimahi

Riwayat Pendidikan	Educational Background
• Sarjana Muda Teknik Lingkungan dari Akademi Teknik Pekerjaan Umum Jabar (1982). • Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2001). • Pasca Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2024)	• Bachelor of Environmental Engineering from the West Java Public Works Engineering Academy (1982). • Bachelor of Regional Development Management from STIA LAN (2001). • Postgraduate in Regional Development Management from STIA LAN (2024)
Sertifikasi	**Certification**
Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024)	Qualification 6 Fields of Banking Risk Management LSPP (2024)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Board of Commissioners Decree No. 04/SK/DKO/2023 dated August 22, 2023 concerning the Allocation of Duties and the Implementation Schedule of Activities of the Board of Commissioners and Committees, as amended several times, most recently by the Board of Commissioners Decree No. 6/SK/DKO/2025 dated December 11, 2025 concerning the Allocation of Duties and the Implementation Schedule of Activities of the Board of Commissioners and Committees.
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Pemantau Risiko • Anggota Komite Nominasi dan Remunerasi • Anggota Komite Tata Kelola Terintegrasi	• Member of the Risk Monitoring Committee • Member of the Nomination and Remuneration Committee • Member of the Integrated Governance Committee
Pengalaman Kerja	**Work Experience**
• Direktur Teknik Perusahaan Umum Daerah Air Minum Tirta Raharja (2005 - 2007) • PLT Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2007 - 2009) • Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2009 - 2023) • Komisaris bank **bjb** (2023 – saat ini)	• Technical Director of Tirta Raharja Regional Public Drinking Water Company (2005 - 2007) • Acting President Director of Tirta Raharja Regional Public Drinking Water Company (2007 - 2009) • President Director of Tirta Raharja Regional Public Drinking Water Company (2009 - 2023) • Commissioner of bank **bjb** (2023 - present)
Periode dan Masa Jabatan	**Period and Term of Office**
Menjadi anggota sejak 22 Agustus 2023 - saat ini (Periode Pertama)	Member since August 22, 2023 - present (First Period)



Tomsi Tohir

Anggota/Komisaris
Member/Commissioner

Umur/Age
55 Tahun per Desember 2025 / 55 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Jakarta

Riwayat Pendidikan	Educational Background
• Akademi Kepolisian (1990). • Pasca Sarjana bidang Kajian Ilmu Kepolisian dari Universitas Indonesia (2001).	• Police Academy (1990). • Postgraduate in Police Science Studies from the University of Indonesia (2001)
Sertifikasi	**Certification**
• Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024). • Sertifikasi Manajemen Risiko Perbankan Tingkat 1 dari LSP Keuangan Syariah.	• Qualification 6 Fields of Banking Risk Management LSPP (2024). • Level 1 Banking Risk Management Certification from LSP Syariah Finance.
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite yang telah beberapa kali diperbaharui dengan perubahan terakhir yang ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025.	Board of Commissioners Decree No. 04/SK/DKO/2023 dated August 22, 2023 concerning the Allocation of Duties and the Implementation Schedule of Activities of the Board of Commissioners and Committees, as amended several times, with the latest amendment stipulated under Board of Commissioners Decree No. 6/SK/DKO/2025 dated December 11, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Sekretaris Jenderal Kementerian Dalam Negeri (2025 - saat ini) • Anggota Komite Pemantau Risiko • Anggota Komite Nominasi dan Remunerasi • Anggota Komite Tata Kelola Terintegrasi	• Secretary General of the Ministry of Home Affairs (2025–present) • Member of the Risk Monitoring Committee • Member of the Nomination and Remuneration Committee • Member of the Integrated Governance Committee
Pengalaman Kerja	**Work Experience**
• Kapolda Provinsi Nusa Tenggara Barat (2019 - 2020). • Sahli Sospol Kapolri (2020 - 2022). • Inspektorat Jenderal Kementerian Dalam Negeri (2002 - 2025). • Sekretaris Jenderal Kementerian Dalam Negeri (2025 - saat ini). • Komisaris bank **bjb** (2023 – saat ini)	• West Nusa Tenggara Provincial Police Chief (2019 - 2020). • Social and Political Expert of the National Police Chief (2020 - 2022). • Inspectorate General of the Ministry of Home Affairs (2002 - Present). • Acting Secretary General of the Ministry of Home Affairs (2024 - Present). • Commissioner of bank **bjb** (2022 - Present).
Periode dan Masa Jabatan	**Period and Term of Office**
Menjadi Anggota sejak 22 Agustus 2023 - saat ini (Periode Pertama)	Member since August 22, 2023 - present (First Period)



Herman Suryatman

Anggota/Komisaris
Member/Commissioner

Umur/Age
55 Tahun per Desember 2025 / 55 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung, Indonesia

Riwayat Pendidikan	Educational Background
• Sekolah Tinggi Pemerintahan Dalam Negeri (1992). • Institut Pemerintahan Politik Pemerintahan (1999). • Magister bidang Manajemen Keuangan dari Universitas Padjajaran (2019). • Doktor bidang Ilmu Pemerintahan dari Institut Pemerintahan Politik Dalam Negeri (2024).	• College of Domestic Government Affairs (1992). • Institute of Government and Political Administration (1999). • Master of Finance Management from Padjajaran University (2019). • Doctoral Degree in Government Science from Institute of Domestic Government and Political Affairs (2024).
Sertifikasi	**Certification**
Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2025)	Qualification 6 Fields of Banking Risk Management by LSPP (2025).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2025 tanggal 12 Agustus 2025 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan perubahan terakhir yang ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025.	Board of Commissioners Decree No. 03/SK/DKO/2025 dated August 12, 2025 concerning the Allocation of Duties and the Implementation Schedule of Activities of the Board of Commissioners and Committees, as amended several times, with the latest amendment stipulated under Board of Commissioners Decree No. 6/SK/DKO/2025 dated December 11, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Sekretaris Daerah Pemerintah Provinsi Jawa Barat (2024 - saat ini) • Anggota Komite Pemantau Risiko • Anggota Komite Nominasi dan Remunerasi • Anggota Komite Tata Kelola Terintegrasi	• Regional Secretary of the West Java Provincial Government (2024–present) • Member of the Risk Monitoring Committee • Member of the Nomination and Remuneration Committee • Member of the Integrated Governance Committee
Pengalaman Kerja	**Work Experience**
• Sekretaris Deputi Bidang SDM Aparatur Pada Kementerian PAN RB (2017 - 2018). • Sekretaris Daerah Kabupaten Sumedang (Oktober 2018 - Oktober 2023). • Penjabat Bupati Kabupaten Sumedang (Oktober 2023 - April 2024). • Sekretaris Daerah Provinsi Jawa Barat (April 2024 - Sekarang). • Komisaris bank **bjb** (2025 – saat ini).	• Secretary to the Deputy for Human Resources of the State Apparatus, Ministry of Administrative and Bureaucratic Reform (2017 – 2019). • Regional Secretary of Sumedang Regency (October 2018 – October 2023). • Acting Regent of Sumedang Regency (October 2023 – April 2024). • Regional Secretary of West Java Province (April 2024 – present). • Commissioner of Bank **bjb** (2025 – present).
Periode dan Masa Jabatan	**Period and Term of Office**
Menjadi Anggota sejak 12 Agustus 2025 - saat ini (Periode Pertama)	Serving as a member since August 12, 2025 – present (first period)



Novian Herodwijanto

Anggota/Komisaris Independen
Member/Independent Commissioner

Umur/Age
58 Tahun per Desember 2025 / 58 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Jakarta, Indonesia

Riwayat Pendidikan	Educational Background
• Sarjana bidang Akuntansi dari Universitas Gajah Mada, Yogyakarta (1993). • Magister bidang Manajemen dari Universitas Gajah Mada, Yogyakarta (2000).	• Bachelor of Accounting from Gajah Mada University, Yogyakarta (1993). • Master of Management from Gajah Mada University, Yogyakarta (2000).
Sertifikasi	**Certification**
• Sertifikasi Profesi Pemeriksa Keuangan Negara (CSFA) (2019) • Sertifikasi Profesi Akuntan Publik (CPA) (2019) • Sertifikasi Audit Forensik (CFra) (2020) • Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2025)	• Certified State Finance Auditor (CSFA) Certification (2019) • Certified Public Accountant (CPA) Certification (2019) • Certified Forensic Auditor (CFra) Certification (2020) • Banking Risk Management Certification Level 6 – LSPP (2025)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2025 tanggal 12 Agustus 2025 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite yang telah beberapa kali diperbaharui dengan perubahan terakhir yang ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025.	Board of Commissioners Decree No. 03/SK/DKO/2025 dated August 12, 2025 concerning the Allocation of Duties and the Implementation Schedule of Activities of the Board of Commissioners and Committees, as amended several times, with the latest amendment stipulated under Board of Commissioners Decree No. 6/SK/DKO/2025 dated December 11, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Ketua merangkap Anggota Komite Audit • Ketua merangkap Anggota Komite Pemantau Risiko • Anggota Komite Nominasi dan Remunerasi • Anggota Komite Tata Kelola Terintegrasi	• Chairman, concurrently serving as a member of the Audit Committee • Chairman, concurrently serving as a member of the Risk Monitoring Committee • Member of the Nomination and Remuneration Committee • Member of the Integrated Governance Committee
Pengalaman Kerja	**Work Experience**
• Kepala BPK Perwakilan Provinsi Jawa Timur (2016 - 2018). • Auditor Utama Keuangan Negara II (2018 - 2019). • Auditor Utama Keuangan Negara V (2019 - 2020). • Staf Ahli Bidang BUMN, BUMD, dan Kekayaan Negara / Daerah yang Dipisahkan Lainnya di Badan Pemeriksa Keuangan Republik Indonesia (2020 - 2025). • Komisaris Independen bank **bjb** (2025 – saat ini).	• Head of the Audit Board of Indonesia Representative Office for East Java Province (2016–2018). • Principal Auditor of State Finance II (2018–2019). • Principal Auditor of State Finance V (2019–2020). • Expert Staff for State-Owned Enterprises (SOEs), Regionally-Owned Enterprises (ROEs), and Other Separated State/Regional Assets at the Audit Board of Indonesia (2020–2025). • Independent Commissioner of bank **bjb** (2025–present).
Periode dan Masa Jabatan	**Period and Term of Office**
Menjadi Anggota sejak 12 Agustus 2025 - saat ini (Periode Pertama)	Serving as a member since August 12, 2025 – present (first period)



Yogi Yogiswara

Anggota/Pihak Independen
Member/Independent Commissioner

Umur/Age
46 Tahun per Desember 2025 / 46 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung, Indonesia

Riwayat Pendidikan	Educational Background
Sarjana Ekonomi di STIE INABA Bandung (2009).	Bachelor of Economics from STIE INABA Bandung (2009).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5 oleh Badan Sertifikasi Manajemen Risiko (BSMR)	Risk Management Certification Level 5 from Badan Sertifikasi Manajemen Risiko
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pj Pemimpin Divisi Human Capital sejak 3 November 2025 berdasarkan Surat Keputusan Direksi No 0448/SK/DIR-HCA/2025.	Serving as Acting Head of the Human Capital Division since November 3, 2025, based on Board of Directors Decree No. 0448/SK/DIR-HCA/2025.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• CV Dasa Karya Abadi (2001) • PT DKA (2002) • PT AIG LIPPO (2003) • PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. (2004 – saat ini).	• CV Dasa Karya Abadi (2001) • PT DKA (2002) • PT AIG LIPPO (2003) • PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. (2004 – present).
Periode dan Masa Jabatan	**Period and Term of Office**
3 November 2025 - saat ini.	November 3, 2025 - present.



Sunu Widianto

Anggota/Pihak Independen
Member/Independent Commissioner

Umur/Age
42 Tahun per Desember 2025 / 42 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung, Indonesia

Riwayat Pendidikan

- Sarjana di bidang Manajemen dari Universitas Gajah Mada (2006).
- Magister di bidang Manajemen dari Universitas Gajah Mada (2009).
- Doktor / PHD di bidang Organizational Behavior dari University of Twente (2018).

Educational Background

- Bachelor in Management from Gajah Mada University (2006).
- Master in Management from Gajah Mada University (2009).
- Doctor / PHD in Organizational Behavior from University of Twente (2018).

Sertifikasi

-

Certification

-

Dasar Hukum Pengangkatan

- Diangkat sebagai anggota Komite Nominasi dan Remunerasi berdasarkan Surat Keputusan Direksi Nomor 0066/SK/DIR-CSE/2023 tanggal 28 Februari 2023.
- Diangkat sebagai anggota Komite Nominasi dan Remunerasi berdasarkan Surat Keputusan Direksi Nomor 0086/SK/DIR-CSE/2024 tanggal 6 Maret 2024.

Legal Basis for Appointment

- Appointed as a member of the Nomination and Remuneration Committee based on the Decree of the Board of Directors Number 0066/SK/DIR-CSE/2023 dated February 28, 2023.
- Appointed as a member of the Nomination and Remuneration Committee based on the Decree of the Board of Directors Number 0086/SK/DIR-CSE/2024 dated March 6, 2024.

Jabatan Rangkap

- Deputy Director for Research and Cooperation, Center for Management and Business Studies (CMBS), Faculty of Economics and Business, Universitas Padjadjaran (2018 - saat ini)
- Program Director Magister Management at Faculty of Economics and Business Universitas Padjadjaran Bandung Indonesia (2019 - saat ini)

Concurrent Positions

- Deputy Director for Research and Cooperation, Center for Management and Business Studies (CMBS), Faculty of Economics and Business, Padjadjaran University (2018 - present)
- Program Director Magister Management at Faculty of Economics and Business Padjadjaran University Bandung Indonesia (2019 - present)

Pengalaman Kerja

- Secretary Program International Business, Vocational Program, Faculty of Economics and Business, Universitas Padjadjaran (2013-2014)
- Deputy Director for Research and Cooperation, Center for Management and Business Studies (CMBS), Faculty of Economics and Business, Universitas Padjadjaran (2018 - saat ini)
- Program Director Magister Management at Faculty of Economics and Business Universitas Padjadjaran Bandung Indonesia (2019 - saat ini)
- Anggota Komite Nominasi dan Remunerasi bank **bjb** (2023 - saat ini)

Work Experience

- Secretary Program International Business, Vocational Program, Faculty of Economics and Business, Padjadjaran University (2013-2014)
- Deputy Director for Research and Cooperation, Center for Management and Business Studies (CMBS), Faculty of Economics and Business, Padjadjaran University (2018 - present)
- Program Director Magister Management at Faculty of Economics and Business Padjadjaran University Bandung Indonesia (2019 - present)
- Member of Nomination and Remuneration Committee bank **bjb** (2023 - present)

Periode dan Masa Jabatan

- 01 Maret 2023 sampai dengan 29 Februari 2024 (Periode Pertama)
- 01 Maret 2024 sampai dengan 28 Februari 2026 (Periode Kedua)

Period and Term of Office

- March 01, 2023 to February 29, 2024 (First Period)
- March 01, 2024 to February 28, 2026 (Second Period)

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Nominasi dan Remunerasi

Kualifikasi pendidikan dan pengalaman kerja masing-masing anggota Komite Nominasi dan Remunerasi adalah sebagai berikut:

Qualification of Education and Work Experience of Nomination and Remuneration Committee

The educational qualifications and work experience of each member of the Nomination and Remuneration Committee are as follows:

Nama Name	Jabatan Position	Pendidikan Education	Keahlian Expertise
Rudie Kusmayadi	Anggota Member	1. Sarjana Manajemen Pembangunan Daerah 2. Pasca Sarjana Manajemen Pembangunan Daerah 1. Bachelor's Degree in Regional Development Management 2. Master's Degree in Regional Development Management	Teknik, Manajemen dan Perbankan Engineering, Management, and Banking
Herman Suryatman	Anggota Member	1. Sekolah Tinggi Pemerintahan Dalam Negeri 2. Institut Pemerintahan Politik Pemerintahan 3. Magister bidang Manajemen Keuangan 4. Doktor bidang Ilmu Pemerintahan 1. College of Domestic Government Affairs 2. Institute of Government and Political Administration 3. Master of Finance Management 4. Doctoral Degree in Government Science	Pemerintahan dan manajerial Government and Managerial
Tomsi Tohir	Anggota Member	1. Akademi Kepolisian 2. Pasca Sarjana bidang Kajian Ilmu Kepolisian 1. Police Academy 2. Master of Police Science Studies	Kepolisan, Manajerial dan Perbankan Policing, Managerial, and Banking
Novian Herodwijanto	Anggota Member	1. Sarjana bidang Akuntansi 2. Magister bidang Manajemen 1. Bachelor of Accounting 2. Master of Management	Audit, Accounting dan Manajerial Audit, Accounting, and Managerial
Sunu Widianto	Anggota Member	1. Sarjana di bidang Manajemen 2. Magister di bidang Manajemen 3. Doktor/PHD di bidang Organizational Behavior 1. Bachelor of Management 2. Master of Management 3. Doctor / PHD in Organizational Behavior	Manajemen Sumber Daya Manusia Human Capital Management
Yogi Yogiswara	Anggota Member	Sarjana Ekonomi Bachelor of Economics	Ekonomi dan Perbankan Economics and Banking

Independensi Komite Nominasi dan Remunerasi

Seluruh anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan bank, yang dapat mempengaruhi kemampuannya bertindak independen.

Independence of The Nomination and Remuneration Committee

All members of the Nomination and Remuneration Committee from independent parties do not have financial, management, share ownership and/or family relations with the Board of Commissioners, Directors and/or Controlling Shareholders or relationships with banks which can affect their ability to act independently.

Aspek Independensi Independence Aspects	Rudie Kusmayadi	Herman Suryatman	Tomsi Tohir	Novian Herodwijanto	Sunu Widianto	Yogi Yogiswara
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	✓	✓	✓	✓	✓	✓

Aspek Independensi Independence Aspects	Rudie Kusmayadi	Herman Suryatman	Tomsi Tohir	Novian Herodwijanto	Sunu Widianto	Yogi Yogiswara
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	✓	✓	✓	✓	✓	✓
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	X*	✓	X*	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi dan Remunerasi Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Nomination and Remuneration Committee	✓	✓	✓	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	✓	✓	X	✓	✓	✓

* Mendapatkan fasilitas remunerasi dalam bentuk saham dari perusahaan sesuai dengan ketentuan yang berlaku. / Receives remuneration in the form of shares from the Company in accordance with the prevailing regulations.

Rapat Komite Nominasi dan Remunerasi

KEBIJAKAN RAPAT KOMITE NOMINASI DAN REMUNERASI

Ketentuan Rapat Komite Nominasi dan Remunerasi yang diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi adalah sebagai berikut:

1. Komite Nominasi dan Remunerasi mengadakan rapat sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan, dan/atau disesuaikan dengan kebutuhan Bank.
2. Rapat Komite Nominasi dan Remunerasi membahas mengenai antara lain remunerasi Dewan Komisaris, Direksi, dan Pegawai, nominasi calon Dewan Komisaris dan Direksi, serta pihak Independen untuk anggota komite.
3. Rapat Komite Nominasi dan Remunerasi hanya dapat diselenggarakan apabila dihadiri oleh mayoritas dari jumlah anggota Komite Nominasi dan Remunerasi, termasuk kehadiran:
   a. 1 (satu) orang Komisaris Independen; dan
   b. 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan pegawai Bank.
4. Rapat Komite Nominasi dan Remunerasi dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen dan Pejabat Eksekutif yang membawahi SDM.

Meeting of The Nomination and Remuneration Committee

NOMINATION AND REMUNERATION COMMITTEE MEETING POLICIES

The provisions for the Nomination and Remuneration Committee Meeting as regulated in the Nomination and Remuneration Committee Guidelines and Work Procedures are as follows:

1. The Nomination and Remuneration Committee meets at least 1 (one) time in 3 (Three) months, and/or is adjusted to the needs of the Bank.
2. The Nomination and Remuneration Committee Meeting discusses the remuneration of the Board of Commissioners, Directors and Employees, nominations of candidates for the Board of Commissioners and Directors, and Independent parties for committee members.
3. The Nomination and Remuneration Committee meeting may only be held if attended by a majority of the members of the Nomination and Remuneration Committee, including the presence of:
   a. 1 (one) Independent Commissioner; and
   b. 1 (one) Executive Official subordinating human resources function or 1 (one) representative of bank officers.
4. The Meeting of the Nomination and Remuneration Committee can make a decision if at least 51% (fifty-one percent) of the members are included, including an Independent Commissioner and an Executive officer in charge of HR.

5. Keputusan rapat Komite Nominasi dan Remunerasi dilakukan berdasarkan musyawarah mufakat.
6. Apabila dalam musyawarah tidak tercapai kata mufakat, maka pengambilan keputusan dilakukan dengan cara pengambilan suara terbanyak (pemungutan suara).
7. Sehubungan dengan pemungutan suara, maka setiap anggota Komite Nominasi dan Remunerasi yang hadir berhak memberikan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Komite Nominasi dan Remunerasi yang diwakilinya yang dilengkapi dengan surat kuasa.
8. Rapat Komite Nominasi dan Remunerasi dipimpin oleh ketua Komite Nominasi dan Remunerasi dan/atau anggota Komite Nominasi dan Remunerasi yang berasal dari unsur Dewan Komisaris apabila ketua Komite Nominasi dan Remunerasi berhalangan hadir.
9. Dalam hal anggota Komite Nominasi dan Remunerasi tidak dapat menghadiri rapat secara fisik, maka dapat menghadiri rapat melalui teknologi telekonferensi.
10. Dalam kaitannya dengan telekonferensi, maka:
    a. Anggota yang hadir secara telekonferensi disebutkan dalam risalah Rapat Komite Nominasi dan Remunerasi.
    b. Bukti rekaman penyelenggaraan rapat.
11. Jika dipandang perlu, Komite Nominasi dan Remunerasi dapat mengundang pihak lain dari internal Bank yang terkait dengan materi rapat dalam rapat Komite Nominasi dan Remunerasi.
12. Setiap rapat Komite Nominasi dan Remunerasi dituangkan dalam risalah rapat dan didokumentasikan dengan baik.
13. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat Komite Nominasi dan Remunerasi wajib dicantumkan dalam risalah rapat beserta alasan perbedaan pendapat.
14. Dalam hal anggota Komite Nominasi dan Remunerasi tidak memenuhi persyaratan minimal, rekomendasi Komite Nominasi dan Remunerasi:
    a. Dapat diterima, dalam hal keanggotaan Komite Nominasi dan Remunerasi terdapat paling sedikit 1 (satu) orang Komisaris Independen atau 1 (satu) orang Komisaris non Independen; atau
    b. Dikecualikan, dalam hal terjadi kekosongan anggota Dewan Komisaris, terkait usulan penggantian dan/atau pengangkatan anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS.

5. The decision of the Nomination and Remuneration Committee meeting is based on consensus agreement.
6. If there is no consensus reached in the deliberations, then decision making is done by taking the most votes (voting).
7. In case of voting, each member of the Nomination and Remuneration Committee shall be entitled to cast 1 (one) vote and an additional 1 (one) vote for each member of the Nomination and Remuneration Committee which he represents accompanied by a power of attorney.
8. The Meeting of the Nomination and Remuneration Committee is led by the Chairperson of the Nomination and Remuneration Committee and/or members of the Nomination and Remuneration Committee who come from elements of the Board of Commissioners if the Chair of the Nomination and Remuneration Committee is unable to attend.
9. If the members of the Nomination and Remuneration Committee could not physically attend the meeting, they could attend the meeting via teleconferencing technology.
10. In relation to teleconferencing, then:
    a. Members who attended the teleconference are mentioned in the minutes of the Nomination and Remuneration Committee Meeting.
    b. Proof of record of meeting implementation.
11. If necessary, the Nomination and Remuneration Committee can invite other parties from the Bank's internal who are related to the meeting material in the Nomination and Remuneration Committee meeting.
12. Every meeting of the Nomination and Remuneration Committee is outlined in the minutes of the meeting and well-documented
13. Dissenting opinion occurring in the Nomination and Remuneration Committee meeting must be drafter in the minutes of meeting along with reasons of dissenting opinion.
14. In case a member of the Nomination and Remuneration Committee does not meet the minimum requirements, the recommendation of the Nomination and Remuneration Committee:
    a. Acceptable, in case membership of the Nomination and Remuneration Committee, there is at least 1 (one) Independent Commissioner or 1 (one) non-Independent Commissioner; or
    b. Excluded, in case there is vacant of members of the Board of Commissioners, related to proposal of replacement and/or nomination of members of the Board of Directors and/or member of the Board of Commissioners to GMS.

AGENDA RAPAT KOMITE NOMINASI DAN REMUNERASI

MEETING OF THE NOMINATION AND REMUNERATION COMMITTEE

No	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants	Keterangan Description
1	06 Februari 2025 February 6, 2025	Wawancara dan Pembahasan Calon Anggota Komite Audit dan Calon Anggota Komite Pemantau Risiko dari Pihak Independen Interview and discussion of candidates for the Audit Committee and candidates for the Risk Monitoring Committee from independent parties	Taswin Zakaria* Rudie Kusmayadi M. Taufiq Budi Santoso* Tomsi Tohir Hilman Purakusumah* Diding Sakri* Sunu Widianto Dadan Yonanda**	Nominasi Nomination
2	06 Februari 2025 February 6, 2025	Pembahasan KPI Direksi Untuk Tahun Buku 2024 Discussion on the Board of Directors' KPI for Financial Year 2024	Taswin Zakaria* Rudie Kusmayadi M. Taufiq Budi Santoso* Tomsi Tohir Hilman Purakusumah* Diding Sakri* Sunu Widianto Dadan Yonanda**	Nominasi dan Remunerasi Nomination and Remuneration
3	26 Februari 2025 February 26, 2025	Pembahasan Lanjutan KPI Direksi Untuk Tahun Buku 2024 Further discussion on the Board of Directors' KPI for Financial Year 2024	Taswin Zakaria* Rudie Kusmayadi M. Taufiq Budi Santoso* Hilman Purakusumah* Diding Sakri* Sunu Widianto Dadan Yonanda**	Nominasi dan Remunerasi Nomination and Remuneration
4	05 Maret 2025 March 05, 2025	Pembahasan Kepengurusan bank **bjb** Discussion on the management structure of bank **bjb**	Taswin Zakaria* M. Taufiq Budi Santoso* Hilman Purakusumah* Diding Sakri* Dadan Yonanda**	Nominasi Nomination
5	10 Maret 2025 March 10, 2025	Pembahasan Penunjukan Plt Direktur Utama bank **bjb** Discussion on the appointment of the Acting President Director of bank **bjb**	Taswin Zakaria* M. Taufiq Budi Santoso* Hilman Purakusumah* Diding Sakri* Dadan Yonanda**	Nominasi Nomination
6	14 April 2025 April 14, 2025	Pembahasan Rekomendasi KNR Terkait dengan Agenda Perubahan Pengurus Perseroan pada RUPS Tahunan Tahun Buku 2024 Discussion on the Nomination and Remuneration Committee (KNR) recommendation regarding the agenda for changes in the Company's management at the AGMS for Financial Year 2024	Taswin Zakaria* Rudie Kusmayadi M. Taufiq Budi Santoso* Tomsi Tohir Hilman Purakusumah* Diding Sakri* Sunu Widianto Dadan Yonanda**	Nominasi Nomination
7	15 April 2025 April 15, 2025	1. Pembahasan Surat OJK 2. Pembahasan Laporan KNR Untuk RUPS TB 2024 1. Discussion on correspondence from the Financial Services Authority (OJK) 2. Discussion on the KNR report for the AGMS for Financial	Rudie Kusmayadi Tomsi Tohir Sunu Widianto Dadan Yonanda**	Nominasi dan Remunerasi Nomination and Remuneration
8	15 April 2025 April 15, 2025	Assessment Calon Direksi bank **bjb** Assessment of candidates for the Board of Directors of bank **bjb**	Rudie Kusmayadi Tomsi Tohir Sunu Widianto Dadan Yonanda**	Nominasi Nomination
9	25 April 2025 April 25, 2025	Assessment Calon Anggota Dewan Komisaris bank **bjb** Assessment of candidates for the Board of Commissioners of bank **bjb**	Rudie Kusmayadi Tomsi Tohir Sunu Widianto Dadan Yonanda**	Nominasi Nomination
10	07 Mei 2025 May 07, 2025	Pembahasan Penilaian Kinerja Dewan Komisaris Tahun Buku 2024 Discussion on the performance evaluation of the Board of Commissioners for Financial Year 2024	Rudie Kusmayadi Tomsi Tohir Sunu Widianto Dadan Yonanda**	Remunerasi Nomination
11	15 Mei 2025 May 15, 2025	Pembahasan Penilaian Kinerja Direksi Tahun Buku 2024 Discussion on the performance evaluation of the Board of Directors for Financial Year 2024	Rudie Kusmayadi Tomsi Tohir Sunu Widianto Dadan Yonanda**	Remunerasi Nomination

No	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants	Keterangan Description
12	27 Mei 2025 May 27, 2025	Pembahasan Surat OJK Terkait dengan Permintaan Kelengkapan Dokumen Permohonan Penilaian Kemampuan dan Kepatutan (PKK) atas Pengangkatan Anggota Direksi bank **bjb** Discussion on correspondence from OJK regarding the request for completeness of documents for the Fit and Proper Test (PKK) for the appointment of members of the Board of Directors of bank **bjb**	Rudie Kusmayadi Tomsi Tohir Sunu Widianto Dadan Yonanda**	Nominasi Nomination
13	10 Juni 2025 June 10, 2025	Undangan Rapat Pendalaman Jabatan Sdr. Helmy Yahya Invitation to a meeting for in-depth assessment of Mr. Helmy Yahya	Rudie Kusmayadi Tomsi Tohir Sunu Widianto Dadan Yonanda**	Nominasi Nomination
14	11 Juni 2025 June 11, 2025	Undangan Rapat Pendalaman Jabatan Sdr. Wowiek Prasantyo Invitation to a meeting for in-depth assessment of Mr. Wowiek Prasantyo	Rudie Kusmayadi Tomsi Tohir Sunu Widianto Dadan Yonanda**	Nominasi Nomination
15	07 Juli 2025 July 07, 2025	Undangan Rapat Kelengkapan Dokumen PKK Calon Anggota Direksi bank **bjb** Invitation to a meeting regarding the completeness of PKK documents for candidates for the Board of Directors of bank **bjb**	Rudie Kusmayadi Tomsi Tohir Sunu Widianto Dadan Yonanda**	Nominasi Nomination
16	14 Juli 2025 July 14, 2025	Perpanjangan Perjanjian Kerja Anggota Komite Tata Kelola Terintegrasi dari Pihak Independen AN. Hasan Gazali Pulungan Extension of the employment agreement of a member of the Integrated Governance Committee from an independent party on behalf of Hasan Gazali Pulungan	Rudie Kusmayadi Tomsi Tohir Sunu Widianto Dadan Yonanda**	Nominasi Nomination
17	05 Agustus 2025 August 5, 2025	Pembahasan Surat OJK Discussion on correspondence from OJK	Rudie Kusmayadi Tomsi Tohir Sunu Widianto Dadan Yonanda**	Nominasi dan Remunerasi Nomination and Remuneration
18	27 Agustus 2025 August 27, 2025	Pembahasan Evaluasi Kebijakan Remunerasi dan Nominasi Pegawai bank **bjb** Discussion on the evaluation of remuneration and nomination policies for bank **bjb** employees	Rudie Kusmayadi Tomsi Tohir Herman Suryatman*** Novian Herodwijanto*** Sunu Widianto Dadan Yonanda**	Nominasi dan Remunerasi Nomination and Remuneration
19	22 Oktober 2025 October 22, 2025	Pembahasan Persiapan Pelaksanaan RUPS LB Tahun 2025 Discussion on the preparation for the Extraordinary General Meeting of Shareholders (EGMS) in 2025	Rudie Kusmayadi Tomsi Tohir Herman Suryatman*** Novian Herodwijanto*** Sunu Widianto Dadan Yonanda**	Nominasi dan Remunerasi Nomination and Remuneration
20	12 November 2025 November 12, 2025	Pembahasan Calon Anggota Komite Dari Pihak Independen Discussion on candidates for committee members from independent parties	Rudie Kusmayadi Tomsi Tohir Herman Suryatman*** Novian Herodwijanto*** Sunu Widianto Yogi Yogiswara****	Nominasi Nomination
21	15 November 2025 November 15, 2025	Pembahasan Kekosongan Jabatan Direktur Utama serta Pembidangan Tugas Direksi Discussion on the vacancy of the President Director position and the allocation of duties of the Board of Directors	Rudie Kusmayadi Tomsi Tohir Herman Suryatman*** Novian Herodwijanto*** Sunu Widianto Yogi Yogiswara****	Nominasi Nomination
22	03 Desember 2025 December 03, 2025	Pembahasan Laporan dan Rekomendasi KNR Terkait RUPS LB 2025 Discussion on the KNR report and recommendations related to the 2025 EGMS	Rudie Kusmayadi Tomsi Tohir Herman Suryatman*** Novian Herodwijanto*** Sunu Widianto Yogi Yogiswara****	Nominasi dan Remunerasi Nomination and Remuneration

* Berhenti sejak tanggal 16 April 2025 bedasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Tahunan Tahun Buku 2024. / Stopped serving since April 16, 2025 based on a resolution of the Annual General Meeting of Shareholders (AGMS) for Financial Year 2024.

** Tidak menjabat menjadi pemimpin Divisi Human Capital efektif sejak tanggal 3 November 2025. / No longer serves as Head of the Human Capital Division effective November 3, 2025.

*** Efektif menjabat sejak tanggal 11 Agustus 2025 berdasarkan hasil Keputusan Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan. / Effective as of August 11, 2025 based on the result of the Fit and Proper Test assessment by the Financial Services Authority.

**** Menjabat sebagai Pemimpin Divisi Humen Capital efektif sejak tanggal 3 November 2025. / Serving as Head of the Human Capital Division effective November 3, 2025.

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE NOMINASI DAN REMUNERASI

Selama tahun 2025, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 22 (dua puluh dua) kali. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Nominasi dan Remunerasi adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF MEETING OF NOMINATION AND REMUNERATION COMMITTEE

During 2025, the Nomination and Remuneration Committee held 22 (twenty two) meetings. The frequency and level of attendance of each member of the Nomination and Remuneration Committee are as follows.

Nama Name	Jabatan Position	Rapat Komite Nominasi dan Remunerasi Nomination and Remuneration Committee Meeting		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Percentage
Rudie Kusmayadi	Anggota Member	22	20	91%
Herman Suryatman	Anggota Member	5	5	100%
Tomsi Tohir	Anggota Member	22	19	86%
Novian Herodwijanto	Anggota Member	5	5	100%
Sunu Widianto	Anggota Member	22	20	91%
Yogi Yogiswara	Anggota Member	3	3	100%

Pelatihan dan/atau Peningkatan Kompetensi Komite Nominasi dan Remunerasi Pada Tahun 2025

Training and/or Competency Development of The Nomination and Remuneration Committee in 2025

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competency Development Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Rudie Kusmayadi	Anggota Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dalam Bab *Corporate Governance* Laporan Tahunan ini. Training and/or competency enhancement have been presented in the Subsection on Training and/or Competency Enhancement of the Board of Commissioners in the Corporate Governance Chapter of this Annual Report.		
Herman Suryatman	Anggota Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dalam Bab *Corporate Governance* Laporan Tahunan ini. Training and/or competency enhancement have been presented in the Subsection on Training and/or Competency Enhancement of the Board of Commissioners in the Corporate Governance Chapter of this Annual Report.		
Tomsi Tohir	Anggota Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dalam Bab *Corporate Governance* Laporan Tahunan ini. Training and/or competency enhancement have been presented in the Subsection on Training and/or Competency Enhancement of the Board of Commissioners in the Corporate Governance Chapter of this Annual Report.		

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competency Development Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Novian Herodwijanto	Anggota Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dalam Bab Corporate Governance Laporan Tahunan ini. Training and/or competency enhancement have been presented in the Subsection on Training and/or Competency Enhancement of the Board of Commissioners in the Corporate Governance Chapter of this Annual Report.		
Sunu Widianto	Anggota Member	-	-	-
Yogi Yogiswara	Anggota Member	**bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Wilayah 1) **bjb** Flash – Awareness Program on Personal Data Protection (Regional Office 1)	Bandung, 11 Maret 2025 Bandung, March 11, 2025	Internal Bank **bjb**
		bjb Flash - *IT Security Awareness & Digital Culture* (Kantor Wilayah 1) **bjb** Flash – IT Security Awareness and Digital Culture (Regional Office 1)	Online, 11 Maret 2025 Online, March 11, 2025	Internal Bank **bjb**
		bjb Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Wilayah 1)-Tahun 2025 **bjb** Flash **bjb** Flash: Refreshment on the Implementation of APU PPT and PPPSPM Programs (Regional Office 1) – 2025 **bjb** Flash	Bandung, 19 Maret 2025 Bandung, March 19, 2025	Internal Bank **bjb**
		Sinergi Kinerja Dalam Pembangunan Berkelanjutan Performance Synergy in Sustainable Development	Subang, 10 Mei 2025 Subang, May 10, 2025	**bjb** University
		Business Continuity Management System (BCMS) Batch 1 Business Continuity Management System (BCMS) – Batch 1	Online, 23 Mei 2025 Online, May 23, 2025	**bjb** University
		Refreshment Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Tahun 2025 untuk Pejabat Eksekutif Refreshment of Risk Management Certification (RMC) Level 5 in 2025 for Executive Officers	Online, 11 Juli 2025 Online, July 11, 2025	TD CONSULTANT
		Pembekalan Sertifikasi SK SP Jenjang 6 Pengelolaan Transfer Dana Preparation for SK SP Certification Level 6 in Fund Transfer Management	Online, 26 Juli 2025 Online, July 26, 2025	LPPI (Lembaga Pengembangan Perbankan Indonesia)
		Achievement Orientation Start Strong, Finish Stronger Achievement Orientation: Start Strong, Finish Stronger	Bandung, 9 Agustus 2025 Bandung, August 9, 2025	PT SINERGI INDONESIA ASIA PINTAR
		Ujian Kompetensi SK SP Jenjang 6 Pengelolaan Transfer Dana Competency Examination for SK SP Certification Level 6 in Fund Transfer Management	Jakarta, 113 September 2025 Jakarta, September 13, 2025	LSP - Sistem Pembayaran Indonesia
		Executive Workshop Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan Executive Workshop 2025: Sabilulungan Demonstrating Performance, Realizing Expectations	Bandung, 3 Oktober 2025 Bandung, October 3, 2025	Internal Bank **bjb**
		Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Wilayah 1 Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) – Regional Office 1	Online, 7 Oktober 2025 Online, October 7, 2025	**bjb** University
		Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis Strengthening Governance and Integrity in Business Management	Bandung, 20 Oktober 2025 Bandung, October 20, 2025	Komisi Pemberantasan Korupsi Republik Indonesia

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competency Development Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
		Executive Workshop Executive Workshop	Bandung, 2 November 2025 Bandung, November 2, 2025	**bjb** University
		Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat Governance of Complaint Handling Services and Effective Communication with Customers – Head Office	Online, 1 Desember 2025 Online, December 1, 2025	**bjb** University

Program Kerja dan Pelaksanaan Tugas Komite Nominasi dan Remunerasi Tahun 2025

Komite Nominasi dan Remunerasi berfungsi untuk membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Sepanjang tahun 2025, Komite Nominasi dan Remunerasi telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 22 (dua puluh dua) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan proses nominasi untuk jabatan Pengurus pada RUPS.
2. Memberikan rekomendasi kepada Dewan Komisaris terkait perpanjangan perjanjian kerja anggota Komite dari pihak independen.
3. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi Pengurus dan Pegawai.
4. Melakukan *self assessment* kinerja Pengurus bank **bjb**.

Work Program and Implementation of The Duties of The Nomination and Remuneration Committee of 2025

The Nomination and Remuneration Committee has the function of assisting the Board of Commissioners in carrying out its roles and responsibilities in matters related to the nomination and remuneration of members of the Board of Directors and the Board of Commissioners. Throughout 2025, the Nomination and Remuneration Committee has properly performed its duties and responsibilities. The Committee convened 22 (twenty-two) meetings and carried out, among others, the following activities:

1. Conducted nomination processes for management positions at the General Meeting of Shareholders (GMS).
2. Provided recommendations to the Board of Commissioners regarding the extension of employment agreements of committee members from independent parties.
3. Evaluated and provided recommendations to the Board of Commissioners on remuneration policies for the management and employees.
4. Conducted self-assessment of the performance of bank **bjb**'s management.

Kebijakan Suksesi Direksi

Dalam rangka melanjutkan kepemimpinan yang berkelanjutan, bank **bjb** memiliki mekanisme suksesi untuk posisi Direksi. Pada periode yang telah ditentukan, Dewan Komisaris melalui Komite Nominasi dan Remunerasi menyelenggarakan *talent pool* untuk menjadi kandidat Direksi yang berasal dari internal bank **bjb** dan/atau melakukan perekrutan dari luar bank **bjb**. Dalam melakukan penilaian terhadap para kandidat Direksi, Dewan Komisaris melalui Komite Nominasi dan remunerasi dapat dibantu oleh tim *assessment* independen yang telah ditunjuk bank **bjb**. Penyaringan terhadap para kandidat dilakukan berdasarkan kriteria-kriteria yang relevan dengan jabatan dan kondisi bank **bjb**, sesuai dengan ketentuan yang berlaku. Hasil penyaringan tersebut kemudian direkomendasikan untuk mengikuti Penilaian Kemampuan dan Kepatutan (PKK) kepada OJK lalu kemudian ditetapkan dalam RUPS atau

Succession Policy of Directors

In ensuring leadership continuity, bank **bjb** has established a succession mechanism for positions within the Board of Directors. Within a specified period, the Board of Commissioners, through the Nomination and Remuneration Committee, organizes a talent pool to identify candidates for the Board of Directors sourced from internal bank **bjb** and/or through external recruitment. In assessing the candidates for the Board of Directors, the Board of Commissioners, through the Nomination and Remuneration Committee, may be assisted by an independent assessment team appointed by bank **bjb**. The screening of candidates is conducted based on criteria relevant to the position and the condition of bank **bjb**, in accordance with prevailing regulations. The results of the screening are subsequently recommended for participation in the Fit and Proper Test (PKK) to the Financial Services Authority (OJK), and

direkomendasikan kepada RUPS untuk diangkat terlebih dahulu dan selanjutnya diajukan kepada OJK guna melaksanakan PKK sesuai dengan jabatan yang dituju. Kandidat dinyatakan efektif menjabat sebagai Direksi apabila dinyatakan lulus PKK oleh OJK.

Komite Pemantau Risiko

Sesuai Peraturan Otoritas Jasa Keuangan (POJK) Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Komite Pemantau Risiko merupakan alat kelengkapan Dewan Komisaris yang berfungsi memonitor risiko dan menilai toleransi risiko yang dapat diambil oleh Bank, mengevaluasi perbaikan yang dilakukan atas kebijakan, prosedur dan praktik manajemen risiko Bank guna memastikan telah dilakukannya pengelolaan risiko dengan baik, terutama pada pengelolaan risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, dan risiko bank lainnya.

Dasar Pembentukan Komite Pemantau Risiko

Komite Pemantau Risiko bank **bjb** dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
2. Peraturan Otoritas Jasa Keuangan Nomor 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Surat Keputusan Dewan Komisaris PT Bank Jabar Nomor 04A/SK/DK/2007 tanggal 28 Juni 2007 tentang Pembentukan Komite-Komite dan Pedoman Kerja Komite.
4. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite sebagaimana telah diubah terakhir dengan surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite.

Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko

Perseroan memiliki Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko berdasarkan Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. yang telah beberapa kali diperbaharui dengan perubahan terakhir berdasarkan Surat Keputusan Dewan Komisaris nomor 4/SK/DKO/2025 tanggal 28 Agustus 2025 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko.

thereafter determined at the General Meeting of Shareholders (GMS), or recommended to the GMS for appointment prior to being submitted to OJK to undergo the PKK in accordance with the intended position. Candidates are deemed effective in serving as members of the Board of Directors upon being declared to have passed the Fit and Proper Test (PKK) by OJK
.

Risk Monitoring Committee

In accordance with Financial Services Authority Regulation (POJK) Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks, the Risk Monitoring Committee is a tool of the Board of Commissioners that functions to monitor risks and assess the risk tolerance that can be taken by the Bank, and evaluate improvements made to the Bank's risk management policies, procedures and practices to ensure that risk management has been carried out properly, especially in the management of credit risk, market risk, liquidity risk, operational risk, and other bank risks.

Basis for The Establishment of The Risk Monitoring Committee

The bank **bjb** Risk Monitoring Committee is established based on:

1. OJK Regulation No. 18/ POJK.03/2016 concerning implementation of risk management for commercial banks.
2. OJK Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks
3. The Decree of Board of Commissioners of PT Bank Jabar number 04A/SK/DK/2007 dated June 28, 2007 concerning the establishment of committees and work guidelines committee.
4. Board of Commissioners Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. No. 12/SK/DKO/2024 dated October 4, 2024 concerning the Allocation of Duties and the Implementation of Activities of the Board of Commissioners and Committees, as last amended by the Board of Commissioners Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. No. 6/SK/DKO/2025 dated December 11, 2025 concerning the Allocation of Duties and the Implementation of Activities of the Board of Commissioners and Committees.

Guidelines and Code of Conduct of Risk Monitoring Committee

The Company has established the Risk Monitoring Committee Charter based on the Board of Commissioners Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., which has been amended several times, with the latest amendment stipulated under Board of Commissioners Decree No. 4/SK/DKO/2025 dated August 28, 2025 concerning the Risk Monitoring Committee Charter.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum **pasal 2**, ruang lingkup manajemen risiko adalah:

1. Bank wajib menerapkan Manajemen Risiko secara efektif, baik untuk bank secara individu maupun untuk bank secara konsolidasi dengan perusahaan anak.
2. Penerapan manajemen risiko paling sedikit mencakup:
   a. Pengawasan aktif Direksi dan Dewan Komisaris;
   b. Kecukupan kebijakan dan prosedur manajemen risiko, serta penetapan limit risiko;
   c. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko serta sistem informasi Manajemen Risiko; dan
   d. Sistem pengendalian intern yang menyeluruh.

Wewenang dan tanggung jawab Dewan Komisaris dalam kaitannya dengan manajemen risiko, berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum pasal 7**,** paling sedikit meliputi:

1. Menyetujui dan mengevaluasi kebijakan Manajemen Risiko.
2. Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko.
3. Mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris.

Tugas dan tanggung jawab Komite Pemantau Risiko
Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum Pasal 72, Komite Pemantau Risiko wajib bertugas dan bertanggung jawab paling sedikit melaksanakan:

1. Evaluasi kesesuaian antara kebijakan manajemen risiko dan pelaksanaan kebijakan bank; dan
2. Pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko. guna memberikan rekomendasi kepada Dewan Komisaris.

Maka tugas dan tanggung jawab Komite Pemantau Risiko sebagai alat kelengkapan Dewan Komisaris sedikitnya meliputi:

1. Mengevaluasi dan menganalisa Laporan Profil Risiko bank **bjb** secara triwulanan serta laporan lain dan atau hasil kajian yang relevan dan memberikan pendapat berupa saran dan atau rekomendasi untuk perbaikan dan penyempurnaan yang diperlukan.
2. Mengevaluasi dan menganalisa Profil Risiko dan *Good Corporate Governance* dalam Laporan Tingkat Kesehatan Bank.

Duties and Responsibilities of The Risk Monitoring Committee

As stipulated in the OJK Regulation No. 18/ POJK.03/2016 concerning the implementation of risk management for public banks article 2, the scope of risk management is poured out as follows:

1. The Bank is obliged to implement risk management effectively, both for the bank individually as well as for the bank to consolidate with the subsidiary company.
2. The application of the least risk management includes:
   a. Active supervision of the directors and BOC;
   b. Adequacy of risk management policies and procedures, as well as setting risk limits;
   c. Adequacy of the process of identifying, measuring, monitoring, and controlling risks and risk management information systems; and
   d. Comprehensive internal control system.

The authority and responsibilities of the Board of Commissioners in relation to risk management based on OJK Regulation No. 18/POJK.03/2016 on the application of risk management for commercial banks article 7, at least include:

1. Approve and evaluate the risk management policy.
2. Evaluate the Directors 'accountability for the implementation of risk management policy.
3. Evaluate and decide the directors 'application relating to transactions requiring the approval of the Board of Commissioner.

Duties and responsibilities of the Risk Monitoring Committee
Based on Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, Article 72, the Risk Monitoring Committee is required to perform, at a minimum, the following duties and responsibilities:

1. Evaluation of the alignment between risk management policies and their implementation within the Bank; and
2. Monitoring and evaluation of the implementation of duties of the Risk Management Committee and the Risk Management Unit, in order to provide recommendations to the Board of Commissioners.

Thus, duties and responsibilities of the Risk Monitoring Committee as a complete tool of the Board of Commissioners minimally consist of:

1. Evaluate and analyze bank **bjb** risk Profile report on a quarterly basis as well as other reports or relevant results and provide opinions on suggestions and/or recommendations for necessary repairs and enhancements.
2. Evaluating and analyzing Risk Profile and Good Corporate Governance in the Bank Soundness Level Report.

3. Memantau kecukupan kebijakan manajemen risiko.
4. Menyusun dan melaksanakan rencana kerja tahunan Komite Pemantau risiko sesuai ketentuan yang berlaku.

5. Melakukan pengawasan terhadap penerapan manajemen risiko terkait *country risk* dan *transfer risk* yang dilakukan Bank termasuk pelaksanaan evaluasi dan pengujian (*stress testing*).
6. Memantau risiko bank terkait iklim, siber, teknologi informasi, *outsourcing*, dan perkembangan risiko lainnya di bidang perbankan.

Pelaksanaan Tugas Khusus

1. Melakukan tugas lain yang diberikan Dewan Komisaris dalam batasan lingkup kerja Komite Pemantau risiko sesuai ketentuan perundang-undangan dan peraturan yang berlaku.
2. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Pemantau risiko dapat mengusulkan kepada Dewan Komisaris untuk menggunakan jasa konsultan sebagai pendamping.
3. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris.

Wewenang Komite Pemantau Risiko

Komite Pemantau risiko berwenang untuk mengakses informasi seluas-luasnya terkait dengan kebijakan manajemen risiko, struktur, pelaksanaan dan pelaporan risiko Bank, serta laporan dan atau informasi lain yang relevan.

Masa Jabatan Komite Pemantau Risiko

Masa jabatan anggota komite di bawah Dewan Komisaris yang menjabat sebagai Dewan Komisaris yaitu sama seperti masa jabatan sebagai Dewan Komisaris, sedangkan untuk anggota Komite yang berasal dari pihak independen masa jabatannya selama 2 (dua) tahun dan dapat diperpanjang sesuai dengan keputusan Dewan Komisaris.

Struktur, Keanggotaan dan Keahlian Komite Pemantau Risiko

1. Komite merupakan alat kelengkapan Dewan Komisaris dan secara struktural bertanggung jawab kepada Dewan Komisaris.
2. Tujuan Pembentukan Komite Pemantau Risiko adalah mendukung pelaksanaan tugas dan tanggung jawab Dewan Komisaris terkait penerapan dan pengawasan manajemen risiko pada bank.

3. Supervising sufficiency of risk management policy.
4. Develop and implement the annual work plan of the Risk Monitoring Committee in accordance with applicable provisions.
5. Monitoring on implementation of risk management related to country risk and transfer risk, which is conducted by the Bank, including the implementation of stress testing.

6. Monitoring bank risk related to climate, cyber, information technology, outsourcing, and other risk development in the banking sector.

Special Duty Implementation

1. Perform other duties given by the BOC within the scope of the work of the Risk Monitoring Committee in accordance with the provisions of the prevailing laws and regulations.

2. In case of the requirement of the assignment given by the Board of Commissioners, the Risk Monitoring Committee may propose to the Board of Commissioners to use the consultant services as a companion.
3. Submit a report on the implementation of special tasks to the Board of Commissioners.

Authority of Risk Monitoring Committee

The Risk Monitoring Committee is authorized to access widest information relating to the Bank's risk management policy, structure, implementation and risk reporting, as well as other relevant reports and or information.

Term of Service of The Risk Monitoring Committee

The term of office of committee members under the Board of Commissioners who serve as members of the Board of Commissioners is aligned with their tenure as members of the Board of Commissioners, while committee members from independent parties serve for a term of 2 (two) years and may be extended in accordance with a resolution of the Board of Commissioners.

Structure, Membership and Expertise of The Risk Monitoring Committee

1. The Committee is a tool of the Board of Commissioners and is structurally responsible to the Board of Commissioners;

2. The purpose of establishing the Risk Monitoring Committee is to support the implementation of the duties and responsibilities of the Board of Commissioners related to the implementation and supervision of risk management in banks.

3. Komite Pemantau Risiko sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum Pasal 63 ayat (2) huruf b wajib beranggotakan paling sedikit:
   a. 1 (satu) orang Komisaris Independen;
   b. 1 (satu) orang pihak independen yang memiliki keahlian di bidang manajemen risiko; dan
   c. 1 (satu) orang pihak independen yang memiliki keahlian di bidang keuangan, bagi Bank yang melaksanakan kegiatan usaha secara konvensional.
4. Keahlian Pihak Independen sebagaimana dimaksud pada poin 2 huruf b dan huruf c dibuktikan dengan:
   a. Wajib memiliki sertifikat manajemen risiko sebagaimana yang berlaku bagi Direksi.
   b. Memiliki sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab komite.
5. Komite Pemantau Risiko diketuai oleh Komisaris Independen merangkap sebagai anggota.
6. Anggota Direksi dilarang menjadi anggota Komite Pemantau Risiko.
7. Mayoritas anggota Komite Pemantau Risiko terdiri atas Komisaris Independen dan Pihak Independen.
8. Anggota Komite dari pihak independen ditetapkan oleh Dewan Komisaris berdasarkan rekomendasi Komite Nominasi dan Remunerasi.
9. Anggota Komite yang berasal dari pihak independen diangkat oleh Direksi bank berdasarkan keputusan rapat Dewan Komisaris.
10. Anggota Komite dari pihak independen diangkat untuk pertama kalinya selama satu tahun dan dapat diperpanjang untuk masa kerja satu atau dua tahun berikutnya.
11. Anggota Komite Pemantau Risiko yang berasal dari pihak independen wajib memiliki rekam jejak yang baik sesuai dengan peraturan perundang-undangan serta memiliki integritas, akhlak, dan moral yang baik.
12. Anggota KPR dari pihak independen:
    a. Tidak menerima kompensasi dari bank dan anak perusahaan bank, atau afiliasi nya, kecuali upah, gaji dan fasilitas lainnya yang diterima berkaitan dengan tugas yang dilaksanakan sebagai anggota Komite Pemantau Risiko;
    b. Tidak mempunyai hubungan keluarga maupun bisnis dengan Direksi dan Dewan Komisaris;
    c. Tidak mempunyai kedudukan rangkap pada bank dan perusahaan lainnya yang terafiliasi dengan bank;
    d. Tidak memiliki tugas, tanggung jawab, dan kewenangan yang menimbulkan benturan kepentingan.

3. The Risk Monitoring Committee as referred to in the Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks Article 63 section (2) point b must consist of minimally:
   a. 1 (one) Independent Commissioner;
   b. 1 (one) independent party, who has expertise in the field of risk management; and
   c. 1 (one) independent party, who has expertise in the field of finance, for Banks that carry out conventional business activities.
4. The expertise of the Independent Party as referred to in point 2 letters b and c is proven by:
   a. It must have a risk management certificate as applicable to the Board of Directors; and
   b. It has a competency certificate that supports the implementation of the functions and responsibilities of the committee.
5. The Risk Monitoring Committee is chaired by an Independent Commissioner who also serves as a member.
6. Members of directors are prohibited from becoming members of Risk Monitoring Committee
7. The majority of members of the Risk Monitoring Committee consist of Independent Commissioners and Independent Parties.
8. Members of the Committee from independent parties are appointed by the Board of Commissioners based on the recommendation of the Nomination and Remuneration Committee.
9. Members of the Committee from independent parties are appointed by the Board of Directors of the bank based on the Board of Commissioners' meeting resolutions.
10. Members of the Committee from independent parties are appointed for the first time for one year and can be extended for a term of one or two subsequent years.
11. Members of the Risk Monitoring Committee who come from independent parties must have a good track record in accordance with the legislation and have good integrity, morality, and moral
12. Members of KPR from independent parties:
    a. Does not receive compensation from the Bank and its subsidiaries, or their affiliates, except for remuneration, salary, and other benefits received in relation to duties performed as a member of the Risk Monitoring Committee;
    b. Does not have any familial or business relationships with the Board of Directors and the Board of Commissioners;
    c. Does not hold concurrent positions in the Bank or other companies affiliated with the Bank;
    d. Does not have duties, responsibilities, or authorities that may give rise to a conflict of interest.

13. Anggota Komite dari pihak independen dapat diberhentikan oleh Direksi sebelum masa jabatannya berakhir, berdasarkan keputusan rapat Dewan Komisaris karena:
    a. Meninggal dunia;
    b. Mengundurkan diri;
    c. Tidak dapat melaksanakan tugasnya selama tiga bulan berturut-turut;
    d. Tidak dapat menunjukan kinerja yang baik berdasarkan penilaian Ketua Komite Pemantau Risiko;
14. Ketua Komite Pemantau Risiko berhak mengusulkan kepada Dewan Komisaris untuk melakukan penggantian anggota Komite Pemantau Risiko.
15. Dalam melaksanakan tugas sehari-hari, Komite Pemantau Risiko dapat dibantu oleh Kesekretariatan Dewan Komisaris.

Pada tanggal 9 Desember 2025 Perseroan menyelenggarakan RUPS Luar Biasa Tahun 2025, dimana berdasarkan keputusan RUPSLB Tahun 2025 yang ditindaklanjuti oleh Surat Keputusan Dewan Komisaris nomor 6/SK/DKO/2024 tanggal 11 Desember 2025 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite, susunan Komite Pemantau Risiko sampai dengan 31 Desember 2025 menjadi sebagai berikut:

13. Committee members from independent parties may be dismissed by the directors before the end of their term, based on the decision of the Board of Commissioners meeting:
    a. Passed away;
    b. Resign;
    c. Not able to carry out its duties for three consecutive months;
    d. Cannot show good performance based on the assessment of the Chairman of Risk Monitoring Committee;
14. Chairman of the Risk Monitoring Committee shall be entitled to propose to the Board of Commissioners to change the Risk Monitoring Committee.
15. In performing its daily duties, the Risk Monitoring Committee can be assisted by Secretariat of the Board of Commissioners.

On December 9, 2025, the Company convened an Extraordinary General Meeting of Shareholders (EGMS). Based on the resolution of the 2025 EGMS, which was subsequently followed up by the Board of Commissioners Decree No. 6/SK/DKO/2024 dated December 11, 2025 concerning the Allocation of Duties and the Implementation of Activities of the Board of Commissioners and Committees, the composition of the Risk Monitoring Committee as of December 31, 2025 was as follows:

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
1	Novian Herodwijanto	Ketua merangkap Anggota Chairman Concurrently Member	Komisaris Independen Independent Commissioner	Audit, Accounting dan Manajerial Audit, Accounting, and Managerial
2	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik, Manajemen dan Perbankan Engineering, Management, and Banking
3	Herman Suryatman	Anggota Member	Komisaris Commissioner	Pemerintahan dan manajerial Government and Managerial
4	Tomsi Tohir	Anggota Member	Komisaris Commissioner	Kepolisan, Manajerial dan Perbankan Policing, Managerial, and Banking
5	Tettet Fitrijanti	Anggota Member	Pihak Independen Independent Party	Ekonomi, Manajemen Risiko, Accounting dan Perbankan Economics, Risk Management, Accounting, and Banking
6	Verry Wiratna	Anggota Member	Pihak Independen Independent Party	Acounting, Manajemen dan Perbankan Accounting, Management, and Banking

Profil Komite Pemantau Risiko

Profil Komite Pemantau Risiko per 31 Desember 2025 adalah sebagai berikut.

Risk Monitoring Committee Profile

The profile of the Risk Monitoring Committee as of December 31, 2024 is as follows.



Novian Herodwijanto

Ketua merangkap Anggota/Komisaris Independen
Chairman concurrently serving as Member/ Independent Commissioner

Umur/Age
58 Tahun per Desember 2025 / 58 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Jakarta, Indonesia

Riwayat Pendidikan	Educational Background
• Sarjana bidang Akuntansi dari Universitas Gajah Mada, Yogyakarta (1993). • Magister bidang Manajemen dari Universitas Gajah Mada, Yogyakarta (2000).	• Bachelor of Accounting from Gajah Mada University, Yogyakarta (1993). • Master of Management from Gajah Mada University, Yogyakarta (2000).
Sertifikasi	**Certification**
• Sertifikasi Profesi Pemeriksa Keuangan Negara (CSFA) (2019) • Sertifikasi Profesi Akuntan Publik (CPA) (2019) • Sertifikasi Audit Forensik (CFra) (2020) • Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2025)	• Certified State Finance Auditor (CSFA) Certification (2019) • Certified Public Accountant (CPA) Certification (2019) • Certified Forensic Auditor (CFra) Certification (2020) • Banking Risk Management Certification Level 6 – LSPP (2025)
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2025 tanggal 12 Agustus 2025 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan perubahan terakhir yang ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025.	Board of Commissioners Decree No. 03/SK/DKO/2025 dated August 12, 2025 concerning the Allocation of Duties and the Implementation Schedule of Activities of the Board of Commissioners and Committees, as amended several times, with the latest amendment stipulated under Board of Commissioners Decree No. 6/SK/DKO/2025 dated December 11, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Ketua merangkap Anggota Komite Audit • Anggota Komite Nominasi dan Remunerasi • Anggota Komite Tata Kelola Terintegrasi	• Chairman, concurrently serving as a member of the Audit Committee • Member of the Nomination and Remuneration Committee • Member of the Integrated Governance Committee
Pengalaman Kerja	**Work Experience**
• Kepala BPK Perwakilan Provinsi Jawa Timur (2016 - 2018). • Auditor Utama Keuangan Negara II (2018 - 2019). • Auditor Utama Keuangan Negara V (2019 - 2020). • Staf Ahli Bidang BUMN, BUMD, dan Kekayaan Negara / Daerah yang Dipisahkan Lainnya di Badan Pemeriksa Keuangan Republik Indonesia (2020 - 2025). • Komisaris Independen bank **bjb** (2025 – saat ini).	• Head of the Audit Board of Indonesia Representative Office for East Java Province (2016–2018). • Principal Auditor of State Finance II (2018–2019). • Principal Auditor of State Finance V (2019–2020). • Expert Staff for State-Owned Enterprises (SOEs), Regionally-Owned Enterprises (ROEs), and Other Separated State/Regional Assets at the Audit Board of Indonesia (2020–2025). • Independent Commissioner of bank **bjb** (2025–present).
Periode dan Masa Jabatan	**Term of Office**
Menjadi Anggota sejak 12 Agustus 2025 - saat ini (Periode Pertama)	Serving as a member since August 12, 2025 – present (first period).



Rudie Kusmayadi

Anggota/Komisaris
Member/Commissioner

Umur/Age
66 Tahun per Desember 2025 / 66 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Cimahi

Riwayat Pendidikan	Educational Background
• Sarjana Muda Teknik Lingkungan dari Akademi Teknik Pekerjaan Umum Jabar (1982). • Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2001). • Pasca Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2024)	• Associate Degree in Environmental Engineering from Akademi Teknik Pekerjaan Umum Jawa Barat (1982). • Bachelor's Degree in Regional Development Management from STIA LAN (2001). • Postgraduate Degree in Regional Development Management from STIA LAN (2024).
Sertifikasi	**Certification**
Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024)	Banking Risk Management Certification in 6 Competency Areas from LSPP (2024).
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners No. 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation Schedule of the Board of Commissioners and Committees, which has been amended several times, most recently by the Decree of the Board of Commissioners No. 6/SK/DKO/2025 dated December 11, 2025 concerning the Division of Duties and Implementation Schedule of the Board of Commissioners and Committees.
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Nominasi dan Remunerasi • Anggota Komite Tata Kelola Terintegrasi	• Member of the Nomination and Remuneration Committee. • Member of the Integrated Governance Committee.
Pengalaman Kerja	**Work Experience**
• Direktur Teknik Perusahaan Umum Daerah Air Minum Tirta Raharja (2005 - 2007) • PLT Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2007 - 2009) • Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2009 - 2023) • Komisaris bank **bjb** (2023 – saat ini)	• Technical Director of Perusahaan Umum Daerah Air Minum Tirta Raharja (2005–2007). • Acting President Director of Perusahaan Umum Daerah Air Minum Tirta Raharja (2007–2009). • President Director of Perusahaan Umum Daerah Air Minum Tirta Raharja (2009–2023). • Commissioner of bank **bjb** (2023–present).
Periode dan Masa Jabatan	**Term of Office**
Menjadi anggota sejak 22 Agustus 2023 - saat ini (Periode Pertama)	Serving as a member since August 22, 2023 – present (First Term).



Tomsi Tohir

Anggota/Komisaris
Member/Commissioner

Umur/Age
55 Tahun per Desember 2025 / 55 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Jakarta

Riwayat Pendidikan	Educational Background
• Akademi Kepolisian (1990). • Pasca Sarjana bidang Kajian Ilmu Kepolisian dari Universitas Indonesia (2001)	• Indonesian Police Academy (1990). • Postgraduate Degree in Police Science Studies from Universitas Indonesia (2001).
Sertifikasi	**Certification**
• Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024). • Sertifikasi Manajemen Risiko Perbankan Tingkat 1 dari LSP Keuangan Syariah	• Banking Risk Management Certification in 6 Competency Areas from LSPP (2024). • Level 1 Banking Risk Management Certification from LSP Keuangan Syariah.
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan perubahan terakhir yang ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025.	Decree of the Board of Commissioners No. 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation Schedule of the Board of Commissioners and Committees, which has been amended several times, with the latest amendment stipulated under the Decree of the Board of Commissioners No. 6/SK/DKO/2025 dated December 11, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Sekretaris Jenderal Kementerian Dalam Negeri • Anggota Komite Nominasi dan Remunerasi • Anggota Komite Tata Kelola Terintegrasi	• Secretary General of the Ministry of Home Affairs. • Member of the Nomination and Remuneration Committee. • Member of the Integrated Governance Committee.
Pengalaman Kerja	**Work Experience**
• Kapolda Provinsi Nusa Tenggara Barat (2019 - 2020) • Sahli Sospol Kapolri (2020 - 2022) • Inspektorat Jenderal Kementerian Dalam Negeri (2002 - 2025) • Sekretaris Jenderal Kementerian Dalam Negeri (2025 - saat ini) • Komisaris bank **bjb** (2023 – saat ini)	• Chief of Regional Police of West Nusa Tenggara Province (2019–2020). • Expert Staff for Social and Political Affairs to the Chief of Indonesian National Police (2020–2022). • Inspectorate General of the Kementerian Dalam Negeri (2002–2025). • Secretary General of the Kementerian Dalam Negeri (2025–present). • Commissioner of bank **bjb** (2023–present).
Periode dan Masa Jabatan	**Term of Office**
Menjadi Anggota sejak 22 Agustus 2023 - saat ini (Periode Pertama)	Serving as Member since August 22, 2023 – present (First Term).



Herman Suryatman

Anggota/Komisaris
Member/Commissioner

Umur/Age
55 Tahun per Desember 2025 / 55 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung, Indonesia

Riwayat Pendidikan	Educational Background
• Sekolah Tinggi Pemerintahan Dalam Negeri (1992). • Institut Pemerintahan Politik Pemerintahan (1999). • Magister bidang Manajemen Keuangan dari Universitas Padjajaran (2019). • Doktor bidang Ilmu Pemerintahan dari Institut Pemerintahan Politik Dalam Negeri (2024).	• Institute of Public Administration (Sekolah Tinggi Pemerintahan Dalam Negeri) (1992). • Institute of Government and Political Administration (Institut Pemerintahan Politik Pemerintahan) (1999). • Master's Degree in Financial Management from Universitas Padjadjaran (2019). • Doctoral Degree in Government Science from Institut Pemerintahan Politik Dalam Negeri (2024).
Sertifikasi	**Certification**
Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2025)	Banking Risk Management Certification in 6 Competency Areas from LSPP (2025).
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2025 tanggal 12 Agustus 2025 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan perubahan terakhir yang ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025.	Decree of the Board of Commissioners No. 03/SK/DKO/2025 dated August 12, 2025 concerning the Division of Duties and Implementation Schedule of the Board of Commissioners and Committees, which has been amended several times, with the latest amendment stipulated under the Decree of the Board of Commissioners No. 6/SK/DKO/2025 dated December 11, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Sekretaris Daerah Pemerintah Provinsi Jawa Barat • Anggota Komite Nominasi dan Remunerasi • Anggota Komite Tata Kelola Terintegrasi	• Regional Secretary of the Government of West Java Province. • Member of the Nomination and Remuneration Committee. • Member of the Integrated Governance Committee.
Pengalaman Kerja	**Work Experience**
• Sekretaris Deputi Bidang SDM Aparatur Pada Kementerian PAN RB (2017 - 2018). • Sekretaris Daerah Kabupaten Sumedang (Oktober 2018 - Oktober 2023). • Penjabat Bupati Kabupaten Sumedang (Oktober 2023 - April 2024). • Sekretaris Daerah Provinsi Jawa Barat (April 2024 - Sekarang). • Komisaris bank **bjb** (2025 – saat ini).	• Deputy Secretary for Human Resources Apparatus at the Kementerian PAN RB (2017–2018). • Regional Secretary of Sumedang Regency (October 2018–October 2023). • Acting Regent of Sumedang Regency (October 2023–April 2024). • Regional Secretary of West Java Province (April 2024–present). • Commissioner of bank **bjb** (2025–present).
Periode dan Masa Jabatan	**Term of Office**
Menjadi Anggota sejak 12 Agustus 2025 - saat ini (Periode Pertama)	Serving as Member since August 12, 2025 – present (First Term).



Tettet Fitrijanti

Anggota/Pihak Independen
Member/Independent Party

Umur/Age
57 Tahun per Desember 2025 / 57 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung, Indonesia

Riwayat Pendidikan

- Sarjana di bidang Akuntansi dari Universitas Padjajaran (1987).
- Magister Sains Ilmu Akuntansi dari Universitas Gadjah Mada (UGM) (1998).
- Doktor di bidang Keuangan pada Universitas Padjajaran tahun (2004).

Educational Background

- Bachelor's Degree in Accounting from Universitas Padjadjaran (1987).
- Master of Science in Accounting from Universitas Gadjah Mada (1998).
- Doctoral Degree in Finance from Universitas Padjadjaran (2004).

Sertifikasi

- Kualifikasi 7 Bidang Manajemen Risiko Perbankan
- Sertifikasi Certified Governance Risk management & Compliance Oversight Professional
- Sertifikasi CWM
- Sertifikasi CA
- Sertifikasi SAS
- Sertifikasi Ak

Certification

- Qualification Level 7 in Banking Risk Management
- Certified Governance, Risk Management & Compliance Oversight Professional Certification
- Certified Wealth Manager (CWM) Certification
- Chartered Accountant (CA) Certification
- SAS Certification
- Accountant (Ak) Certification

Dasar Hukum Pengangkatan

- Berdasarkan Surat Keputusan Direksi Nomor 023/SK/DIR-CS/2014 tanggal 24 Januari 2014 periode menjabat terhitung mulai tanggal 01 Januari 2014 sampai dengan 31 Desember 2014.
- Berdasarkan Surat Keputusan Direksi Nomor 1066/SK/DIR-CS/2015 tanggal 19 Januari 2015 periode menjabat terhitung mulai tanggal 01 Januari 2015 sampai dengan 31 Desember 2015.
- Berdasarkan Surat Keputusan Direksi Nomor 1140/SK/DIR-CS/2015 tanggal 01 Januari 2016 periode menjabat terhitung mulai tanggal 01 Januari 2016 sampai dengan 31 Desember 2017.
- Berdasarkan Surat Keputusan Direksi Nomor 1206/SK/DIR-CS/2017 tanggal 29 Desember 2017 periode menjabat terhitung mulai tanggal 01 Januari 2018 sampai dengan 31 Desember 2019.
- Berdasarkan Surat Keputusan Direksi Nomor 1310/SK/DIR-CSE/2019 tanggal 19 Desember 2019 periode menjabat terhitung mulai tanggal 01 Januari 2020 sampai dengan 31 Desember 2021.
- Berdasarkan Surat Keputusan Direksi Nomor 0807/SK/DIR-CSE/2021 tanggal 22 Desember 2021 periode menjabat terhitung mulai tanggal 01 Januari 2022 sampai dengan 31 Desember 2023.
- Berdasarkan Surat Keputusan Direksi Nomor 0511/SK/DIR-CSE/2023 tanggal 27 Desember 2023 periode menjabat terhitung mulai tanggal 01 Januari 2024 sampai dengan 31 Desember 2025.

Legal Basis of Appointment

- Based on the Board of Directors Decree No. 023/SK/DIR-CS/2014 dated January 24, 2014, the term of office was effective from January 01, 2014 until December 31, 2014.
- Based on the Board of Directors Decree No. 1066/SK/DIR-CS/2015 dated January 19, 2015, the term of office was effective from January 01, 2015 until December 31, 2015.
- Based on the Board of Directors Decree No. 1140/SK/DIR-CS/2015 dated January 01, 2016, the term of office was effective from January 01, 2016 until December 31, 2017.
- Based on the Board of Directors Decree No. 1206/SK/DIR-CS/2017 dated December 29, 2017, the term of office was effective from January 01, 2018 until December 31, 2019.
- Based on the Board of Directors Decree No. 1310/SK/DIR-CSE/2019 dated December 19, 2019, the term of office was effective from January 01, 2020 until December 31, 2021.
- Based on the Board of Directors Decree No. 0807/SK/DIR-CSE/2021 dated December 22, 2021, the term of office was effective from January 01, 2022 until December 31, 2023.
- Based on the Board of Directors Decree No. 0511/SK/DIR-CSE/2023 dated December 27, 2023, the term of office was effective from January 01, 2024 until December 31, 2025.

Jabatan Rangkap

- Direktur Keuangan Universitas Padjadjaran (2024 - sekarang)
- Dosen Akuntansi & Keuangan di FEB Universitas Padjadjaran (1995 – sekarang)

Concurrent Positions

- Finance Director of Universitas Padjadjaran (2024–present).
- Lecturer in Accounting and Finance at the Faculty of Economics and Business, Universitas Padjadjaran (1995–present).

Pengalaman Kerja

- Direktur Keuangan Universitas Padjadjaran (2024 - sekarang).
- Ketua Program Studi Sarjana Terapan Akuntansi Sektor Publik FEB Unpad (2021 - 2024).
- Ketua Program Studi Magister Akuntansi FEB Unpad (2016-2021).
- Dosen Akuntansi & Keuangan di FEB Universitas Padjadjaran (1995 – sekarang).

Work Experience

- Finance Director of Universitas Padjadjaran (2024–present).
- Head of Applied Undergraduate Program in Public Sector Accounting, Faculty of Economics and Business, Universitas Padjadjaran (2021–2024).
- Head of Master of Accounting Program, Faculty of Economics and Business, Universitas Padjadjaran (2016–2021).
- Lecturer in Accounting and Finance at the Faculty of Economics and Business, Universitas Padjadjaran (1995–present).

Periode dan Masa Jabatan

- 01 Januari 2014 sampai dengan 31 Desember 2014 (Periode Pertama)
- 01 Januari 2015 sampai dengan 31 Desember 2015 (Periode Kedua)
- 01 Januari 2016 sampai dengan 31 Desember 2017 (Periode Ketiga)
- 01 Januari 2018 sampai dengan 31 Desember 2019 (Periode Keempat)
- 01 Januari 2020 sampai dengan 31 Desember 2021 (Periode Kelima)
- 01 Januari 2022 sampai dengan 31 Desember 2023 (Periode Keenam)
- 01 Januari 2024 sampai dengan 31 Desember 2025 (Periode Ketujuh)

Term of Office

- January 01, 2014 until December 31, 2014 (First Term).
- January 01, 2015 until December 31, 2015 (Second Term).
- January 01, 2016 until December 31, 2017 (Third Term).
- January 01, 2018 until December 31, 2019 (Fourth Term).
- January 01, 2020 until December 31, 2021 (Fifth Term).
- January 01, 2022 until December 31, 2023 (Sixth Term).
- January 01, 2024 until December 31, 2025 (Seventh Term).



Verry Wiratna

Anggota/Pihak Independen
Member/Independent Party

Umur/Age	**Kewarganegaraan/**Citizenship	**Domisili/**Domicile
57 Tahun per Desember 2025 / 57 Years as of December 2025	Indonesia	Bandung, Indonesia

Riwayat Pendidikan	Educational Background
Sarjana di bidang Manajemen dari Universitas Padjajaran (1995)	Bachelor's Degree in Management from Universitas Padjadjaran (1995).
Sertifikasi	**Certification**
Kualifikasi 6 Bidang Manajemen Risiko Perbankan	Qualification Level 6 in Banking Risk Management
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Berdasarkan Surat Keputusan Direksi Nomor 0046/SK/DIR-CSE/2025 tanggal 19 Februari 2025 tentang Pengangkatan Sdr. Verry Wiratna sebagai Anggota Komite Pemantau Risiko bank **bjb**.	Based on the Board of Directors Decree No. 0046/SK/DIR-CSE/2025 dated February 19, 2025 concerning the Appointment of Mr. Verry Wiratna as Member of the Risk Monitoring Committee of bank **bjb**.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Business Manager Makassar - Manado PT CIMB Niaga Tbk (2006) • Development Manager Bandung Commercial Banking Citibank NA (2006 – 2010), • Commercial Banking Bandung Head Bank HSBC Indonesia (2010 - 2017) • Team Leader Business Banking West Java Bank HSBC Indonesia (2017 – 2020), • Team Leader Trade Ecosystem Business Banking West Java Bank HSBC Indonesia (2021 – 2021) • Team Leader JAK 4 Business Banking Bank HSBC Indonesia (2021 – 2022)	• Business Manager Makassar–Manado at PT Bank CIMB Niaga Tbk (2006). • Development Manager, Bandung Commercial Banking at Citibank N.A. (2006–2010). • Head of Commercial Banking Bandung at HSBC Indonesia (2010–2017). • Team Leader Business Banking West Java at HSBC Indonesia (2017–2020). • Team Leader Trade Ecosystem Business Banking West Java at HSBC Indonesia (2021). • Team Leader JAK 4 Business Banking at HSBC Indonesia (2021–2022).
Periode dan Masa Jabatan	**Term of Office**
Terhitung sejak tanggal 26 Februari 2025 sampai dengan 25 Januari 2026 (periode pertama)	Effective from February 26, 2025 until January 25, 2026 (First Term).

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko

Educational Qualifications and Work Experience of The Risk Monitoring Committee

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko
Table of Educational Qualifications and Work Experience of the Risk Monitoring Committee

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work Experience
Novian Herodwijanto	Ketua merangkap Anggota Chairman concurrently serving as Member	1. Sarjana bidang Akuntansi 2. Magister bidang Manajemen 1. Bachelor's Degree in Accounting 2. Master's Degree in Management	Memiliki pengalaman sebagai Auditor Utama dan Staf Ahli di Badan Pemeriksa Keuangan Republik Indonesia Has experience serving as a Principal Auditor and Expert Staff at the Badan Pemeriksa Keuangan Republik Indonesia.
Rudie Kusmayadi	Anggota Member	1. Sarjana Manajemen Pembangunan Daerah 2. Pasca Sarjana Manajemen Pembangunan Daerah 1. Bachelor's Degree in Regional Development Management 2. Postgraduate Degree in Regional Development Management	Memiliki pengalaman sebagai Direktur Utama BUMD Has experience serving as President Director of a Regional State-Owned Enterprise (BUMD).
Herman Suryatman	Anggota Member	1. Sekolah Tinggi Pemerintahan Dalam Negeri 2. Institut Pemerintahan Politik Pemerintahan 3. Magister bidang Manajemen Keuangan 4. Doktor bidang Ilmu Pemerintahan 1. Institute of Public Administration (Sekolah Tinggi Pemerintahan Dalam Negeri) 2. Institute of Government and Political Administration 3. Master's Degree in Financial Management 4. Doctoral Degree in Government Science	Memiliki pengalaman di bidang Pemerintahan Has experience in the government sector.
Tomsi Tohir	Anggota Member	1. Akademi Kepolisian 2. Pasca Sarjana bidang Kajian Ilmu Kepolisian 1. Indonesian Police Academy 2. Postgraduate Degree in Police Science Studies	Memiliki Pengalaman di Kepolisian Republik Indonesia Has professional experience in the Kepolisian Republik Indonesia.
Tettet Fitrijanti	Anggota Member	1. Sarjana di bidang Akuntansi 2. Magister Sains Ilmu Akuntansi 3. Doktor di bidang Keuangan 1. Bachelor's Degree in Accounting 2. Master of Science in Accounting 3. Doctoral Degree in Finance	Memiliki pengalaman kerja di bidang pendidikan, manajemen risiko dan Perbankan Has work experience in the fields of education, risk management, and banking.
Verry Wiratna	Anggota Member	Sarjana di bidang Manajemen Bachelor's Degree in Management	Memiliki pengalaman kerja di bidang perbankan Has work experience in the banking sector.

Independensi Komite Pemantau Risiko

Independence of The Risk Monitoring Committee

Tabel Independensi Komite Pemantau Risiko
Table of Independence of the Risk Monitoring Committee

Aspek Independensi Independence Aspects	Novian Herodwijanto	Rudie Kusmayadi	Herman Suryatman	Tomsi Tohir	Tettet Fitrijanti	Verry Wiratna
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Does not have any financial relationship with the Board of Commissioners and the Board of Directors.	✓	✓	✓	✓	✓	✓

Aspek Independensi Independence Aspects	Novian Herodwijanto	Rudie Kusmayadi	Herman Suryatman	Tomsi Tohir	Tettet Fitrijanti	Verry Wiratna
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Does not hold any management position in the Company, subsidiaries, or affiliated companies.	✓	✓	✓	✓	✓	✓
Tidak memiliki hubungan kepemilikan saham di perusahaan Does not have any share ownership relationship in the Company.	✓	x*	✓	x*	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko Does not have any family relationship with the Board of Commissioners, the Board of Directors, and/or fellow members of the Risk Monitoring Committee.	✓	✓	✓	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Does not serve as a political party official, government official, or public office holder.	✓	✓	x**	x**	✓	✓

* Mendapatkan fasilitas remunerasi dalam bentuk saham dari perusahaan sesuai dengan ketentuan yang berlaku. / Receives remuneration facilities in the form of shares from the Company in accordance with the prevailing regulations.
** Rangkap Jabatan sebagai Pejabat Pemerintah sesuai dengan ketentuan yang berlaku. / Holds concurrent position as a Government Official in accordance with the prevailing regulations.

Rapat Komite Pemantau Risiko

KEBIJAKAN RAPAT KOMITE PEMANTAU RISIKO

Ketentuan mengenai pelaksanaan rapat Komite Pemantau Risiko telah tertuang dalam Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko diantaranya adalah sebagai berikut:

1. Komite Pemantau Risiko mengadakan rapat paling sedikit 1 (satu) kali dalam 4 (empat) bulan dan/atau disesuaikan dengan kebutuhan Bank.
2. Rapat Komite Pemantau Risiko dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen.
3. Keputusan rapat Komite Pemantau Risiko dilakukan berdasarkan musyawarah mufakat.
4. Apabila dalam musyawarah tidak tercapai kata mufakat, maka pengambilan keputusan dilakukan dengan cara pengambilan suara terbanyak (pemungutan suara).
5. Sehubungan dengan pemungutan suara, maka setiap anggota Komite Pemantau Risiko yang hadir berhak memberikan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Komite Pemantau Risiko yang berasal dari Komisaris/Komisaris Independen yang diwakilinya dan dilengkapi dengan surat kuasa.
6. Rapat Komite Pemantau Risiko dipimpin oleh ketua Komite Pemantau Risiko atau anggota Komite Pemantau Risiko yang ditunjuk apabila ketua Komite Pemantau Risiko berhalangan hadir dan dituangkan dengan jelas dalam risalah rapat.

Risk Monitoring Committee Meetings

RISK MONITORING COMMITTEE MEETING POLICY

Provisions regarding the implementation of Risk Monitoring Committee meetings are stipulated in the Risk Monitoring Committee Charter and Working Procedures, which include, among others, the following:

1. The Risk Monitoring Committee shall convene meetings at least once every 4 (four) months and/or as required in accordance with the Bank's needs.
2. A Risk Monitoring Committee meeting may adopt resolutions if attended by at least 51% (fifty-one percent) of the total members, including an Independent Commissioner.
3. Resolutions of the Risk Monitoring Committee meeting shall be made based on deliberation to reach consensus.
4. In the event that consensus cannot be reached, resolutions shall be adopted based on majority voting.
5. In relation to voting, each attending member of the Risk Monitoring Committee shall have 1 (one) vote and an additional 1 (one) vote for each member of the Risk Monitoring Committee originating from the Commissioner/ Independent Commissioner represented, supported by a valid power of attorney.
6. Risk Monitoring Committee meetings shall be chaired by the Chairman of the Risk Monitoring Committee or by a member appointed in the event the Chairman is unable to attend, and such appointment shall be clearly stated in the minutes of the meeting.

7. Jika dipandang perlu, Komite Pemantau Risiko dapat mengundang pihak lain yang terkait dengan materi rapat dalam rapat Komite Pemantau Risiko.
8. Setiap rapat Komite Pemantau Risiko dituangkan dalam risalah rapat dan ditandatangani oleh seluruh anggota Komite yang hadir serta didokumentasikan dengan baik.
9. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Komite Pemantau Risiko wajib dicantumkan dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
10. Hasil rapat Komite Pemantau Risiko wajib dilaporkan kepada Dewan Komisaris secara berkala.
11. Kegiatan dan frekuensi rapat Komite biasanya dilaporkan dalam *Annual Report* untuk kepatuhan GCG.

7. If deemed necessary, the Risk Monitoring Committee may invite other relevant parties related to the meeting agenda to attend the Risk Monitoring Committee meeting.
8. Each Risk Monitoring Committee meeting shall be documented in minutes of meeting and signed by all attending Committee members and properly documented.
9. Any dissenting opinions arising in the Risk Monitoring Committee meeting must be recorded in the minutes of meeting along with the reasons for such dissenting opinions.
10. The results of Risk Monitoring Committee meetings must be reported periodically to the Board of Commissioners.
11. The activities and frequency of Committee meetings are generally disclosed in the Annual Report for Good Corporate Governance (GCG) compliance purposes.

AGENDA RAPAT KOMITE PEMANTAU RISIKO

Sepanjang tahun 2025, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Pemantau Risiko, sebagai berikut.

RISK MONITORING COMMITTEE MEETING AGENDA

Throughout 2025, the dates of meetings, meeting agendas, and meeting attendees of the Risk Monitoring Committee were as follows.

Tabel Agenda Rapat Komite Pemantau Risiko
Table of Risk Monitoring Committee Meeting Agenda

No	Tanggal Date	Agenda Agendas	Peserta Participants
1	20 Januari 2025 January 20, 2025	1. Pembahasan Evaluasi Program Kerja Komite Pemantau Risiko Tahun 2024 2. Pembahasan Program Kerja Komite Pemantau Risiko Tahun 2025 1. Discussion on the Evaluation of the Risk Monitoring Committee Work Program for 2024. 2. Discussion on the Risk Monitoring Committee Work Program for 2025.	1. Diding Sakri* 2. Taswin Zakaria* 3. Hilman Purakusumah* 4. Rudie Kusmayadi 5. M Taufiq Budi Santoso* 6. Tomsi Tohir 7. Tettet Fitrijanti
2	18 Februari 2025 February 18, 2025	1. Evaluasi risiko Reputasi berdasarkan laporan profil risko dan tingkat kesehatan bank **bjb** 2. Pembahasan RCCR bank **bjb** Segmen Kredit KPR 1. Evaluation of Reputational Risk based on the Risk Profile Report and Bank Soundness Level of bank **bjb**. 2. Discussion on RCCR of bank **bjb** for the Mortgage Loan (KPR) Credit Segment.	1. Diding Sakri* 2. Taswin Zakaria* 3. Hilman Purakusumah* 4. Rudie Kusmayadi 5. M Taufiq Budi Santoso* 6. Tomsi Tohir 7. Tettet Fitrijanti
3	26 Februari 2025 February 26, 2025	Pembahasan Kualitas Kredit Direktorat Komersial & UMKM Discussion on Credit Quality of the Commercial & MSME Directorate.	1. Diding Sakri* 2. Taswin Zakaria* 3. Hilman Purakusumah* 4. Rudie Kusmayadi 5. M Taufiq Budi Santoso* 6. Tomsi Tohir 7. Verry Wiratna** 8. Tettet Fitrijanti
4	19 Maret 2025 March 19, 2025	Pembahasan *Portfolio Guideline* Segmen Kredit Korporasi, Komersial & UMKM Tahun 2025 Discussion on the Portfolio Guideline for the Corporate, Commercial & MSME Credit Segments for 2025.	1. Diding Sakri* 2. Taswin Zakaria* 3. Hilman Purakusumah* 4. Rudie Kusmayadi 5. M Taufiq Budi Santoso* 6. Tomsi Tohir 7. Verry Wiratna** 0. Tettet Fitrijanti
5	29 April 2025 April 29, 2025	1. Pembahasan Profil Risiko Triwulan I Tahun 2025 2. Pembahasan hasil Stress Test Risiko atas Potensi Dampak Krisis Ekonomi Global 1. Discussion on the Risk Profile for the First Quarter of 2025. 2. Discussion on the Stress Test Results on Risk related to the Potential Impact of the Global Economic Crisis.	1. Rudie Kusmayadi 2. Tomsi Tohir 3. Tettet Fitrijanti 4. Verry Wiratna**

No	Tanggal Date	Agenda Agendas	Peserta Participants
6	8 Mei 2025 May 8, 2025	Pembahasan Potensi Penurunan Kualitas Kredit Pada Segmen Korporasi, Komersial dan UMKM Discussion on the Potential Deterioration in Credit Quality in the Corporate, Commercial, and MSME Segments.	1. Rudie Kusmayadi 2. Tomsi Tohir 3. Tettet Fitrijanti 4. Verry Wiratna**
7	30 Juni 2025 June 30, 2025	Pembahasan *Climate Risk Assessment* Discussion on Climate Risk Assessment.	1. Rudie Kusmayadi 2. Tomsi Tohir 3. Tettet Fitrijanti 4. Verry Wiratna**
8	17 Juli 2025 July 17, 2025	1. Pembahasan Profil Risiko bank **bjb** Triwulan II Tahun 2025 2. Pembahasan Tingkat Kesehatan Bank Semester I Tahun 2025 1. Discussion on the Risk Profile of bank **bjb** for the Second Quarter of 2025. 2. Discussion on the Bank Soundness Level of bank **bjb** for the First Semester of 2025.	1. Rudie Kusmayadi 2. Tomsi Tohir 3. Tettet Fitrijanti 4. Verry Wiratna**
9	28 Agustus 2025 August 28, 2025	Pembahasan dan Review Pedoman dan Tata tertib Kerja Komite Pemantau Risiko Discussion and Review of the Risk Monitoring Committee Charter and Working Procedures.	1. Novian Herodwijanto*** 2. Rudie Kusmayadi 3. Herman Suryatman*** 4. Tomsi Tohir 5. Tettet Fitrijanti 6. Verry Wiratna**
10	28 Agustus 2025 August 28, 2025	Pembahasan Tingkat Risiko Keamanan Siber bank **bjb** Discussion on the Cyber Security Risk Level of bank **bjb.**	1. Novian Herodwijanto*** 2. Rudie Kusmayadi 3. Herman Suryatman*** 4. Tomsi Tohir 5. Tettet Fitrijanti 6. Verry Wiratna**
11	23 September 2025 September 23, 2025	Pembahasan *Bottom Up Stress Test – BUST* Tahun 2025 Discussion on the Bottom-Up Stress Test (BUST) for 2025.	1. Novian Herodwijanto*** 2. Rudie Kusmayadi 3. Herman Suryatman*** 4. Tomsi Tohir 5. Tettet Fitrijanti 6. Verry Wiratna**
12	29 Oktober 2025 October 29, 2025	1. Pembahasan Profil risiko Triwulan II Tahun 2025 2. Pembahasan *Root Cause of Credit Risk* Segmen Kredit KPR 1. Discussion on the Risk Profile for the Second Quarter of 2025. 2. Discussion on the Root Cause of Credit Risk in the Mortgage Loan (KPR) Credit Segment.	1. Novian Herodwijanto*** 2. Rudie Kusmayadi 3. Herman Suryatman*** 4. Tomsi Tohir 5. Tettet Fitrijanti 6. Verry Wiratna**
13	25 November 2025 November 25, 2025	Evaluasi Implementasi Manajemen Risiko dan Efektivitas Sistem Informasi manajemen risiko Evaluation of the Implementation of Risk Management and the Effectiveness of the Risk Management Information System.	1. Novian Herodwijanto*** 2. Rudie Kusmayadi 3. Herman Suryatman*** 4. Tomsi Tohir 5. Tettet Fitrijanti 6. Verry Wiratna**
14	17 Desember 2025 December 17, 2025	Evaluasi Strategi, Kerangka dan Kebijakan Manajemen Risiko Evaluation of Risk Management Strategy, Framework, and Policies.	1. Novian Herodwijanto*** 2. Rudie Kusmayadi 3. Herman Suryatman*** 4. Tomsi Tohir 5. Tettet Fitrijanti 6. Verry Wiratna**

* Berhenti sejak tanggal 16 April 2025 bedasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Tahunan Tahun Buku 2024. / Ceased to serve as of April 16, 2025 based on a resolution of the Annual General Meeting of Shareholders (AGMS) for the 2024 Financial Year.
** Efektif menjabat sejak tanggal 26 Februari 2025. / Effective in position as of February 26, 2025.
*** Efektif menjabat sejak tanggal 11 Agustus 2025 berdasarkan hasil Keputusan Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan. / Effective in position as of August 11, 2025 based on the Fit and Proper Test Approval Decision of the Otoritas Jasa Keuangan.

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE PEMANTAU RISIKO

Selama tahun 2025, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 14 (empat belas) kali. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Pemantau Risiko adalah sebagai berikut.

FREQUENCY AND ATTENDANCE RATE OF RISK MONITORING COMMITTEE MEETINGS

Throughout 2025, the Risk Monitoring Committee held 14 (fourteen) meetings. The frequency and attendance rate of each member of the Risk Monitoring Committee are presented as follows.

Tabel Tingkat Kehadiran Rapat Komite Pemantau Risiko
Table of Risk Monitoring Committee Meeting Attendance Rate

Nama Name	Jabatan Position	Rapat Komite Pemantau Risiko Risk Monitoring Committee Meetings		
		Jumlah dan Persentase Kehadiran Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendances	Persentase Percentage
Novian Herodwijanto*	Ketua merangkap Anggota Chairman Concurrently as Member	6	6	100%
Herman Suryatman*	Anggota Member	6	6	100%
Rudie Kusmayadi	Anggota Member	14	14	100%
Tomsi Tohir	Anggota Member	14	14	100%
Tettet Fitrijanti	Anggota Member	14	14	100%
Verry Wiratna**	Anggota Member	14	14	100%

* Efektif menjabat sejak tanggal 11 Agustus 2025 berdasarkan hasil Keputusan Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan. / Effective in position as of August 11, 2025 based on the Fit and Proper Test Approval Decision of the Otoritas.
** Efektif menjabat sejak tanggal 26 Februari 2025. / Effective in position as of February 26, 2025.

Pelatihan dan/atau Peningkatan Kompetensi Komite Pemantau Risiko Pada Tahun 2025

Training and/or Competency Development of The Risk Monitoring Committee in 2025

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competency Development Materials	Waktu dan Tempat Pelaksanaan Date and Venue of Implementation	Penyelenggara Organizer
Novian Herodwijanto*	Ketua merangkap Anggota Chairman concurrently serving as Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dalam Bab Corporate Governance Laporan Tahunan ini. Training and/or competency enhancement have been presented in the Subsection on Training and/or Competency Enhancement of the Board of Commissioners in the Corporate Governance Chapter of this Annual Report.		
Herman Suryatman*	Anggota Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dalam Bab Corporate Governance Laporan Tahunan ini. Training and/or competency enhancement have been presented in the Subsection on Training and/or Competency Enhancement of the Board of Commissioners in the Corporate Governance Chapter of this Annual Report.		
Rudie Kusmayadi	Anggota Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dalam Bab Corporate Governance Laporan Tahunan ini. Training and/or competency enhancement have been presented in the Subsection on Training and/or Competency Enhancement of the Board of Commissioners in the Corporate Governance Chapter of this Annual Report.		

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competency Development Materials	Waktu dan Tempat Pelaksanaan Date and Venue of Implementation	Penyelenggara Organizer
Tomsi Tohir	Anggota Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dalam Bab *Corporate Governance* Laporan Tahunan ini. Training and/or competency enhancement have been presented in the Subsection on Training and/or Competency Enhancement of the Board of Commissioners in the Corporate Governance Chapter of this Annual Report.		
Tettet Fitrijanti	Anggota Member	Refreshment Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif Risk Management Certification (SMR) Level 7 Refreshment for Executive Officers in 2025.	Bandung, 11 Februari 2025 Bandung, February 11, 2025	LSPP (Lembaga Sertifikasi Profesi Perbankan)
		Seminar Nasional FKDK BPDSI Wilayah Tengah National Seminar of FKDK BPDSI Central Region.	Surabaya, 9 Juli 2025 Surabaya, July 9, 2025	FKDK BPDSI (Forum Komunikasi Dewan Komisaris)
Verry Wiratna**	Anggota Member	Refreshment & Pembekalan Jenjang 5 Bidang Manajemen Risiko Perbankan Refreshment and Training for Banking Risk Management Level 5.	31 Juli 2025 July 31, 2025	ARFAIDHAMS SECRET | LSPP (Lembaga Sertifikasi Profesi Perbankan)
		Sertifikasi Manajemen Risiko Perbankan Jenjang 5 Banking Risk Management Certification Level 5.	Jakarta, 11 September 2025 Jakarta, September 11, 2025	LSPP (Lembaga Sertifikasi Profesi Perbankan)
		Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 6 Pejabat Eksekutif & Pegawai Bank **bjb** Refreshment/Maintenance of Risk Management Certification Level 6 for Executive Officers and Employees of bank **bjb**.	28 Oktober 2025 October 28, 2025	ARFAIDHAMS SECRET
		Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 6 Competency Examination/Recertification for Risk Management Certification (SMR) Level 6	2 Desember 2025 December 2, 2025	LSPP (Lembaga Sertifikasi Profesi Perbankan)

* Efektif menjabat sejak tanggal 11 Agustus 2025 berdasarkan hasil Keputusan Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan. / Effective in position as of August 11, 2025 based on the Fit and Proper Test Approval Decision of the Otoritas.
** Efektif menjabat sejak tanggal 26 Februari 2025. / Effective in position as of February 26, 2025.

Program Kerja dan Pelaksanaan Tugas Komite Pemantau Risiko Tahun 2025

Komite Pemantau Risiko berfungsi untuk membantu Dewan Komisaris dalam memonitor risiko dan menilai toleransi risiko yang dapat diambil oleh Bank, mengevaluasi perbaikan yang dilakukan atas kebijakan, prosedur dan praktik manajemen risiko Bank guna memastikan telah dilakukannya pengelolaan risiko dengan baik. Sepanjang tahun 2025, Komite Pemantau Risiko telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Pemantau Risiko telah melaksanakan rapat sebanyak 14 (empat belas) kali sesuai dengan tugas dan tanggung jawabnya antara lain:

1. Melakukan *Evaluasi* terhadap Program Kerja Komite Pemantau Risiko Tahun 2024 dan Menetapkan Program Kerja Komite Pemantau Risiko Tahun 2025.
2. Mengevaluasi Risiko melalui penelaahan Laporan Profil Risiko dan Tingkat Kesehatan Bank
3. Mengevaluasi *Root Cause Credit Risk (RCCR)* secara berkala.

Work Program and Implementation of Duties of The Risk Monitoring Committee in 2025

The Risk Monitoring Committee functions to assist the Board of Commissioners in monitoring risks and assessing the level of risk tolerance that may be assumed by the Bank, as well as evaluating improvements made to the Bank's risk management policies, procedures, and practices to ensure that risk management has been properly implemented. Throughout 2025, the Risk Monitoring Committee has carried out its duties and responsibilities effectively. During 2025, the Risk Monitoring Committee convened 14 (fourteen) meetings in accordance with its duties and responsibilities, which included, among others

1. Conducted an evaluation of the Risk Monitoring Committee Work Program for 2024 and established the Risk Monitoring Committee Work Program for 2025.
2. Evaluated risks through a review of the Risk Profile Report and the Bank Soundness Level.
3. Conducted periodic evaluations of the Root Cause Credit Risk (RCCR).

4. Mengevaluasi Kualitas Segmen Kredit Korporasi, Komersial & UMKM
5. Mengevaluasi *Portfolio Guideline* Segmen Kredit Korporasi, Komersial & UMKM Tahun 2025
6. Mengevaluasi Hasil *Stress Test* Risiko atas Potensi Dampak Krisis Ekonomi Global
7. Mengevaluasi Hasil *Climate Risk Assessment*
8. Melakukan pembahasan dan evaluasi Tingkat Risiko Keamanan Siber Bank
9. Membahas hasil *Bottom Up Stress Test – BUST* Bank Tahun 2025
10. Membahas *Root Cause of Credit Risk (RCCR)* Segmen Kredit KPR
11. Melakukan Evaluasi Implementasi Manajemen Risiko dan Efektivitas Sistem Informasi Manajemen Risiko
12. Melakukan Evaluasi Strategi, Kerangka, dan Kebijakan Manajemen Risiko.

Komite Tata Kelola Terintegrasi

Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan guna mengatur pelaksanaan tata kelola terintegrasi bagi Lembaga Jasa Keuangan yang memiliki hubungan kepemilikan dan/atau pengendalian. Oleh karena itu setiap Lembaga Jasa Keuangan yang tergabung dalam konglomerasi keuangan wajib menerapkan tata kelola secara terintegrasi. Dalam pelaksanaan tata kelola terintegrasi bank **bjb** telah membentuk Komite Tata Kelola Terintegrasi sebagai pengawasan untuk memberikan rekomendasi atau nasihat dalam pelaksanaan kebijakan tersebut.

Dasar Pembentukan Komite Tata Kelola Terintegrasi

Komite Tata Kelola Terintegrasi bank **bjb** dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan
2. Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2014 dan Surat Edaran Otoritas Jasa Keuangan Nomor 14/SEOJK.03/2015 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan.
3. Surat Keputusan Dewan Komisaris Nomor 05/SK/DK/2016 tanggal 31 Maret 2016 Tentang Pembentukan Komite Tata Kelola Terintegrasi.
4. Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2020 tanggal 16 Oktober 2020 tentang Konglomerasi Keuangan.
5. Surat Keputusan Dewan Komisaris Nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 Tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite yang telah diubah sebagaimana

4. Evaluated the quality of the Corporate, Commercial, and MSME credit segments.
5. Evaluated the Portfolio Guidelines for the Corporate, Commercial, and MSME credit segments for 2025.
6. Evaluated the results of risk stress testing related to the potential impact of the global economic crisis.
7. Evaluated the results of the Climate Risk Assessment.
8. Conducted discussions and evaluations on the Bank's Cybersecurity Risk Level.
9. Discussed the results of the Bank's Bottom-Up Stress Test (BUST) for 2025.
10. Discussed the Root Cause of Credit Risk (RCCR) for the Mortgage (KPR) credit segment.
11. Conducted an evaluation of the implementation of risk management and the effectiveness of the Risk Management Information System.
12. Conducted an evaluation of the risk management strategy, framework, and policies.

Integrated Governance Committee

Financial Services Authority Regulation No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates regulates the implementation of integrated governance for Financial Services Institutions with ownership and/or control relationships. Accordingly, each Financial Services Institution within a financial conglomerate is required to implement integrated governance. In implementing integrated governance, bank **bjb** has established an Integrated Governance Committee to provide oversight and to deliver recommendations or advice in the implementation of such policies.

Legal Basis for The Establishment of The Integrated Governance Committee

The Integrated Governance Committee of bank **bjb** was established based on:

1. Financial Services Authority Regulation No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates.
2. Financial Services Authority Regulation No. 17/POJK.03/2014 and Financial Services Authority Circular Letter No. 14/SEOJK.03/2015 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
3. Decree of the Board of Commissioners No. 05/SK/DK/2016 dated March 31, 2016 concerning the Establishment of the Integrated Governance Committee.
4. Financial Services Authority Regulation No. 45/POJK.03/2020 dated October 16, 2020 concerning Financial Conglomerates.
5. Decree of the Board of Commissioners No. 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation Schedule of the Board

perubahan terakhir berdasarkan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025 Tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite.

Piagam Komite Tata Kelola Terintegrasi

Perseroan memiliki Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi berdasarkan Surat Keputusan Dewan Komisaris Surat Keputusan Dewan Komisaris Nomor 05/ SK/ DK/2016 tanggal 31 Maret 2016 yang telah diperbaharui dan ditetapkan dengan Surat Keputusan Dewan Komisaris nomor 06/SK/DKO/2021 tanggal 28 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Serta Struktur Keanggotaan Komite Tata Kelola Terintegrasi.

Tugas dan Tanggung Jawab Komite Tata Kelola Terintegrasi

Adapun tugas dan tanggung jawab Komite Tata Kelola Terintegrasi yaitu:

A. Tugas dan Tanggung Jawab Terkait Tata Kelola Terintegrasi

1. Tugas dan Tanggung Jawab Terkait Tata Kelola Terintegrasi.
2. Mengevaluasi pelaksanaan Tata Kelola Terintegrasi paling sedikit melalui penilaian kecukupan pengendalian intern dan pelaksanaan fungsi kepatuhan secara terintegrasi.
3. Memberikan rekomendasi kepada Dewan Komisaris Entitas Utama mengenai pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama atas pelaksanaan Kebijakan Tata Kelola Terintegrasi dan tindak lanjut hasil audit dari pihak intern dan ekstern.
4. Melakukan evaluasi terhadap Kebijakan Tata Terintegrasi yang telah ditetapkan.
5. Memberikan rekomendasi kepada Dewan Komisaris Entitas Utama untuk penyempurnaan Pedoman Tata Kelola Terintegrasi.
6. Menyusun dan melaksanakan rencana kerja tahunan Komite Tata Kelola Terintegrasi sesuai arahan Dewan Komisaris dan ketentuan yang berlaku di Bank.
7. Membuat laporan hasil evaluasi dan merekomendasikan kepada Dewan Komisaris paling kurang 1 (satu) kali dalam setiap Triwulan.
8. Komite tata kelola terintegrasi melakukan pemantauan terhadap pelaksanaan Sinergi Perbankan.

of Commissioners and Committees, as amended, most recently based on the Decree of the Board of Commissioners No. 6/SK/DKO/2025 dated December 11, 2025 concerning the Division of Duties and Implementation Schedule of the Board of Commissioners and Committees.

Charter of The Integrated Governance Committee

The Company has established the Charter and Working Procedures of the Integrated Governance Committee based on the Decree of the Board of Commissioners No. 05/SK/DK/2016 dated March 31, 2016, which has been updated and stipulated under the Decree of the Board of Commissioners No. 06/SK/DKO/2021 dated December 28, 2021 concerning the Charter, Working Procedures, and Membership Structure of the Integrated Governance Committee.

Duties and Responsibilities of The Integrated Governance Committee

The duties and responsibilities of the Integrated Governance Committee are as follows:

A. Duties and Responsibilities Related to Integrated Governance

1. Duties and responsibilities related to integrated governance.
2. Evaluating the implementation of Integrated Governance at least through the assessment of the adequacy of internal controls and the implementation of compliance functions on an integrated basis.
3. Providing recommendations to the Board of Commissioners of the Main Entity regarding the implementation of duties and responsibilities of the Board of Directors of the Main Entity in relation to the implementation of the Integrated Governance Policy and follow-up actions on audit findings from internal and external parties.
4. Evaluating the established Integrated Governance Policy.
5. Providing recommendations to the Board of Commissioners of the Main Entity for the enhancement of the Integrated Governance Guidelines.
6. Preparing and implementing the annual work plan of the Integrated Governance Committee in accordance with the direction of the Board of Commissioners and prevailing regulations of the Bank.
7. Preparing evaluation reports and submitting recommendations to the Board of Commissioners at least once in each quarter.
8. Monitoring the implementation of Banking Synergy.

B. Pelaksanaan Tugas Khusus

1. Melakukan tugas lain yang diberikan Dewan Komisaris dalam batasan lingkup kerja Komite Tata Kelola Terintegrasi sesuai ketentuan perundang-undangan dan peraturan Bank Indonesia/Peraturan Otoritas Jasa Keuangan yang berlaku.
2. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Tata Kelola Terintegrasi dapat menggunakan jasa pihak ketiga yang kompeten dan independen.
3. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris.

Wewenang Komite Tata Kelola Terintegrasi

1. Komite Tata Kelola Terintegrasi berwenang untuk mengakses informasi seluas-luasnya terkait dengan struktur konglomerasi keuangan serta kebijakan, pelaksanaan dan pelaporan Tata Kelola Terintegrasi Bank, dan laporan atau informasi lainnya.
2. Komite Tata Kelola Terintegrasi dapat merekomendasikan kepada Dewan Komisaris untuk menunjuk pihak untuk melaksanakan fungsi yang mendukung tugas dan tanggung jawab Dewan Komisaris paling sedikit komite atau fungsi pemantauan audit, dan komite atau fungsi pemantauan kepatuhan.

Masa Jabatan Komite Tata Kelola Terintegrasi

Masa jabatan anggota komite di bawah Dewan Komisaris yang menjabat sebagai Dewan Komisaris yaitu sama seperti masa jabatan sebagai Dewan Komisaris, sedangkan untuk anggota Komite yang berasal dari pihak independen masa jabatannya selama 2 tahun.

Struktur, Keanggotaan dan Keahlian Komite Tata Kelola Terintegrasi

Struktur Komite Tata Kelola Terintegrasi terdiri dari:

1. Ketua Komite Tata Kelola Terintegrasi dari Komisaris Independen.
2. Anggota Komite Tata Kelola Terintegrasi dari Komisaris Independen.
3. Anggota Komite Tata Kelola Terintegrasi dari Komisaris.
4. Anggota Komite Tata Kelola Terintegrasi dari pihak independen.
5. 6 (enam) orang anggota Ex officio dari dewan komisaris dan/atau dewan pengawas perusahaan anak bank **bjb** Syariah.

B. Implementation of Specific Duties

1. Performing other duties assigned by the Board of Commissioners within the scope of the Integrated Governance Committee in accordance with prevailing laws and regulations as well as Bank Indonesia and/or Financial Services Authority regulations.
2. In carrying out assignments from the Board of Commissioners, the Integrated Governance Committee may engage competent and independent third-party services.
3. Submitting reports on the implementation of specific duties to the Board of Commissioners.

Authority of The Integrated Governance Committee

1. The Integrated Governance Committee has the authority to access comprehensive information related to the financial conglomeration structure, as well as policies, implementation, and reporting of the Bank's Integrated Governance, including other relevant reports or information.
2. The Integrated Governance Committee may recommend to the Board of Commissioners the appointment of parties to perform functions supporting the duties and responsibilities of the Board of Commissioners, including at least audit monitoring functions and compliance monitoring functions.

Tenure of The Integrated Governance Committee

The term of office for committee members who concurrently serve as members of the Board of Commissioners shall be aligned with their tenure as members of the Board of Commissioners. Meanwhile, committee members from independent parties shall serve a term of 2 (two) years.

Structure, Membership, and Expertise of The Integrated Governance Committee

The structure of the Integrated Governance Committee consists of:

1. Chairman of the Integrated Governance Committee from an Independent Commissioner.
2. Member of the Integrated Governance Committee from an Independent Commissioner.
3. Member of the Integrated Governance Committee from a Commissioner.
4. Member of the Integrated Governance Committee from an independent party.
5. 6 (six) ex officio members of the board of commissioners and/or supervisory board of subsidiary companies of Bank bjb Syariah.

Berdasarkan keputusan RUPSLB Tahun 2025 ditindaklanjuti oleh Surat Keputusan Dewan Komisaris nomor 6/SK/DKO/2025 tanggal 11 Desember 2025 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite, susunan Komite Tata Kelola Terintegrasi sampai dengan 31 Desember 2024 menjadi sebagai berikut:

Based on the resolution of the Extraordinary General Meeting of Shareholders (EGMS) in 2025, followed by the Decree of the Board of Commissioners No. 6/SK/DKO/2025 dated December 11, 2025 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees, the composition of the Integrated Governance Committee as of December 31, 2024 is as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Novian Herodwijanto*	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Independen Independent Commissioner	Manajemen dan Perbankan Management and Banking
2	Herman Suryatman*	Anggota Member	Komisaris Commissioner	Accounting dan Perbankan Accounting and Banking
3	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Research, Finance, Economics, and Banking
4	Tomsi Tohir	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
5	Dadang Mulyadi**	Anggota Member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
6	Hasan Gazali Pulungan	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
7	Iwan M Ridwan**	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

* Efektif menjabat sejak tanggal 11 Agustus 2025 berdasarkan hasil Keputusan Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan. / Effective in position as of August 11, 2025 based on the Fit and Proper Test Approval Decision of the Otoritas
** Efektif menjabat sejak tanggal 1 Desember 2025. / Effective in position as of December 1, 2025.



Profil Komite Tata Kelola Terintegrasi

Profil Komite Tata Kelola Terintegrasi per 31 Desember 2025 adalah sebagai berikut.

Profile of The Integrated Governance Committee

The profile of the Integrated Governance Committee as of December 31, 2025 is as follows.



Novian Herodwijanto

Ketua Merangkap Anggota/Komisaris Independen
Chairman Concurrently as Member/Independent Commissioner

Umur/Age
58 Tahun per Desember 2025 / 58 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Jakarta, Indonesia

Riwayat Pendidikan	Educational Background
• Sarjana bidang Akuntansi dari Universitas Gajah Mada, Yogyakarta (1993). • Magister bidang Manajemen dari Universitas Gajah Mada, Yogyakarta (2000).	• Bachelor's Degree in Accounting from Universitas Gadjah Mada, Yogyakarta (1993). • Master's Degree in Management from Universitas Gadjah Mada, Yogyakarta (2000).
Sertifikasi	**Certification**
• Sertifikasi Profesi Pemeriksa Keuangan Negara (CSFA) (2019) • Sertifikasi Profesi Akuntan Publik (CPA) (2019) • Sertifikasi Audit Forensik (CFra) (2020) • Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2025)	• Certified State Finance Auditor (CSFA) (2019). • Certified Public Accountant (CPA) (2019). • Certified Forensic Auditor (CFra) (2020). • Banking Risk Management Certification in 6 Competency Areas from LSPP (2025).
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2025 tanggal 12 Agustus 2025 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite yang telah beberapa kali diperbaharui dengan perubahan terakhir yang ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025.	Decree of the Board of Commissioners No. 03/SK/DKO/2025 dated August 12, 2025 concerning the Division of Duties and Implementation Schedule of the Board of Commissioners and Committees, which has been amended several times, with the latest amendment stipulated under the Decree of the Board of Commissioners No. 6/SK/DKO/2025 dated December 11, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Ketua merangkap Anggota Komite Audit • Ketua merangkap Anggota Komite Pemantau Risiko • Anggota Komite Nominasi dan Remunerasi	• Chairman concurrently serving as Member of the Audit Committee. • Chairman concurrently serving as Member of the Risk Monitoring Committee. • Member of the Nomination and Remuneration Committee.
Pengalaman Kerja	**Work Experience**
• Kepala BPK Perwakilan Provinsi Jawa Timur (2016 - 2018). • Auditor Utama Keuangan Negara II (2018 - 2019). • Auditor Utama Keuangan Negara V (2019 - 2020). • Staf Ahli Bidang BUMN, BUMD, dan Kekayaan Negara / Daerah yang Dipisahkan Lainnya di Badan Pemeriksa Keuangan Republik Indonesia (2020 - 2025). • Komisaris Independen bank **bjb** (2025 – saat ini).	• Head of BPK Representative Office for East Java Province (2016–2018). • Principal Auditor of State Finance II (2018–2019). • Principal Auditor of State Finance V (2019–2020). • Expert Staff in the field of State-Owned Enterprises (BUMN), Regional-Owned Enterprises (BUMD), and Other Separated State/ Regional Assets at the Badan Pemeriksa Keuangan Republik Indonesia (2020–2025). • Independent Commissioner of bank **bjb** (2025–present).
Periode dan Masa Jabatan	**Term of Office**
Menjadi Anggota sejak 12 Agustus 2025 - saat ini (Periode Pertama)	Serving as Member since August 12, 2025 – present (First Term).



Rudie Kusmayadi

Anggota/Komisaris
Member/Commissioner

Umur/Age
66 Tahun per Desember 2025 / 66 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Cimahi

Riwayat Pendidikan	Educational Background
• Sarjana Muda Teknik Lingkungan dari Akademi Teknik Pekerjaan Umum Jabar (1982). • Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2001). • Pasca Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2024)	• Associate Degree in Environmental Engineering from Akademi Teknik Pekerjaan Umum Jawa Barat (1982). • Bachelor's Degree in Regional Development Management from STIA LAN (2001). • Postgraduate Degree in Regional Development Management from STIA LAN (2024).
Sertifikasi	**Certification**
Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024)	Banking Risk Management Certification in 6 Competency Areas from LSPP (2024).
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite.	Decree of the Board of Commissioners No. 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation Schedule of the Board of Commissioners and Committees, which has been amended several times, with the latest amendment stipulated under the Decree of the Board of Commissioners No. 6/SK/DKO/2025 dated December 11, 2025 concerning the Division of Duties and Implementation Schedule of the Board of Commissioners and Committees.
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Nominasi dan Remunerasi • Anggota Komite Pemantau Risiko	• Member of the Nomination and Remuneration Committee. • Member of the Risk Monitoring Committee.
Pengalaman Kerja	**Work Experience**
• Direktur Teknik Perusahaan Umum Daerah Air Minum Tirta Raharja (2005 - 2007) • PLT Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2007 - 2009) • Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2009 - 2023) • Komisaris bank **bjb** (2023 – saat ini)	• Technical Director of Perusahaan Umum Daerah Air Minum Tirta Raharja (2005–2007). • Acting President Director of Perusahaan Umum Daerah Air Minum Tirta Raharja (2007–2009). • President Director of Perusahaan Umum Daerah Air Minum Tirta Raharja (2009–2023). • Commissioner of bank **bjb** (2023–present).
Periode dan Masa Jabatan	**Term of Office**
Menjadi anggota sejak 22 Agustus 2023 - saat ini (Periode Pertama)	Serving as Member since August 22, 2023 – present (First Term).



Tomsi Tohir

Anggota/Komisaris
Member/Commissioner

Umur/Age
55 Tahun per Desember 2025 / 55 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Jakarta

Riwayat Pendidikan	Educational Background
• Akademi Kepolisian (1990). • Pasca Sarjana bidang Kajian Ilmu Kepolisian dari Universitas Indonesia (2001)	• Indonesian Police Academy (1990). • Postgraduate Degree in Police Science Studies from Universitas Indonesia (2001).
Sertifikasi	**Certification**
• Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024). • Sertifikasi Manajemen Risiko Perbankan Tingkat 1 dari LSP Keuangan Syariah	• Banking Risk Management Certification in 6 Competency Areas from LSPP (2024). • Level 1 Banking Risk Management Certification from LSP Keuangan Syariah.
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite yang telah beberapa kali diperbaharui dengan perubahan terakhir yang ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025.	Decree of the Board of Commissioners No. 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation Schedule of the Board of Commissioners and Committees, which has been amended several times, with the latest amendment stipulated under the Decree of the Board of Commissioners No. 6/SK/DKO/2025 dated December 11, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Sekretaris Jenderal Kementerian Dalam Negeri • Anggota Komite Nominasi dan Remunerasi • Anggota Komite Pemantau Risiko	• Secretary General of the Ministry of Home Affairs. • Member of the Nomination and Remuneration Committee. • Member of the Risk Monitoring Committee.
Pengalaman Kerja	**Work Experience**
• Kapolda Provinsi Nusa Tenggara Barat (2019 - 2020) • Sahli Sospol Kapolri (2020 - 2022) • Inspektorat Jenderal Kementerian Dalam Negeri (2002 - 2025) • Sekretaris Jenderal Kementerian Dalam Negeri (2025 - saat ini) • Komisaris bank **bjb** (2023 – saat ini)	• Chief of Regional Police of West Nusa Tenggara Province (2019–2020). • Expert Staff for Social and Political Affairs to the Chief of the Indonesian National Police (2020–2022). • Inspectorate General of the Kementerian Dalam Negeri (2002–2025). • Secretary General of the Kementerian Dalam Negeri (2025–present). • Commissioner of bank **bjb** (2023–present).
Periode dan Masa Jabatan	**Term of Office**
Menjadi Anggota sejak 22 Agustus 2023 - saat ini (Periode Pertama)	Serving as Member since August 22, 2023 – present (First Term).



Herman Suryatman

Anggota/Komisaris
Member/Commissioner

Umur/Age
55 Tahun per Desember 2025 / 55 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung, Indonesia

Riwayat Pendidikan	Educational Background
• Sekolah Tinggi Pemerintahan Dalam Negeri (1992). • Institut Pemerintahan Politik Pemerintahan (1999). • Magister bidang Manajemen Keuangan dari Universitas Padjajaran (2019). • Doktor bidang Ilmu Pemerintahan dari Institut Pemerintahan Politik Dalam Negeri (2024).	• Institute of Public Administration (Sekolah Tinggi Pemerintahan Dalam Negeri) (1992). • Institute of Government and Political Administration (Institut Pemerintahan Politik Pemerintahan) (1999). • Master's Degree in Financial Management from Universitas Padjadjaran (2019). • Doctoral Degree in Government Science from Institut Pemerintahan Politik Dalam Negeri (2024).
Sertifikasi	**Certification**
Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2025)	Banking Risk Management Certification in 6 Competency Areas from LSPP (2025).
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2025 tanggal 12 Agustus 2025 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite yang telah beberapa kali diperbaharui dengan perubahan terakhir yang ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 6/SK/DKO/2025 tanggal 11 Desember 2025.	Decree of the Board of Commissioners No. 03/SK/DKO/2025 dated August 12, 2025 concerning the Division of Duties and Implementation Schedule of the Board of Commissioners and Committees, which has been amended several times, with the latest amendment stipulated under the Decree of the Board of Commissioners No. 6/SK/DKO/2025 dated December 11, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Sekretaris Daerah Pemerintah Provinsi Jawa Barat • Anggota Komite Pemantau Risiko • Anggota Komite Nominasi dan Remunerasi	• Regional Secretary of the Government of West Java Province. • Member of the Risk Monitoring Committee. • Member of the Nomination and Remuneration Committee.
Pengalaman Kerja	**Work Experience**
• Sekretaris Deputi Bidang SDM Aparatur Pada Kementerian PAN RB (2017 - 2018). • Sekretaris Daerah Kabupaten Sumedang (Oktober 2018 - Oktober 2023). • Penjabat Bupati Kabupaten Sumedang (Oktober 2023 - April 2024). • Sekretaris Daerah Provinsi Jawa Barat (April 2024 - Sekarang). • Komisaris bank **bjb** (2025 – saat ini).	• Deputy Secretary for Human Resources Apparatus at the Kementerian PAN RB (2017–2018). • Regional Secretary of Sumedang Regency (October 2018–October 2023). • Acting Regent of Sumedang Regency (October 2023–April 2024). • Regional Secretary of West Java Province (April 2024–present). • Commissioner of bank **bjb** (2025–present).
Periode dan Masa Jabatan	**Term of Office**
Menjadi Anggota sejak 12 Agustus 2025 - saat ini (Periode Pertama)	Serving as Member since August 12, 2025 – present (First Term).



Dadang Mulyadi

Anggota
Member

Umur/Age
67 Tahun per Desember 2025 / 67 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Jakarta

Riwayat Pendidikan	Educational Background
• Sarjana Ekonomi – Akuntansi, STIE- Bandung (1997) • Magister Manajemen – Teknologi , Institut Teknologi Bandung (2012)	• Bachelor's Degree in Economics – Accounting from STIE Bandung (1997). • Master's Degree in Management – Technology from Institut Teknologi Bandung (2012).
Sertifikasi	**Certification**
-	-
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Berdasarkan Surat Keputusan Direksi Nomor 0595/SK/DIR-CSE/2025 tanggal 1 Desember 2025 periode menjabat terhitung mulai tanggal 1 Desember 2025 sampai dengan 30 November 2026.	Based on the Board of Directors Decree No. 0595/SK/DIR-CSE/2025 dated December 1, 2025, the term of office is effective from December 1, 2025 until November 30, 2026.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Kepala Pengembangan Usaha PT Timah (Persero) Tbk, (2008 - 2012) • Direktur Umum PT Timah (Persero) Tbk, (2008 - 2012). • Direktur Niaga PT Timah (Persero) Tbk, (2012 - 2016).	• Head of Business Development at PT Timah (Persero) Tbk (2008–2012). • Director of General Affairs at PT Timah (Persero) Tbk (2008–2012). • Commercial Director at PT Timah (Persero) Tbk (2012–2016).
Periode dan Masa Jabatan	**Term of Office**
1 Desember 2025 sampai dengan 30 November 2026 (Periode Pertama)	December 1, 2025 until November 30, 2026 (First Term).



Hasan Gazali Pulungan

Anggota
Member

Umur/Age
57 Tahun per Desember 2025 / 57 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Jakarta

Riwayat Pendidikan	Educational Background
Sarjana di bidang Ekonomi di Universitas Pancasila (1991)	Bachelor's Degree in Economics from Universitas Pancasila (1991).
Sertifikasi	**Certification**
• Sertifikasi Uji Kompetensi Manajemen Risiko Level 5 • Sertifikasi Ahli Pembiayaan • Sertifikasi Asesor Kompetensi	• Risk Management Competency Certification Level 5. • Certified Financing Specialist. • Certified Competency Assessor.
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
• Berdasarkan Surat Keputusan Direksi Nomor 0289/SK/DIR-CSE/2024 periode menjabat terhitung mulai tanggal 16 Juli 2024 sampai dengan 15 Juli 2025. • Berdasarkan Surat Keputusan Direksi Nomor 0290/SK/DIR-CSE/2025 periode menjabat 16 Juli 2025 sampai dengan 15 Juli 2027	• Based on the Board of Directors Decree No. 0289/SK/DIR-CSE/2024, the term of office is effective from July 16, 2024 until July 15, 2025. • Based on the Board of Directors Decree No. 0290/SK/DIR-CSE/2025, the term of office is effective from July 16, 2025 until July 15, 2027.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Wakil Pemimpin Divisi Bisnis Komersial dan Kecil (Februari 2015 - Juni 2016) • Pemimpin Kantor Wilayah Jakarta BSD (Juni 2016 - Januari 2019) • Direktur Utama BNI Multifinance Tahun (Januari 2019 - Juli 2022) • Senior Credit Officer Tim LAR bank BNI (Juli 2022 - Juli 2023)	• Deputy Head of Commercial and Small Business Division (February 2015 – June 2016). • Head of Jakarta BSD Regional Office (June 2016 – January 2019). • President Director of BNI Multifinance (January 2019 – July 2022). • Senior Credit Officer, LAR Team at Bank BNI (July 2022 – July 2023).
Periode dan Masa Jabatan	**Term of Office**
16 Juli 2024 sampai dengan 15 Juli 2025 (Periode Pertama) 16 Juli 2025 sampai dengan 15 Juli 2027 (Periode Kedua)	July 16, 2024 until July 15, 2025 (First Term). July 16, 2025 until July 15, 2027 (Second Term).



Iwan M. Ridwan

Anggota
Member

Umur/Age
55 Tahun per Desember 2025 / 55 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
• Sarjana Ekonomi Jurusan Akuntansi dari Universitas Padjadjaran (1990) • Magister Manajemen dari Universitas Padjadjaran (2001)	• Bachelor's Degree in Economics, majoring in Accounting, from Universitas Padjadjaran (1990). • Master's Degree in Management from Universitas Padjadjaran (2001).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 7 • Sertifikasi Akuntan (CA) • Sertifikasi Sektor Perbankan Jenjang 7 • Sertifikasi Pengawas Bank Tingkat Ahli	• Risk Management Certification Level 7 • Chartered Accountant (CA) Certification . • Banking Sector Certification Level 7. • Certified Bank Supervisor – Expert Level.
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Berdasarkan Surat Keputusan Direksi Nomor 0596/SK/DIR-CSE/2025 tanggal 1 Desember 2025 periode menjabat terhitung mulai tanggal 1 Desember 2025 sampai dengan 30 November 2026.	Based on the Board of Directors Decree No. 0596/SK/DIR-CSE/2025 dated December 1, 2025, the term of office is effective from December 1, 2025 until November 30, 2026
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
Menduduki beberapa jabatan di Otoritas Jasa Keuangan (OJK) 2014 s.d. 2025 diantaranya adalah sebagai berikut: • Kepala OJK Provinsi Kalimantan Tengah • Kepala OJK Tasikmalaya • Kepala OJK Provinsi Kepulauan Riau • Direktur Pengawasan Lembaga Jasa Keuangan OJK Provinsi Sumatera Selatan dan Bangka Belitung • Direktur Pengawasan Lembaga Jasa Keuangan I OJK Provinsi Jawa Barat • Kepala Direktorat Pengawasan Lembaga Jasa Keuangan II OJK Provinsi Jawa Barat	Held various positions at the Otoritas Jasa Keuangan during the period 2014–2025, including: • Head of OJK Regional Office for Central Kalimantan Province. • Head of OJK Tasikmalaya Office. • Head of OJK Regional Office for Riau Islands Province. • Director of Supervision of Financial Services Institutions at OJK for South Sumatra and Bangka Belitung Provinces. • Director of Supervision of Financial Services Institutions I at OJK for West Java Province. • Head of Directorate of Supervision of Financial Services Institutions II at OJK for West Java Province.
Periode dan Masa Jabatan	**Term of Office**
1 Desember 2025 sampai dengan 30 November 2026 (Periode Pertama)	December 1, 2025 until November 30, 2026 (First Term).

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Tata Kelola Terintegrasi

Educational Qualifications and Work Experience of The Integrated Governance Committee

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Tata Kelola Terintegrasi
Table of Educational Qualifications and Work Experience of the Integrated Governance Committee

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work Experience
Novian Herodwijanto	Ketua Merangkap Anggota Chairman concurrently serving as Member	1. Sarjana bidang Akuntansi 2. Magister bidang Manajemen 1. Bachelor's Degree in Accounting 2. Master's Degree in Management	Memiliki pengalaman sebagai Auditor Utama dan Staf Ahli di Badan Pemeriksa Keuangan Republik Indonesia Has experience serving as a Principal Auditor and Expert Staff at the Badan Pemeriksa Keuangan Republik Indonesia.
Rudie Kusmayadi	Anggota Member	1. Sarjana Manajemen Pembangunan Daerah 2. Pasca Sarjana Manajemen Pembangunan Daerah 1. Bachelor's Degree in Regional Development Management 2. Postgraduate Degree in Regional Development Management	Memiliki pengalaman sebagai Direktur Utama BUMD Has experience serving as President Director of a Regional State-Owned Enterprise (BUMD).
Herman Suryatman	Anggota Member	1. Sekolah Tinggi Pemerintahan Dalam Negeri 2. Institut Pemerintahan Politik Pemerintahan 3. Magister bidang Manajemen Keuangan 4. Doktor bidang Ilmu Pemerintahan. 1. Institute of Public Administration (Sekolah Tinggi Pemerintahan Dalam Negeri) 2. Institute of Government and Political Administration 3. Master's Degree in Financial Management 4. Doctoral Degree in Government Science	Memiliki pengalaman di bidang Pemerintahan Has experience in the government sector.
Tomsi Tohir	Anggota Member	1. Akademi Kepolisian 2. Pasca Sarjana bidang Kajian Ilmu Kepolisian 1. Indonesian Police Academy 2. Postgraduate Degree in Police Science Studies	Memiliki Pengalaman di Kepolisian Republik Indonesia Has professional experience in the Kepolisian Republik Indonesia.
Dadang Mulyadi	Anggota Member	1. Sarjana Ekonomi – Akuntansi 2. Magister Manajemen – Teknologi 1. Bachelor's Degree in Economics – Accounting 2. Master's Degree in Management – Technology	Memiliki pengalaman kerja di bidang Pertambangan Has work experience in the mining sector.
Hasan Gazali	Anggota Member	Sarjana di bidang Ekonomi Bachelor's Degree in Economics	Memiliki pengalaman kerja di bidang Perbankan Has work experience in the banking sector.
Iwan Muhamad Ridwan	Anggota Member	1. Sarjana Ekonomi Jurusan Akuntansi 2. Magister Manajemen 1. Bachelor's Degree in Economics, majoring in Accounting 2. Master's Degree in Management	Memiliki pengalaman di bidang pengawasan perbankan Has experience in banking supervision.

Independensi Komite Tata Kelola Terintegrasi

Independence of The Integrated Governance Committee

Tabel Independensi Komite Tata Kelola Terintegrasi
Table of Independence of the Integrated Governance Committee

Aspek Independensi Independence Aspect	Novian Herodwijanto	Herman Suryatman	Rudie Kusmayadi	Tomsi Tohir	Dadang Mulyadi	Hasan Gazali Pulungan	Iwan Muhamad Ridwan
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Does not have any financial relationship with the Board of Commissioners and the Board of Directors.	✓	✓	✓	✓	✓	✓	✓
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Does not hold any management position in the Company, subsidiaries, or affiliated companies.	✓	✓	✓	✓	✓	✓	✓
Tidak memiliki hubungan kepemilikan saham di perusahaan Does not have any share ownership relationship in the Company.	✓	✓	×	×	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Tata Kelola Terintegrasi Does not have any family relationship with the Board of Commissioners, the Board of Directors, and/or fellow members of the Integrated Governance Committee.	✓	✓	✓	✓	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Does not serve as a political party official, government official, or public office holder.	✓	×	✓	×	✓	✓	✓

Rapat Komite Tata Kelola Terintegrasi

Integrated Governance Committee Meetings

KEBIJAKAN RAPAT KOMITE TATA KELOLA TERINTEGRASI

Ketentuan Rapat Komite Tata Kelola Terintegrasi diatur dalam Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi adalah sebagai berikut:

1. Rapat Komite Tata Kelola Terintegrasi mengadakan rapat sekurang-kurangnya 4 (empat) kali dalam 1 (satu) tahun, disesuaikan dengan kebutuhan Bank.
2. Rapat Komite Tata Kelola Terintegrasi membahas mengenai evaluasi kebijakan dan penerapan tata kelola terintegrasi pada LJK.
3. Rapat Komite Tata Kelola Terintegrasi dapat dilaksanakan melalui *video conference*.
4. Hasil rapat Komite Tata Kelola Terintegrasi dituangkan dalam risalah rapat dan didokumentasikan secara baik.
5. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat Komite Tata Kelola Terintegrasi dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat.

INTEGRATED GOVERNANCE COMMITTEE MEETING POLICY

Provisions regarding the meetings of the Integrated Governance Committee are stipulated in the Charter and Working Procedures of the Integrated Governance Committee, as follows:

1. The Integrated Governance Committee shall convene meetings at least 4 (four) times in 1 (one) year, adjusted to the Bank's needs.
2. Meetings of the Integrated Governance Committee discuss the evaluation of policies and the implementation of integrated governance in Financial Services Institutions.
3. Meetings of the Integrated Governance Committee may be conducted via video conference.
4. The results of Integrated Governance Committee meetings shall be documented in minutes of meeting and properly maintained.
5. Any dissenting opinion arising in the Integrated Governance Committee meetings shall be clearly stated in the minutes of meeting, along with the reasons for such dissent.

6. Rapat Komite Tata Kelola Terintegrasi dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen.
7. Keputusan rapat Komite Tata Kelola Terintegrasi dilakukan berdasarkan musyawarah mufakat.
8. Apabila dalam musyawarah tidak tercapai kata mufakat, maka pengambilan keputusan dilakukan dengan cara pengambilan suara terbanyak (pemungutan suara).
9. Sehubungan dengan pengambilan suara, maka setiap anggota Komite Tata Kelola Terintegrasi yang hadir berhak memberikan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Komite Tata Kelola Terintegrasi yang diwakilinya yang dilengkapi dengan surat kuasa.
10. Rapat Komite Tata Kelola Terintegrasi dipimpin oleh ketua Komite Tata Kelola Terintegrasi atau anggota Komite Tata Kelola Terintegrasi yang berasal dari unsur Dewan Komisaris apabila ketua Komite Tata Kelola Terintegrasi berhalangan hadir.
11. Jika dipandang perlu, Komite Tata Kelola Terintegrasi dapat mengundang pihak lain dari internal Bank yang terkait dengan materi rapat dalam rapat Komite Tata Kelola Terintegrasi.

6. Integrated Governance Committee meetings may adopt resolutions if attended by at least 51% (fifty-one percent) of the total members, including an Independent Commissioner.
7. Resolutions of the Integrated Governance Committee meetings shall be made based on deliberation to reach consensus.
8. In the event that consensus cannot be reached, resolutions shall be adopted based on majority voting.
9. In relation to voting, each attending member of the Integrated Governance Committee shall have 1 (one) vote and an additional 1 (one) vote for each member represented, supported by a valid power of attorney.
10. Meetings of the Integrated Governance Committee shall be chaired by the Chairman of the Committee or by a member from the Board of Commissioners in the event that the Chairman is unable to attend.
11. If deemed necessary, the Integrated Governance Committee may invite relevant internal parties of the Bank related to the meeting agenda.

AGENDA RAPAT KOMITE TATA KELOLA TERINTEGRASI

Sepanjang tahun 2025, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Tata Kelola Terintegrasi, sebagai berikut.

INTEGRATED GOVERNANCE COMMITTEE MEETING AGENDA

Throughout 2025, the dates of meetings, meeting agendas, and meeting participants of the Integrated Governance Committee are presented as follows.

Tabel Agenda Rapat Komite Tata Kelola Terintegrasi
Table of Integrated Governance Committee Meeting Agenda

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting Participants
1	26 Februari 2025 February 26, 2025	Pembahasan Kinerja Keuangan Perusahaan Anak dan Terelasi dalam Konglomerasi Keuangan bank **bjb** Periode Triwulan IV Tahun 2024. Discussion on the Financial Performance of Subsidiaries and Affiliated Entities within the Financial Conglomeration of bank **bjb** for the Fourth Quarter of 2024.	1. Hilman Purakusumah* 2. Taswin Zakaria* 3. Diding Sakri* 4. Rudie Kusmayadi 5. Hasan Gazali Pulungan 6. Humbul Kristiawan**
2	17 Juni 2025 June 17, 2025	Pembahasan Kinerja Keuangan Perusahaan Anak dan Terelasi dalam Konglomerasi Keuangan bank **bjb** Periode Triwulan I Tahun 2025 Discussion on the Financial Performance of Subsidiaries and Affiliated Entities within the Financial Conglomeration of bank **bjb** for the First Quarter of 2025.	1. Rudie Kusmayadi 2. Tomsi Tohir 3. Hasan Gazali Pulungan 4. Humbul Kristiawan**
3	30 Juli 2025 July 30, 2025	Pembahasan Evaluasi Pelaksanaan Tata Kelola Terintegrasi melalui Pelaksanaan Tugas Satuan Kerja Audit Internal Terintegrasi (SKAIT), Satuan Kerja Kepatuhan Terintegrasi (SKKT) dan Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT) Periode Semester I Tahun 2025 Discussion on the Evaluation of the Implementation of Integrated Governance through the execution of duties of the Integrated Internal Audit Unit (SKAIT), Integrated Compliance Unit (SKKT), and Integrated Risk Management Unit (SKMRT) for the First Semester of 2025.	1. Rudie Kusmayadi 2. Tomsi Tohir 3. Hasan Gazali Pulungan

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting Participants
4	10 September 2025 September 10, 2025	Pembahasan Kinerja Keuangan Perusahaan Anak dan Terelasi Periode Triwulan II Tahun 2025 Discussion on the Financial Performance of Subsidiaries and Affiliated Entities for the Second Quarter of 2025.	1. Rudie Kusmayadi 2. Novian Herodwijanto*** 3. Herman Suryatman*** 4. Tomsi Tohir 5. Hasan Gazali Pulungan
5	06 November 2025 November 06, 2025	Pembahasan Kinerja Keuangan Perusahaan Anak dan Terelasi Periode Triwulan III Tahun 2025 Discussion on the Financial Performance of Subsidiaries and Affiliated Entities for the Third Quarter of 2025.	1. Rudie Kusmayadi 2. Novian Herodwijanto*** 3. Herman Suryatman*** 4. Tomsi Tohir 5. Hasan Gazali Pulungan

* Berhenti menjabat sejak 16 April 2024 Berdasarkan salah satu Keputusan RUPS Tahunan Tahun Buku 2024 tanggal 16 April 2025. / Ceased to serve as of April 16, 2024 based on a resolution of the Annual General Meeting of Shareholders (AGMS) for the 2024 Financial Year dated April 16, 2025.
** Berhenti menjabat tanggal 25 Juli 2025. / Ceased to serve as of July 25, 2025.
*** Efektif menjabat sejak tanggal 11 Agustus 2025 berdasarkan hasil Keputusan Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan. / Effective in position as of August 11, 2025 based on the Fit and Proper Test Approval Decision of the Otoritas Jasa Keuangan.

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE TATA KELOLA TERINTEGRASI

Selama tahun 2025, Komite Tata Kelola Terintegrasi telah melaksanakan 5 (lima) kali rapat. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Tata Kelola Terintegrasi adalah sebagai berikut.

FREQUENCY AND ATTENDANCE RATE OF INTEGRATED GOVERNANCE COMMITTEE MEETINGS

Throughout 2025, the Integrated Governance Committee held 5 (five) meetings. The frequency and attendance rate of each member of the Integrated Governance Committee are presented as follows.

Tabel Tingkat Kehadiran Rapat Komite Tata Kelola Terintegrasi
Table of Integrated Governance Committee Meeting Attendance Rate

Nama Name	Jabatan Position	Rapat Komite Tata Kelola Terintegrasi Integrated Governance Committee Meetings		
		Jumlah dan Persentase Kehadiran Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendances	Persentase Percentage
Novian Herodwijanto*	Ketua Merangkap Anggota Chairman concurrently serving as Member	2	2	100%
Herman Suryatman*	Anggota Member	2	2	100%
Rudie Kusmayadi	Anggota Member	5	5	100%
Tomsi Tohir	Anggota Member	5	4	80%
Dadang Mulyadi**	Anggota Member	-	-	-
Hasan Gazali Pulungan	Anggota Member	5	5	100%
Iwan M Ridwan**	Anggota Member	-	-	-

* Efektif menjabat sejak tanggal 11 Agustus 2025 berdasarkan hasil Keputusan Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan. / Effective in position as of August 11, 2025 based on the Fit and Proper Test Approval Decision of the Otoritas Jasa Keuangan.
** Efektif menjabat sejak tanggal 1 Desember 2025. / Effective in position as of December 1, 2025.

Pelatihan dan/atau Peningkatan Kompetensi Komite Tata Kelola Terintegrasi Pada Tahun 2025

Training and/or Competency Development of The Integrated Governance Committee in 2025

Nama Name	**Jabatan** Position	**Materi Pengembangan Kompetensi** Competency Development Materials	**Waktu dan Tempat Pelaksanaan** Date and Venue of Implementation	**Penyelenggara** Organizer
Novian Herodwijanto*	Ketua Merangkap Anggota Chairman concurrently serving as Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dalam Bab Corporate Governance Laporan Tahunan ini. Training and/or competency enhancement have been presented in the Subsection on Training and/or Competency Enhancement of the Board of Commissioners in the Corporate Governance Chapter of this Annual Report.		
Herman Suryatman*	Anggota Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dalam Bab Corporate Governance Laporan Tahunan ini. Training and/or competency enhancement have been presented in the Subsection on Training and/or Competency Enhancement of the Board of Commissioners in the Corporate Governance Chapter of this Annual Report.		
Rudie Kusmayadi	Anggota Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dalam Bab Corporate Governance Laporan Tahunan ini. Training and/or competency enhancement have been presented in the Subsection on Training and/or Competency Enhancement of the Board of Commissioners in the Corporate Governance Chapter of this Annual Report.		
Tomsi Tohir	Anggota Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dalam Bab Corporate Governance Laporan Tahunan ini. Training and/or competency enhancement have been presented in the Subsection on Training and/or Competency Enhancement of the Board of Commissioners in the Corporate Governance Chapter of this Annual Report.		
Dadang Mulyadi**	Anggota Member	-	-	-
Hasan Gazali Pulungan	Anggota Member	-	-	-
Iwan M Ridwan**	Anggota Member	-	-	-

* Efektif menjabat sejak tanggal 11 Agustus 2025 berdasarkan hasil Keputusan Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan. / Effective in position as of August 11, 2025 based on the Fit and Proper Test Approval Decision of the Otoritas Jasa Keuangan.
** Efektif menjabat sejak tanggal 1 Desember 2025. / Effective in position as of December 1, 2025.

Program Kerja dan Pelaksanaan Tugas Komite Tata Kelola Terintegrasi Tahun 2025

Komite Tata Kelola Terintegrasi berfungsi untuk membantu Dewan Komisaris dalam melakukan pengawasan terhadap pelaksanaan tata kelola terintegrasi bagi Lembaga Jasa Keuangan dalam konglomerasi keuangan bank **bjb**. Sepanjang tahun 2025, Komite Tata Kelola Terintegrasi telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Tata Kelola Terintegrasi telah melaksanakan rapat sebanyak 5 (lima) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tata kelola terintegrasi dalam konglomerasi keuangan bank **bjb**.
2. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi dari Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi dan Satuan Kepatuhan Terintegrasi.

Work Program and Implementation of Duties of The Integrated Governance Committee in 2025

The Integrated Governance Committee functions to assist the Board of Commissioners in supervising the implementation of integrated governance for Financial Services Institutions within the financial conglomeration of bank **bjb**. Throughout 2025, the Integrated Governance Committee has carried out its duties and responsibilities effectively. The Committee convened 5 (five) meetings and performed its duties, which include:

1. Monitoring and evaluating the implementation of integrated governance within the financial conglomeration of bank **bjb**.
2. Monitoring and evaluating the implementation of duties and functions of the Integrated Internal Audit Unit, Integrated Risk Management Unit, and Integrated Compliance Unit.

3. Melakukan pemantauan terhadap Kinerja dan Profil Risiko dari perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan.
4. Melakukan Evaluasi atas Pelaksanaan Program Sinergi perbankan antara bank b dengan Perusahaan Anak dan Perusahaan Terelasi.
5. Melakukan pemantauan dan evaluasi atas tindak lanjut terhadap hasil evaluasi satuan kerja audit internal terintegrasi, satuan kepatuhan terintegrasi dan satuan manajemen risiko terintegrasi oleh Lembaga Jasa Keuangan (LJK) pada Konglomerasi Keuangan.

3. Monitoring the performance and risk profile of subsidiaries and affiliated entities within the financial conglomeration.
4. Evaluating the implementation of banking synergy programs between the Bank and its subsidiaries and affiliated entities.
5. Monitoring and evaluating follow-up actions on the results of evaluations conducted by the Integrated Internal Audit Unit, Integrated Compliance Unit, and Integrated Risk Management Unit by Financial Services Institutions within the financial conglomeration.

Organ dan Komite di Bawah Direksi

Dalam menjalankan tugasnya, Direksi dibantu oleh unit-unit yang berada di bawah Direksi diantaranya Sekretaris Perusahaan, Satuan Kerja Audit Internal, Divisi Manajemen Risiko dan Komite-komite yang bertugas untuk memberikan saran dan rekomendasi yang berhubungan dengan kebijakan-kebijakan dan arahan-arahan Direksi. Direksi dibantu oleh 6 (enam) komite, yaitu Komite Manajemen Risiko (KMR), Komite Kebijakan Perkreditan (KKP), Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko Terintegrasi (KMRT), *Assets and Liability Committee* (ALCO) dan Komite Risiko Permodalan.

Organs and Committees Under The Board of Directors

In performing its duties, the Board of Directors is supported by units under its supervision, including the Corporate Secretary, Internal Audit Unit, Risk Management Division, and committees that provide advice and recommendations related to policies and directives of the Board of Directors. The Board of Directors is supported by 6 (six) committees, namely the Risk Management Committee (KMR), Credit Policy Committee (KKP), Information Technology Steering Committee, Integrated Risk Management Committee (KMRT), Assets and Liability Committee (ALCO), and Capital Risk Committee.

Sekretaris Perusahaan

Sekretaris Perusahaan (*Corporate Secretary*) memiliki peranan penting dalam menjembatani komunikasi baik kepada pihak internal maupun eksternal Perseroan seperti komunikasi dengan karyawan, regulator, para pemegang saham, investor, dan pemangku kepentingan lainnya. Sekretaris Perusahaan juga berperan dalam memastikan bahwa Perseroan telah patuh pada peraturan-undangan di bidang Pasar Modal. Komunikasi yang dibangun Sekretaris Perusahaan diselenggarakan melalui berbagai saluran yang dimiliki Perseroan seperti kantor dan nomor kontak, situs perusahaan, media sosial, lembar *feedback*, dan lainnya. Hal ini untuk memastikan bahwa Perseroan telah menjalankan fungsi keterbukaan informasi kepada para pemangku kepentingan.

Corporate Secretary

The Corporate Secretary plays a vital role in facilitating communication with both internal and external parties of the Company, including employees, regulators, shareholders, investors, and other stakeholders. The Corporate Secretary is also responsible for ensuring the Company's compliance with prevailing capital market regulations. Communication is carried out through various channels owned by the Company, such as offices and contact numbers, the corporate website, social media, feedback channels, and others, to ensure the implementation of information disclosure to stakeholders.

DASAR PENGANGKATAN SEKRETARIS PERUSAHAAN

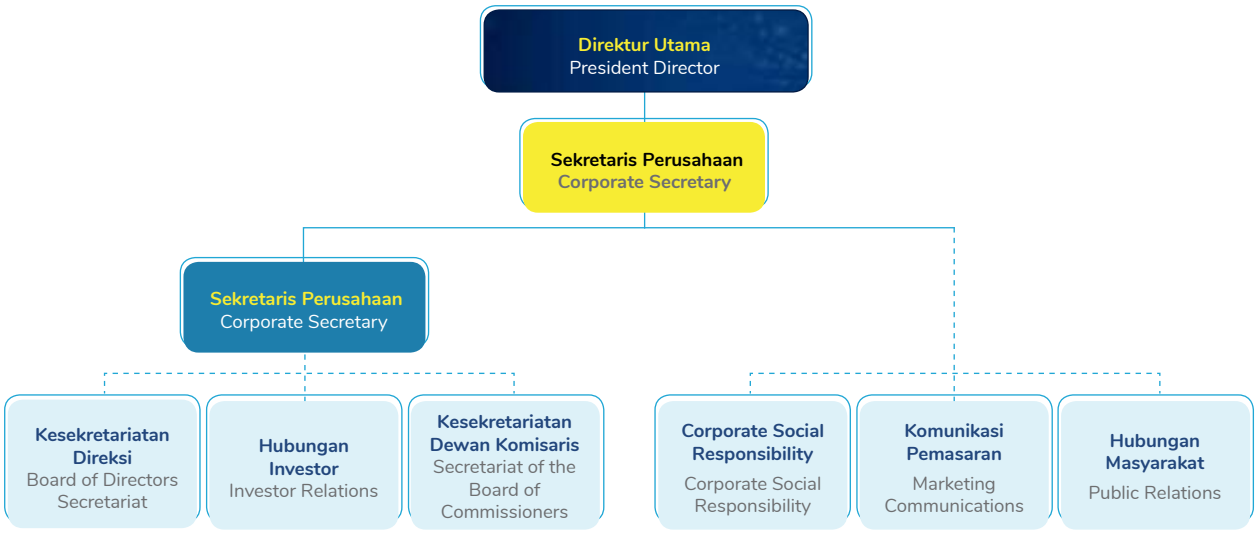
Perseroan telah memiliki Divisi Sekretaris Perusahaan, sebagaimana disyaratkan POJK Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik. Berdasarkan Surat Keputusan Direksi bank **bjb** No 0495/SK/DIR-HCA/2024, yang efektif sejak tanggal 21 Oktober 2024. diputuskan bahwa Ayi Subarna sebagai Pemimpin Divisi Corporate Secretary Perseroan.

LEGAL BASIS FOR THE APPOINTMENT OF THE CORPORATE SECRETARY

The Company has established a Corporate Secretary Division as required under Financial Services Authority Regulation No. 35/POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies. Based on the Board of Directors Decree of bank **bjb** No. 0495/SK/DIR-HCA/2024, effective as of October 21, 2024, Mr. Ayi Subarna was appointed as Head of the Corporate Secretary Division of the Company.

Struktur Sekretaris Perusahaan

Structure of The Corporate Secretary



Keterangan / Information

- Garis Koordinasi — Coordination Line
- Garis Komando — Comand Line
- Direktur — Director
- Pemimpin Divisi — Division Leader
- Wakil Pemimpin Divisi — Vice Division Leader
- Pemimpin Grup — Group Leader
- Berjumlah lebih dari Satu — More than One

Fungsi, Tugas dan Tanggung Jawab Sekretaris Perusahaan

Sekretaris Perusahaan bertugas dan bertanggung jawab untuk:

1. Memformulasikan dan melaksanakan strategi humas (*public relations/investor relations*)/komunikasi promosi yang bertujuan meningkatkan citra dan reputasi Bank.
2. Merancang, mengembangkan dan melaksanakan strategi dan program kepedulian sosial/CSR dengan tepat sehingga dapat mengembangkan potensi yang ada dalam membangun reputasi di mata pihak eksternal dan membangun komitmen serta motivasi para karyawannya secara internal.
3. Menyusun dan mengkoordinasikan konsep komunikasi promosi produk dan jasa layanan ke pihak eksternal dengan tujuan mendukung pertumbuhan bisnis.
4. Menyusun, merumuskan dan mengembangkan kebijakan bidang kesekretariatan.
5. Mengelola kegiatan kesekretariatan untuk Direksi dan Dewan Komisaris.
6. Mengelola undangan rapat dan keluar masuknya informasi dari dan kepada Direksi dan Dewan Komisaris.
7. Mengkoordinasikan kegiatan rapat Direksi dan menjalankan fungsi sebagai notulis dalam rapat Direksi.

Functions, Duties, and Responsibilities of The Corporate Secretary

The Corporate Secretary has the following duties and responsibilities:

1. Formulating and implementing public relations (PR) and investor relations communication strategies aimed at enhancing the Bank's image and reputation.
2. Designing, developing, and implementing corporate social responsibility (CSR) strategies and programs effectively to strengthen external reputation and foster internal commitment and employee motivation.
3. Preparing and coordinating promotional communication concepts for products and services to external parties in order to support business growth.
4. Formulating, developing, and implementing policies in the field of corporate secretarial affairs.
5. Managing secretarial activities for the Board of Directors and the Board of Commissioners.
6. Managing meeting invitations and the flow of information to and from the Board of Directors and the Board of Commissioners.
7. Coordinating Board of Directors meetings and acting as the minutes taker in such meetings.

8. Mengelola penyusunan dan revisi atau pengembangan pedoman tugas Direksi dan Dewan Komisaris.

9. Mengelola kegiatan protokoler untuk Direksi dan Dewan Komisaris.
10. Mengelola Laporan Khusus Direksi dan/atau Dewan Komisaris kepada lembaga eksternal.
11. Mengelola administrasi saham Bank.
12. Mengikuti perkembangan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di bidang Pasar Modal.
13. Membantu Direksi dan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:

    a. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs Web Bank.
    b. Penyampaian laporan kepada Otoritas Jasa Keuangan tepat waktu.
    c. Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham.
    d. Penyelenggaraan dan dokumentasi Rapat Direksi dan/atau Rapat Dewan Komisaris.
    e. Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.

14. Sebagai penghubung antara Bank dengan pemegang saham, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya.
15. Melakukan koordinasi dengan Divisi Pengendalian Keuangan dalam hal penatausahaan pembagian dividen dan pembuatan laporan modal secara periodik serta laporan atas setiap perubahan modal kepada Regulator.
16. Mengawasi semua komunikasi eksternal agar semua pesan keluar sudah dibuat dengan jelas dan konsisten dengan strategi komunikasi Perusahaan.
17. Menyusun siaran pers yang efektif, mempersiapkan informasi bagi jurnalis dalam bentuk media kits, dan memanfaatkan website perusahaan secara maksimal.
18. Secara proaktif dan kreatif mengidentifikasikan peluang serta bahan cerita yang dapat mengangkat citra dan reputasi di mata publik.
19. Menerbitkan tulisan-tulisan editorial terpilih (siaran pers, wawancara dan laporan) lewat media yang cocok, dan meng-update kanal-kanal komunikasi internal.
20. Mempersiapkan draft pidato dan isi wawancara bagi para anggota Dewan dan pejabat eksekutif Bank, serta mengatur wawancara dan kontak lain dengan pihak media.

21. Mengevaluasi program periklanan dan promosi Bank serta kesesuaiannya dengan program humas lainnya.

22. Mengarahkan aktivitas dari agensi eksternal/konsultan yang mengembangkan dan melaksanakan strategi komunikasi serta program informasi.

8. Managing the preparation, revision, and development of guidelines governing the duties of the Board of Directors and the Board of Commissioners.
9. Managing protocol-related activities for the Board of Directors and the Board of Commissioners.
10. Managing special reports of the Board of Directors and/or the Board of Commissioners to external institutions.
11. Administering the Bank's share-related matters.
12. Monitoring developments in the capital market, particularly prevailing laws and regulations in the capital market sector.

13. Assisting the Board of Directors and the Board of Commissioners in the implementation of good corporate governance, including:
    a. Disclosure of information to the public, including the availability of information on the Bank's website.
    b. Timely submission of reports to the Financial Services Authority.
    c. Organization and documentation of the General Meeting of Shareholders.
    d. Organization and documentation of meetings of the Board of Directors and/or the Board of Commissioners.
    e. Implementation of orientation programs for members of the Board of Directors and/or the Board of Commissioners.
14. Acting as a liaison between the Bank and its shareholders, the Financial Services Authority, and other stakeholders.

15. Coordinating with the Financial Control Division regarding dividend distribution administration, preparation of periodic capital reports, and reporting any changes in capital to the regulator.
16. Overseeing all external communications to ensure that all outgoing messages are clear and consistent with the Company's communication strategy.
17. Preparing effective press releases, providing information to journalists in the form of media kits, and optimizing the use of the Company's website.
18. Proactively and creatively identifying opportunities and story materials that enhance the Company's image and reputation.
19. Publishing selected editorial content (press releases, interviews, and reports) through appropriate media channels and updating internal communication channels.
20. Preparing speech drafts and interview materials for members of the Board and executive officers of the Bank, as well as arranging interviews and other media engagements.
21. Evaluating the Bank's advertising and promotional programs and their alignment with other public relations initiatives.
22. Directing the activities of external agencies/consultants involved in developing and implementing communication strategies and information programs.

23. Merancang dan mengembangkan program kepedulian sosial/CSR dan melaksanakannya sebagai proyek-proyek yang memiliki cakupan, pencapaian (*milestone*), batas waktu, batas anggaran dan hasil-hasil (*deliverables*) yang jelas.
24. Menunjuk, mengarahkan, memantau dan mengkaji ulang kinerja dari para Manager proyek.
25. Mengevaluasi program-program CSR dalam hal citra serta reputasi yang terbangun.
26. Mengevaluasi hasil survei kepuasan nasabah dan komunikasi pemasaran. Jika diperlukan, dapat merekomendasikan pengemasan ulang (*repackaging*) dari produk-produk yang sudah ada.

23. Designing and developing CSR programs and implementing them as projects with defined scope, milestones, timelines, budgets, and deliverables.
24. Appointing, directing, monitoring, and evaluating the performance of project managers.
25. Evaluating CSR programs in terms of the image and reputation achieved.
26. Evaluating customer satisfaction survey results and marketing communications, and where necessary, recommending the repackaging of existing products

Profil Sekretaris Perusahaan

Profile of The Corporate Secretary



Ayi Subarna*
Sekretaris Perusahaan
Company Secretary

Umur/Age
50 Tahun per Desember 2025 / 50 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
S1 Ekonomi, Manajemen dari STIE INABA Bandung (2008)	Bachelor's Degree in Economics, majoring in Management, from STIE INABA Bandung (2008).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7.
Dasar Hukum Pengangkatan	**Appointment History**
Surat Keputusan Direksi bank **bjb** No 0495/SK/DIR-HCA/2024 efektif sejak 21 Oktober 2024.	Based on the Board of Directors Decree of bank **bjb** No. 0495/SK/DIR-HCA/2024, effective as of October 21, 2024.
Pengalaman Kerja	**Work Experience**
Memiliki pengalaman kerja di bank **bjb** sebagai: • Pemimpin Kantor Cabang Soreang (2023 - 2024). • Pemimpin Kantor Cabang Cimahi (2021 - 2023). • Pemimpin Kantor Cabang Jatinangor (2019 - 2021). • Wakil Pemimpin Divisi Umum (2018 - 2019).	Has work experience at bank **bjb** as follows: • Head of Soreang Branch Office (2023–2024). • Head of Cimahi Branch Office (2021–2023). • Head of Jatinangor Branch Office (2019–2021). • Deputy Head of General Division (2018–2019).

*berhenti menjabat sejak 12 September 2025 / Stopped serving since September 12, 2025



Herfinia
Pj. Sekretaris Perusahaan
Act. Corporate Secretary

Umur/Age
50 Tahun per Desember 2025 / 50 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Ekonomi Pertanian dari Universitas Padjajaran (1999). • Magister Pertanian, Universitas Padjadjaran, Bandung (2004).	• Bachelor of Agricultural Economics from Universitas Padjadjaran (1999). • Master's Degree in Agriculture from Universitas Padjadjaran, Bandung (2004).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7.
Dasar Hukum Pengangkatan	**Appointment History**
Surat Keputusan Direksi bank **bjb** No 0362/SK/DIR-HCA/2025 efektif sejak 12 September 2025.	Based on the Board of Directors Decree of bank **bjb** No. 0362/SK/DIR-HCA/2025, effective as of September 12, 2025.
Pengalaman Kerja	**Work Experience**
Memiliki pengalaman kerja di bank **bjb** sebagai: • Pemimpin Unit Dana Pensiun Lembaga Keuangan (2020 - 2025). • Pemimpin Grup Rekrutmen & Pengembangan Karir (2015 - 2020).	Has work experience at bank **bjb** as follows: • Head of Financial Institution Pension Fund Unit (2020–2025). • Head of Recruitment & Career Development Group (2015–2020).

Program Peningkatan Kompetensi Sekretaris Perusahaan

Company Secretary Competence Improvement Program

Nama Name	Materi Pengembangan Kompetensi/ Pelatihan Type of Training and Competency Development/Training Materials	Waktu Pelaksanaan Time Implementation	Penyelenggara Organizer
Ayi Subarna*	Refreshment Sertifikasi Manajemen Risiko (SMR) Jenjang 6 Tahun 2025 Risk Management Certification (SMR) Level 6 Refreshment in 2025.	Bandung, 10 Februari 2025 Bandung, February 10, 2025	LSPP (Lembaga Sertifikasi Profesi Perbankan)
	bjb Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) **bjb** Flash - Awareness Program on Personal Data Protection (Head Office).	Online, 10 Maret 2025 Online, March 10, 2025	bank **bjb**
	bjb Flash - *IT Security Awareness & Digital Culture* (Kantor Pusat) **bjb** Flash - IT Security Awareness & Digital Culture (Head Office).	Online, 10 Maret 2025 Online, March 10, 2025	bank **bjb**
	bjb Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 **bjb** Flash - **bjb** Kepo Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees – 2025.	Online, 17 Maret 2025 Online, March 17, 2025	bank **bjb**

Nama Name	Materi Pengembangan Kompetensi/ Pelatihan Type of Training and Competency Development/Training Materials	Waktu Pelaksanaan Time Implementation	Penyelenggara Organizer
	bjb Flash : Refreshment Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash **bjb** Flash : Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) – 2025.	Online, 18 Maret 2025 Online, March 18, 2025	bank **bjb**
	Pembekalan Sertifikasi Manajemen Risiko (SMR) Jenjang 7 (Berjenjang) Risk Management Certification (SMR) Level 7 Preparatory Program (Tiered).	Bandung, 25 April 2025 Bandung, April 25, 2025	LPPI (Lembaga Pengembangan Perbankan Indonesia)
	Ujian Sertifikasi Manajemen Risiko (SMR) Jenjang 7 (Berjenjang & Fast Track) Risk Management Certification (SMR) Level 7 Examination (Tiered & Fast Track).	Jakarta, 30 April 2025 Jakarta, April 30, 2025	LSPP (Lembaga Sertifikasi Profesi Perbankan)
	Banking Overview For Executive Banking Overview For Executive	Bandung, 15 Mei 2025 Bandung, May 15, 2025	LPPI (Lembaga Pengembangan Perbankan Indonesia)
	bjb Flash - *Business Continuity Management System* **bjb** Flash - Business Continuity Management System.	Online, 16 Juni 2025 Online, June 16, 2025	**bjb** University
Herfinia**	Refreshment Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif Risk Management Certification (SMR) Level 7 Refreshment in 2025 for Executive Officers.	Bandung, 11 Februari 2025 Bandung, February 11, 2025	LSPP (Lembaga Sertifikasi Profesi Perbankan)
	bjb Flash - *Awareness Program On Personal Data Protection* (Kantor Pusat) **bjb** Flash - Awareness Program on Personal Data Protection (Head Office).	Online, 10 Maret 2025 Online, March 10, 2025	bank **bjb**
	bjb Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) **bjb** Flash - IT Security Awareness & Digital Culture (Head Office).	Online, 10 Maret 2025 Online, March 10, 2025	bank **bjb**
	bjb Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 **bjb** Flash - **bjb** Kepo Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees – 2025.	Online, 17 Maret 2025 Online, March 17, 2025	bank **bjb**
	bjb Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash : Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) – 2025.	Online, 18 Maret 2025 Online, March 18, 2025	bank **bjb**
	Business Continuity Management System (BCMS) Kantor Pusat Business Continuity Management System (BCMS) – Head Office.	Online, 22 Mei 2025 Online, May 22, 2025	bank **bjb**
	Executive Workshop Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan Executive Workshop Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan	Bandung, 03 Oktober 2025 Bandung, October 03, 2025	bank **bjb**
	Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) – Head Office.	Online, 06 Oktober 2025 Online, October 06, 2025	bank **bjb**

Nama Name	Materi Pengembangan Kompetensi/ Pelatihan Type of Training and Competency Development/Training Materials	Waktu Pelaksanaan Time Implementation	Penyelenggara Organizer
	Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis Strengthening Governance and Integrity in Business Management.	Bandung, 20 Oktober 2025 Bandung, October 20, 2025	Komisi Pemberantasan Korupsi Republik Indonesia
	Executive Excellence: Corporate Secretary & Investor Relations Mastery Executive Excellence: Corporate Secretary & Investor Relations Mastery.	Bandung, 13 November 2025 Bandung, November 13, 2025	The Indonesia Capital Market Institute (TICMI)
	Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat Governance of Complaint Handling Services and Effective Communication with Consumers – Head Office.	Online, 1 Desember 2025 Online, December 1, 2025	bank **bjb**

*Berhenti menjabat sejak 12 September 2025. / Stopped serving since September 12, 2025.
**Mulai menjabat sejak 12 September 2025. / Assumed office as of September 12, 2025.

Pelaksanaan Tugas Sekretaris Perusahaan Tahun 2025

Selama tahun 2025, Sekretaris Perusahaan telah melaksanakan tugas dan tanggung jawabnya yakni:

1. Mempersiapkan rapat Dewan Komisaris dan Direksi, mencatat hasil rapat dan mendistribusikannya kepada pihak pihak yang berkepentingan.
2. Mengirimkan pemberitahuan dan mempersiapkan segala sesuatu terkait dengan penyelenggaraan Rapat Umum Pemegang Saham dan mempublikasikan hasil keputusan rapat.
3. Menjaga hubungan baik dengan Otoritas Pasar Modal dan mempersiapkan laporan – laporan mengenai pengungkapan keterbukaan informasi Perseroan sesuai dengan ketentuan yang berlaku.
4. Melakukan koordinasi dan administrasi pencatatan kepemilikan Saham dan tindakan korporasi.
5. Mengkoordinasikan kegiatan *public relations* dan *marketing communications* untuk Perseroan.
6. Mengelola dan melakukan kegiatan promosi produk dan jasa Perseroan, termasuk pembuatan Buku Laporan Tahunan.
7. Mengkoordinasikan dan memantau tindak lanjut atas pengaduan nasabah.
8. Melaksanakan pembinaan cabang dalam bidang kehumasan, pengaduan nasabah, dan kesekretariatan.
9. Melaksanakan program CSR *(Corporate Social Responsibility)* sebagai wujud kepedulian dan kontribusi Perseroan terhadap peningkatan kualitas hidup masyarakat sekitar.

Implementation of Duties of The Corporate Secretary in 2025

Throughout 2025, the Corporate Secretary has carried out the following duties and responsibilities:

1. Preparing meetings of the Board of Commissioners and the Board of Directors, recording the minutes of meetings, and distributing them to relevant stakeholders.
2. Delivering notifications and preparing all matters related to the convening of the General Meeting of Shareholders, as well as publishing the resolutions of such meetings.
3. Maintaining good relations with the Capital Market Authority and preparing reports on the Company's information disclosure in accordance with prevailing regulations.
4. Coordinating and administering the recording of share ownership and corporate actions.
5. Coordinating public relations and marketing communications activities for the Company.
6. Managing and conducting promotional activities for the Company's products and services, including the preparation of the Annual Report.
7. Coordinating and monitoring follow-up actions on customer complaints.
8. Providing guidance to branch offices in the areas of public relations, customer complaint handling, and corporate secretarial functions.
9. Implementing Corporate Social Responsibility (CSR) programs as part of the Company's commitment and contribution to improving the quality of life of surrounding communities.

Satuan Kerja Audit Internal

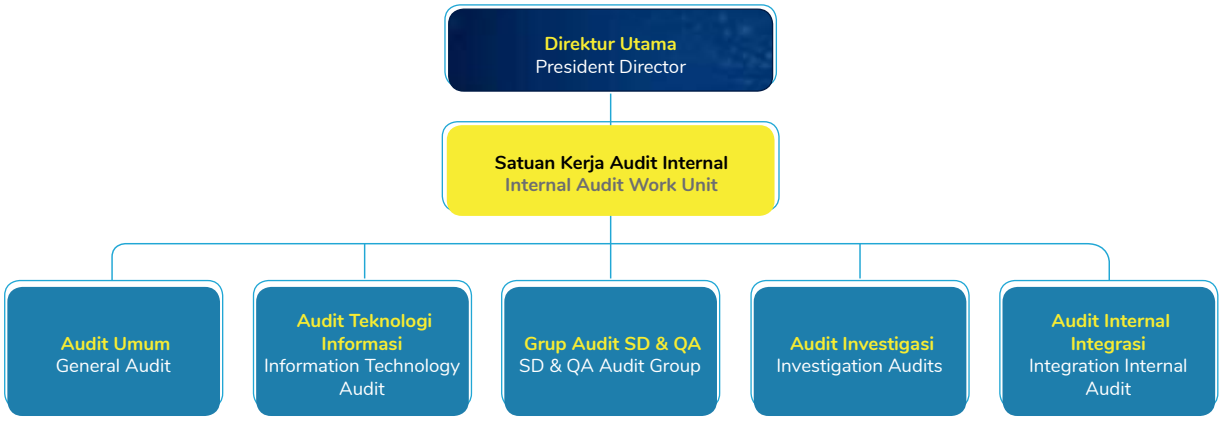
Struktur Organisasi Satuan Kerja Audit Internal

Struktur Organisasi SKAI telah sesuai dengan Surat Keputusan Direksi nomor SK No. 0391/SK/DIR-PST/2025 tanggal 24 September 2025 tentang Struktur Organisasi bank **bjb** sebagai berikut:

Internal Audit Unit

Organizational Structure of The Internal Audit Unit

The organizational structure of the Internal Audit Unit has been established in accordance with the Board of Directors Decree No. 0391/SK/DIR-PST/2025 dated September 24, 2025 concerning the Organizational Structure of bank **bjb**, as follows:



Kedudukan Satuan Kerja Audit Internal Dalam Struktur Organisasi

Sesuai dengan isi Piagam Audit Internal yang terdapat dalam Kebijakan Audit Internal Nomor 0017/SK/DIR-SKA/2024 tanggal 11 Januari 2024, Kedudukan SKAI adalah:

1. Pemimpin SKAI diangkat dan diberhentikan oleh Direktur Utama atas persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Pengangkatan dan pemberhentian tersebut dilaporkan kepada *Regulator*;
2. Pemimpin SKAI berada dibawah Direktur Utama dan bertanggung jawab langsung kepada Direktur Utama serta memiliki hubungan koordinasi dengan Dewan Komisaris;
3. Seluruh auditor internal bertanggung jawab kepada Pemimpin SKAI sesuai dengan hierarki organisasi;
4. SKAI menjalankan fungsi audit internal terintegrasi dalam konglomerasi keuangan Bank;
5. Dalam menjalankan fungsi audit internal terintegrasi, SKAI memiliki hubungan koordinasi dengan Direktur yang ditunjuk untuk melakukan fungsi pengawasan terhadap Lembaga Jasa Keuangan yang tergabung dalam konglomerasi keuangan.

Position of The Internal Audit Unit Within The Organizational Structure

In accordance with the Internal Audit Charter as stipulated in the Internal Audit Policy No. 0017/SK/DIR-SKA/2024 dated January 11, 2024, the position of the Internal Audit Unit (SKAI) is as follows:

1. The Head of the Internal Audit Unit is appointed and dismissed by the President Director with the approval of the Board of Commissioners, taking into account the recommendation of the Audit Committee. Such appointment and dismissal shall be reported to the Regulator.
2. The Head of the Internal Audit Unit reports directly to the President Director and is under the supervision of the President Director, while maintaining a coordination relationship with the Board of Commissioners.
3. All internal auditors report to the Head of the Internal Audit Unit in accordance with the organizational hierarchy.
4. The Internal Audit Unit performs the integrated internal audit function within the Bank's financial conglomeration.
5. In performing the integrated internal audit function, the Internal Audit Unit maintains coordination with the Director assigned to oversee Financial Services Institutions within the financial conglomeration.

Profil Kepala Satuan Kerja Audit Internal

Profile of The Head of The Internal Audit Unit



Hermawan Mulyana

Pemimpin Satuan Kerja Audit Internal
Head of Internal Audit Unit

Umur/Age
49 Tahun per Desember 2025 / 49 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
• Sarjana Akuntansi, Universitas Padjadjaran (2001). • Magister Manajemen, STIE EKUITAS (2016).	• Bachelor's Degree in Accounting from Universitas Padjadjaran (2001). • Master's Degree in Management from STIE Ekuitas (2016).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 7 • BSMR Level 5 • Qualified Internal Audit (QIA)	• Risk Management Certification Level 7. • BSMR Level 5. • Qualified Internal Auditor (QIA).
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 2001 dengan riwayat jabatan sebagai berikut: [a] Pemimpin Satuan Kerja Audit Internal (Agustus 2025 - saat ini). • Pemimpin Divisi Korporasi (Mei 2023 - Agustus 2025). • Pemimpin Divisi Credit Risk (Februari 2021 - Mei 2023).	Has been with bank **bjb** since 2001, with the following career history: [a] Head of Internal Audit Unit (August 2025–present). [a] Head of Corporate Division (May 2023–August 2025). [a] Head of Credit Risk Division (February 2021–May 2023)..
Pelatihan yang diikuti pada tahun 2025	**Training Attended in 2025**
• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program On Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : Refreshment Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Advanced Artificial Intelligence Frameworks For Holistic Risk* MITigation • Sertifikasi Indonesia Internal AudiT *Practitioners* (IIAP) • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat • *Digital Maturity, Artificial Intelligence, Cybersecurity and Cyber Resilience: A Governance Essential Strategy*	• *Risk Management Certification (SMR) Level 7 Refreshment in 2025 for Executive Officers.* • **bjb** *Flash – Awareness Program on Personal Data Protection (Head Office).* • *bjb Flash – IT Security Awareness & Digital Culture (Head Office).* • *bjb Flash – bjb Kepo: Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees – 2025.* • *bjb Flash – Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) – 2025.* • *Advanced Artificial Intelligence Frameworks for Holistic Risk Mitigation.* • *Indonesia Internal Audit Practitioners (IIAP) Certification.* • *Business Continuity Management System (BCMS) – Head Office.* • *Executive Workshop 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan.* • *Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) – Head Office.* • *Strengthening Governance and Integrity in Business Management.* • *Executive Workshop.* • *Governance of Complaint Handling Services and Effective Communication with Consumers – Head Office.* • *Digital Maturity, Artificial Intelligence, Cybersecurity, and Cyber Resilience: A Governance Essential Strategy.*
Riwayat Penunjukan	**Appointment History**
Menjabat sebagai Kepala Satuan Kerja Audit Internal berdasarkan SK Direksi No. 0343/SK/DIR-HCA/2024	Serves as Head of the Internal Audit Unit based on the Board of Directors Decree No. 0343/SK/DIR-HCA/2024.

Pihak yang Mengangkat dan Memberhentikan Kepala Satuan Kerja Audit Internal

Pemimpin SKAI diangkat dan diberhentikan oleh Direktur Utama atas persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit dan telah dilaporkan kepada Regulator.

Internal Audit Charter

Dengan adanya perubahan regulasi mengenai audit internal yaitu POJK Nomor 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum maka SKAI melakukan penyesuaian terhadap Kebijakan dan Piagam Audit Internal yaitu:

1. Kebijakan Audit Internal yang telah dikinikan dan disahkan oleh Direksi dengan nomor SK 0017/SK/DIR-SKA/2024 tanggal 11 Januari 2024;
2. Piagam Audit Internal yang telah disahkan oleh Dewan Komisaris dan Direksi.

Kebijakan dan Piagam Audit Internal ini merupakan acuan dalam pelaksanaan kegiatan audit dan menyikapi perkembangan regulasi serta perubahan yang dinamis.

Piagam Audit Internal berisi antara lain:

Bab I	Visi, Misi, dan Fungsi
Bab II	Struktur, Kedudukan dan Ruang Lingkup
Bab III	Tugas, Tanggung Jawab dan Wewenang
Bab IV	Auditor Internal
Bab V	Objek Audit
Bab VI	Pelaporan dan Pemantauan
Bab VII	*Quality Assurance*
Bab VIII	Lain-lain

Tugas dan Tanggung Jawab Satuan Kerja Audit Internal

Tujuan dari Satuan Kerja Audit Internal adalah untuk mengarahkan dan mengkoordinasikan pengembangan strategi audit internal dan penetapan standar, kebijakan dan panduan audit yang efektif berdasarkan metodologi risk based audit terhadap aspek dan unsur yang melekat pada organisasi Perseroan dengan melakukan penilaian terhadap kecukupan struktur pengendalian internal, efektivitas struktur pengendalian internal, dan penilaian kualitas kerja serta mengevaluasi risiko, mengidentifikasi penyimpangan, sehingga dapat memberikan rekomendasi yang memberi nilai tambah dalam menyelesaikan atau mengantisipasi masalah yang terkait dengan operasional perbankan yang meliputi pelaksanaan audit umum, audit TI, audit terintegrasi dalam konglomerasi keuangan dan anti *fraud* serta supervisi fungsi kontrol internal di Kantor Wilayah dan Kantor Cabang.

Appointing and Dismissing Authority of The Head of The Internal Audit Unit

The Head of the Internal Audit Unit is appointed and dismissed by the President Director with the approval of the Board of Commissioners, taking into consideration the recommendation of the Audit Committee, and such appointment and dismissal have been reported to the Regulator.

Internal Audit Charter

Following regulatory changes concerning internal audit, namely Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 28, 2019 concerning the Implementation of Internal Audit Function in Commercial Banks, the Internal Audit Unit has made adjustments to its Internal Audit Policy and Internal Audit Charter as follows:

1. The Internal Audit Policy has been updated and approved by the Board of Directors under Decree No. 0017/SK/DIR-SKA/2024 dated January 11, 2024.
2. The Internal Audit Charter has been approved by the Board of Commissioners and the Board of Directors.

The Internal Audit Policy and Internal Audit Charter serve as references in the implementation of audit activities and in responding to regulatory developments and dynamic changes.

The Internal Audit Charter, among others, comprises:

Chapter I	Vision, Mission, and Function
Chapter II	Structure, Position, and Scope
Chapter III	Duties, Responsibilities, and Authority
Chapter IV	Internal Auditors
Chapter V	Audit Objects
Chapter VI	Reporting and Monitoring
Chapter VII	Quality Assurance
Chapter VIII	Others

Duties and Responsibilities of The Internal Audit Unit

The objective of the Internal Audit Unit is to direct and coordinate the development of internal audit strategies and the establishment of effective audit standards, policies, and guidelines based on a risk-based audit methodology, covering all aspects and elements inherent in the Company's organization. This includes assessing the adequacy and effectiveness of the internal control structure, evaluating work quality, assessing risks, identifying irregularities, and providing value-added recommendations to resolve or anticipate issues related to banking operations, including general audits, IT audits, integrated audits within the financial conglomeration, anti-fraud audits, and supervision of internal control functions at Regional and Branch Offices.

Satuan Kerja Audit Internal (SKAI) memiliki tugas dan tanggung jawab yaitu:

1. Menyusun dan melaksanakan rencana kerja audit internal tahunan.
2. Melakukan evaluasi atas efektivitas semua tingkatan organisasi dalam pengelolaan sumber daya Bank serta ketaatan kepada kebijakan dan prosedur yang telah ditetapkan.
3. Memberi rekomendasi penyempurnaan pengendalian internal untuk melindungi sumber daya, mendorong pertumbuhan, serta penerapan tata kelola perusahaan yang baik dan prinsip kehati-hatian.
4. Menyusun dan memelihara kebijakan dan prosedur kerja audit internal sesuai standar audit terkini.
5. Menetapkan rencana kerja pengembangan kompetensi auditor intern, serta menyusun program evaluasi mutu kegiatan audit internal.
6. Membuat dan menyampaikan laporan hasil audit, memonitor pelaksanaan tindak lanjut, serta mengevaluasi kecukupan penyelesaian tindak lanjut.
7. Memberikan konsultasi, baik berdasarkan kebutuhan pihak *auditee* ataupun secara proaktif dari SKAI. Aktivitas konsultasi tidak berarti bahwa subjek pembahasan akan dikecualikan dari pemeriksaan.
8. Melakukan pemeriksaan khusus atau investigasi dan memberikan rekomendasi sanksi sesuai hasil pemeriksaan.
9. Bekerja sama dengan Komite Audit dalam hal evaluasi dan penyempurnaan tata kelola perusahaan, manajemen risiko dan pengendalian internal.
10. Mengungkapkan segala bentuk potensi benturan kepentingan atas kegiatan atau objek yang akan diperiksa, termasuk masa tunggu atas posisi tersebut melaksanakan penugasan audit.
11. Melaksanakan evaluasi terhadap efektivitas dan keberlanjutan implementasi Standar Sertifikasi Manajemen di Perseroan.

Kewenangan Satuan Kerja Audit Internal

Satuan Kerja Audit Internal memiliki wewenang antara lain:

1. Melakukan audit terhadap semua proses bisnis, kegiatan, dan unit kerja sesuai dengan ruang lingkup kerja SKAI.
2. Melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan/atau Komite Audit.
3. Mengadakan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris dan/atau Komite Audit.
4. Berkoordinasi dengan pihak internal antara lain Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan maupun eksternal antara lain ahli hukum atau auditor eksternal untuk menghindari duplikasi kegiatan audit dan dalam rangka terlaksananya evaluasi pengendalian internal secara efektif. Prosedur koordinasi mengikuti kode etik auditor internal tentang kerahasiaan.

The Internal Audit Unit (SKAI) has the following duties and responsibilities:

1. Preparing and implementing the annual internal audit work plan.
2. Evaluating the effectiveness of all organizational levels in managing the Bank's resources and ensuring compliance with established policies and procedures.
3. Providing recommendations for the enhancement of internal controls to safeguard resources, support growth, and promote the implementation of good corporate governance and prudential principles.
4. Developing and maintaining internal audit policies and procedures in accordance with prevailing audit standards.
5. Establishing competency development plans for internal auditors and preparing quality assurance programs for internal audit activities.
6. Preparing and submitting audit reports, monitoring follow-up actions, and evaluating the adequacy of such follow-up actions.
7. Providing consultation services, either based on auditee needs or proactively initiated by the Internal Audit Unit, without excluding such subjects from future audits.
8. Conducting special audits or investigations and providing recommendations for sanctions based on audit findings.
9. Collaborating with the Audit Committee in evaluating and enhancing corporate governance, risk management, and internal control.
10. Disclosing any potential conflicts of interest related to audit activities or audit objects, including observing cooling-off periods prior to audit assignments.
11. Evaluating the effectiveness and sustainability of the implementation of Management Certification Standards within the Company.

Internal Audit Work Unit Authority

The Internal Audit unit has the authority to:

1. Audit all business processes, activities, and work units in accordance with the scope of work SKAI.
2. Communicate directly with the Directors, Board of Commissioners and/or Audit committee.
3. Convening periodic meetings and incidental to the Directors, Board of Commissioners and/or Audit committee.
4. Coordinate with internal parties such as risk management and Compliance Unit and other legal experts, among others, jurists or external auditors to avoid duplication of audit activitie s and in the framework of evaluation Effective internal control. Coordination procedure follows the code of Ethics of internal auditors on confidentiality.

5. Apabila dalam pelaksanaan audit membutuhkan kompetensi khusus yang belum dimiliki, maka dapat dipertimbangkan menggunakan tenaga ahli dari luar dengan tetap mematuhi standar pelaksanaan fungsi audit yang berlaku.
6. Investigasi terhadap indikasi tindak kecurangan (*fraud*) atau inefisiensi yang dapat menimbulkan dampak finansial dan/atau non-finansial bagi Bank.
7. Melakukan penilaian terhadap kecukupan hasil tindak lanjut atas temuan audit yang dilaksanakan oleh *auditee*.
8. Dalam penugasan audit, SKAI berhak melakukan akses penuh, tanpa pembatasan terhadap seluruh fungsi, catatan, kekayaan dan pegawai Bank yang berkaitan dengan pelaksanaan pemeriksaan dengan cara:
   a. Memasuki, melihat, meninjau, mengamati semua gedung kantor, bangunan, tempat penyimpanan, serta objek audit yang memiliki keterkaitan/kepentingan Bank.
   b. Meminta, melihat dan mempergunakan semua data/ informasi, register, buku, surat, notulen, hasil survei, laporan dan dokumen lain yang diperlukan sehubungan dengan tugas audit.
   c. Melakukan pengamatan dan pengujian fisik uang kas, surat berharga, dokumen, persediaan dan lain sebagainya.
   d. Melakukan akses terhadap semua catatan dan keterangan mengenai karyawan, sumber daya, dana, kredit serta aset Bank lainnya yang berkaitan dengan audit.
   e. Melakukan akses (fisik dan logik) terhadap sistem teknologi informasi Bank berupa data, jaringan (*network*), komunikasi, *software* dan *hardware*.
   f. Meminta keterangan kepada semua pejabat dan setiap orang, perorangan atau dalam kedudukannya sebagai pegawai suatu organisasi yang memiliki keterkaitan dengan kegiatan operasional.
9. Berkoordinasi dengan organisasi dalam Bank terkait dengan implementasi Standar Sertifikasi Manajemen.

5. If in the implementation of the audit requires special competence that is not yet owned, it can be considered using outside experts while adhering to the implementation standards of the audit function.
6. Investigation of the indication of fraud or inefficiencies that may result in financial and/or non-financial impacts to the Bank.
7. Assessment of the adequacy of follow-up results for the audit findings carried out by the auditee.
8. In the audit assignment, the SKAI reserves the right to perform full access, without limitation all functions, records, wealth and employees of the Bank relating to the conduct of inspections by:
   a. Entering, viewing, reviewing, observing all office buildings, buildings, storage areas, and audit objects that have the relation/ interests of the Bank.
   b. Request, view and use of all data/ information, registers, books, letters, notulent, survey results, reports and other documents required in connection with the audit assignment.
   c. Observe and physical testing of cash, marketable securities, documents, supplies, etc.
   d. Access to all records and information about the employees, resources, funds, credits and other assets of the Bank relating to the audit.
   e. Access (physical and logical) to the system of information technology in the form of data, network (network), communication, software and hardware.
   f. Request for information to all officers and persons, individuals or in their position as employees of an organization that has interconnectedness with operational activities.
9. Coordinate with organizations within the Bank regarding the implementation of Management Certification Standards.

Komposisi Personil Satuan Kerja Audit Internal

Jumlah pegawai SKAI saat ini adalah 46 (empat puluh enam) orang, dengan rincian sebagai berikut:

Internal Audit Work Unit Personnel Composition

The number of SKAI employees currently is 46 (fourty six) people, with the following details:

Jabatan Position	SDQA	AU1	AU2	AU3	AU4	AU5	AI	ATI	AIT	Total
Pemimpin Unit Unit Leader										1
Group Head	1	1	1	1	1	1	1	1	1	9
Manager	2	1	1	2	2	1	1	2	1	13
Officer	-	-	1	-	-	1	1	1	1	5
Staff	2*	3	2	1	1	1	4	2	2	18
Jumlah	**5**	**5**	**5**	**4**	**4**	**4**	**7**	**7**	**5**	**46**

*Termasuk Sekretaris
*Including Secretary

No.	Nama Name	Grup	Group	Penempatan Placement	Jabatan Position
1	Hermawan Mulyana	Pemimpin Unit Kerja	Work Unit Leader	Kantor Pusat/ Head Office	Pemimpin SKAI SKAI Chaiman
2	Bay Aprian	SD & QA	SD & QA	Kantor Pusat/ Head Office	Group Head
3	Hany Tresnawaty	SD & QA	SD & QA	Kantor Pusat/ Head Office	Manager
4	Aditya Awang Putra	SD & QA	SD & QA	Kantor Pusat/ Head Office	Manager
5	Anggi Eka Putra R	Audit Umum V	General Audit V	Kantor Pusat/ Head Office	Staff
6	Inke Dewi Asrida	SD & QA	SD & QA	Kantor Pusat/ Head Office	Staff
7	Guntur Rovianto Setyadhi	Audit Umum I	General Audit I	Kantor Pusat/ Head Office	Group Head
8	Ferry Hardiyanto	Audit Umum I	General Audit I	Kantor Pusat/ Head Office	Manager
9	Ilham Fauzia Malldini	Audit Umum I	General Audit I	Kantor Pusat/ Head Office	Staff
10	Ramdhani Saptia	Audit Umum I	General Audit I	Kantor Pusat/ Head Office	Staff
11	Hary Priyanto	Audit Teknologi Informasi	Information Technology Audit	Kantor Pusat/ Head Office	Staff
12	Dudy Priyadi	Audit Umum II	General Audit II	Kantor Pusat/ Head Office	Group Head
13	Raden Danang Seno Adhi	Audit Umum II	General Audit II	Kantor Pusat/ Head Office	Manager
14	Arif Satya Nugraha	Audit Umum II	General Audit II	Kantor Pusat/ Head Office	Officer
15	Wishnu Bhatara	Audit Umum II	General Audit II	Kantor Pusat/ Head Office	Staff
16	Asep Surya Safari	Audit Umum II	General Audit II	Kantor Pusat/ Head Office	Staff
17	Hamdan Astadipura	Audit Umum III	General Audit III	Kantor Pusat/ Head Office	Group Head
18	Firman Aprianto	Audit Umum III	General Audit III	Kantor Pusat/ Head Office	Manager
19	Mega Pertiwi	Audit Umum III	General Audit III	Kantor Pusat/ Head Office	Manager
20	Harde Riansyah Maulana	Audit Umum III	General Audit III	Kantor Pusat/ Head Office	Staff
21	Bambang Sulistiyo Adi	Audit Umum IV	General Audit IV	Kantor Pusat/ Head Office	Group Head
22	Arief Nugraha	Audit Umum IV	General Audit IV	Kantor Pusat/ Head Office	Manager
23	Noval Maulana Sagita	Audit Umum IV	General Audit IV	Kantor Pusat/ Head Office	Manager
24	Rendy Rizky Surbakti	Audit Umum IV	General Audit IV	Kantor Pusat/ Head Office	Staff
25	Rizky Rihmansyah	Audit Umum V	General Audit V	Kantor Pusat/ Head Office	Group Head
26	R. Rico Rachmadi Ganda Permana	Audit Umum V	General Audit V	Kantor Pusat/ Head Office	Manager
27	Dody Apriadi	Audit Umum V	General Audit V	Kantor Pusat/ Head Office	Officer
28	Gun Gun Gunawan	Audit Umum V	General Audit V	Kantor Pusat/ Head Office	Staff
29	Saldi Prasono Sal	Audit Teknologi Informasi	Information Technology Audit	Kantor Pusat/ Head Office	Group Head
30	Sigit Yulianto	Audit Teknologi Informasi	Information Technology Audit	Kantor Pusat/ Head Office	Manager
31	Taajul Arifin	Audit Teknologi Informasi	Information Technology Audit	Kantor Pusat/ Head Office	Manager
32	Deni Fitriaman	Audit Teknologi Informasi	Information Technology Audit	Kantor Pusat/ Head Office	Officer
33	Moch Aidil Fitri	Audit Teknologi Informasi	Information Technology Audit	Kantor Pusat/ Head Office	Staff
34	Andy Syahriar	Audit Teknologi Informasi	Information Technology Audit	Kantor Pusat/ Head Office	Staff
35	Indra Permana	Audit Internal Terintegrasi	Integrated Internal Audit	Kantor Pusat/ Head Office	Group Head
36	Gerry Suryadilaga	Audit Internal Terintegrasi	Integrated Internal Audit	Kantor Pusat/ Head Office	Manager
37	Kushardiman	Audit Internal Terintegrasi	Integrated Internal Audit	Kantor Pusat/ Head Office	Officer
38	Reyhan Caesaria Paramedisa	Audit Internal Terintegrasi	Integrated Internal Audit	Kantor Pusat/ Head Office	Staff
39	Simanjuntak Ronald Colin	Audit Internal Terintegrasi	Integrated Internal Audit	Kantor Pusat/ Head Office	Staff

No.	Nama Name	Grup	Group	Penempatan Placement	Jabatan Position
40	Asep Dikdik Sudiantara	Audit Investigasi	Investigative Audit	Kantor Pusat/ Head Office	Group Head
41	Ageng Kadharman	Audit Investigasi	Investigative Audit	Kantor Pusat/ Head Office	Manager
42	Santy	Audit Investigasi	Investigative Audit	Kantor Pusat/ Head Office	Officer
43	Rizky Eka Purnama Putra	Audit Investigasi	Investigative Audit	Kantor Pusat/ Head Office	Staff
44	Ilham Nugraha Pratama	Audit Investigasi	Investigative Audit	Kantor Pusat/ Head Office	Staff
45	Rina Marina	Audit Investigasi	Investigative Audit	Kantor Pusat/ Head Office	Staff
46	Denny Novendrik	Audit Investigasi	Investigative Audit	Kantor Pusat/ Head Office	Staff

Program Peningkatan Kompetensi Satuan Kerja Audit Internal

Kualitas auditor merupakan salah satu faktor penting dalam pelaksanaan audit internal. Atas hal tersebut, SKAI melakukan pengembangan kemampuan, kompetensi, pengetahuan dan profesionalisme dengan mengikutsertakan auditor pada pelatihan, workshop, sertifikasi auditor berskala nasional maupun internasional sesuai dengan kebutuhan yang disesuaikan dengan kegiatan pemeriksaan serta pengajuannya dikoordinasikan dengan **bjb** University. Adapun rincian pelaksanaan program pendidikan dan pelatihan yaitu sebagai berikut:

Internal Audit Work Unit Competence Improvement Program

Auditor quality is an important factor in implementing internal audits. Due to this, SKAI develops abilities, competencies, knowledge and professionalism by involving auditors in training workshops, national and international scale auditor certification according to needs that are tailored to audit activities and submissions are coordinated with **bjb** University. The details of the implementation of the education and training program are as follows:

Pendidikan & Pelatihan SKAI Tahun 2025 SKAI Education & Training 2025		
Periode Peroid	***Public/ Internal Training*** Public/ Internal Training	**Sertifikasi** Certification
Triwulan 1 Quarter 1	1. Pembelajaran Go Spirit 2. *Refreshment* Sertifikasi Manajemen Risiko Jenjang 5 3. *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7 4. Resertifikasi *Certified Anti Fraud Manager* (CAFM) 5. SKKNI Modul Sekretaris & Umum 6. Pemahaman Gratifikasi E-learning KPK 2025 7. **bjb***Flash Awareness* Program PDP, *IT Security & Digital Culture* 8. **bjb***Flash* Kepo Penguatan SOP AF bagi pegawai Kantor Pusat. 9. **bjb***Flash Refreshment* Penerapan APU PPT & PPPSPM 2025 1. Go Spirit Learning Program 2. Risk Management Certification Refresher Level 5 3. Risk Management Certification Refresher Level 7 4. Recertification of Certified Anti Fraud Manager (CAFM) 5. SKKNI Module for Secretary & General Affairs 6. Understanding Gratification – KPK E-learning 2025 7. **bjb**Flash Awareness Program on PDP, IT Security & Digital Culture 8. **bjb**Flash "Kepo" Strengthening SOP AF for Head Office Employees 9. **bjb**Flash Refresher on the Implementation of APU PPT & PPPSPM 2025	-

Pendidikan & Pelatihan SKAI Tahun 2025 SKAI Education & Training 2025		
Periode Peroid	***Public/ Internal Training*** Public/ Internal Training	**Sertifikasi** Certification
Triwulan 2 Quarter 2	1. Awareness ISO 2000 dan 27001 2. Penugasan Kegiatan Pembelajaran *Advanced Artifical Intellegence Frameworks for Holistic Risk Mitigation (Public Training - Hybrid)* 3. Pembelajaran *Business Continuity Management System* (BCMS) Kantor Pusat Tahun 2025 4. Penugasan Peserta Pembelajaran *Awareness* & Audit Internal ISO 5. Penugasan kembali kegiatan pembelajaran IT *Security Awareness* dan Digital Culture 6. Penugasan Peserta Kegiatan *Workshop Implementasi Control Over Financial Reporting* (ICoFR) 1. Awareness on ISO 20000 and ISO 27001 2. Assignment to the Learning Program on Advanced Artificial Intelligence Frameworks for Holistic Risk Mitigation (Public Training – Hybrid) 3. Learning Program on Business Continuity Management System (BCMS) for Head Office in 2025 4. Assignment of Participants to the Awareness and Internal Audit ISO Learning Program 5. Reassignment to the IT Security Awareness and Digital Culture Learning Program 6. Assignment of Participants to the Workshop on Implementation of Internal Control over Financial Reporting (ICoFR)	1. *Certified Practicioner of Internal Audit* 2. *Penugasan Kegiatan Pembelajaran Sertifikasi Indonesia Internal Audit Practitioners (IIAP)* 3. Penugasan Kegiatan Pembelajaran CQ dan IRCA Certified ISO/IEC27001:2022 Lead Auditor 1. Certified Practicioner of Internal Audit 2. Assignment to the Learning Program for Indonesia Internal Audit Practitioners (IIAP) Certification 3. Assignment to the Learning Program for CQ and IRCA Certified ISO/IEC 27001:2022 Lead Auditor
Triwulan 3 Quarter 3	1. Konferensi Audit Internal 2025 2. Pembelajaran Tanggap Darurat Bencana 3. Pembelajaran Refreshment Penerapan Program APU-PPT & PPPSPM 4. IIA *General Membership Meeting* 2025 5. *Risk & Governance Summit* 2025 6. Webinar OJK: Mewujudkan Hari Tua yang Sejahtera, Strategi Peningkatan Kepesertaan Dana Pensiun di Sektor Informal 7. ISO 37001:2025 Sistem Manajemen Anti Penyuapan (SMAP) Awareness 8. ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK) Awareness 1. *Internal Audit Conference 2025* 2. *Disaster Emergency Response Training* 3. *Refresher Training on the Implementation of APU-PPT & PPPSPM Program* 4. *IIA General Membership Meeting 2025* 5. *Risk & Governance Summit 2025* 6. *OJK Webinar: Achieving Prosperous Retirement, Strategies to Increase Pension Fund Participation in the Informal Sector* 7. *ISO 37001:2025 Anti-Bribery Management System (ABMS) Awareness* 8. *ISO 37301:2021 Compliance Management System (CMS) Awareness*	1. *Certified Threat Intelligence Analyst (CTIA)* 2. Re-sertifikasi CPIA 1. Certified Threat Intelligence Analyst (CTIA) 2. CPIA Recertification
Triwulan 4 Quarter 4	1. Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) 2. *Risk Appetite dan Risk Culture*: Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan 3. *Enhacement Change Agent* 2025 4. Peran Digital Forensik dalam Kejahatan Keuangan 5. Tata Kelola Layanan Pengaduan & Komunikasi Efektif dengan Konsumen 6. Workshop *Quality Assurance* 7. *Digital Maturity, Artificial Intelligence, Cybersecurity and Cyber Resillience: A Governance Essential Strategy* 8. Refreshment/ Pemeliharaan Sertifikasi Manajemen Risiko (SMR) Tahunan 1. Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (ABMS), and Compliance Management System (CMS) 2. Risk Appetite and Risk Culture: Key Pillars in Strengthening Risk Management in the Financial Sector 3. Change Agent Enhancement Program 2025 4. The Role of Digital Forensics in Financial Crime 5. Governance of Complaint Handling Services and Effective Communication with Consumers 6. Quality Assurance Workshop 7. Digital Maturity, Artificial Intelligence, Cybersecurity and Cyber Resilience: An Essential Governance Strategy 8. Annual Refresher/Maintenance of Risk Management Certification (SMR)	-

Sertifikasi Profesi Personil Satuan Kerja Audit Internal

Professional Certification of Internal Audit Work Unit Personnel

No.	Sertifikasi Certification	Deskripsi	Deskripsi	∑ 2023	∑ 2024	∑ 2025
1	BSMR 1	Badan Sertifikasi Manajemen Risiko	Risk Management Certification Agency	11	6	6
2	BSMR 2	Badan Sertifikasi Manajemen Risiko	Risk Management Certification Agency	12	5	5
3	BSMR 3	Badan Sertifikasi Manajemen Risiko	Risk Management Certification Agency	9	2	2
4	BSMR 4	Badan Sertifikasi Manajemen Risiko	Risk Management Certification Agency	-	-	-
5	BSMR 5	Badan Sertifikasi Manajemen Risiko	Risk Management Certification Agency	1	-	-
6	CA	*Chartered Accountant*	Chartered Accountant	1	-	-
7	CAFM	*Certified Anti Fraud Manager*	Certified Anti Fraud Manager	3	2	2
8	CBIA	*Certified Bank Internal Auditor*	Certified Bank Internal Auditor	4	3	3
9	CCNA	*Cisco Certified Network Associate*	Cisco Certified Network Associate	1	1	1
10	CDCP	*Certified Data Centre Professional*	Certified Data Centre Professional	1	1	1
11	CEH	*Certified Ethical Hacker*	Certified Ethical Hacker	3	2	2
12	CFRA	*Certified Forensic Auditor*	Certified Forensic Auditor	1	1	1
13	CHFI	*Computer Hacking Forensic Investigator*	Computer Hacking Forensic Investigator	3	3	3
14	CIA	*Certified Internal Auditor*	Certified Internal Auditor	1	1	1
15	CIH	*Certified Incident Handler*	Certified Incident Handler	-	2	2
16	CISA	*Certified Information System Auditor*	Certified Information System Auditor	1	1	
17	CISSP	*Certified Information Systems Security Professional*	Certified Information Systems Security Professional	1	2	2
18	CITPE	*IT Procurement*	IT Procurement	6	6	6
19	COBIT5	*Control Objectives for Information Technologies*	Control Objectives for Information Technologies	7	7	7
20	CPIA	*Certified Practitioner of Internal Audit*	Certified Practitioner of Internal Audit	12	15	15
21	CRMA	*Certification in Risk Management Assurance*	Certification in Risk Management Assurance	1	1	1
22	CRP	*Certified Risk Professional*	Certified Risk Professional	1	1	1
23	CTIA	*Certified Threat Intelligence Analyst*	Certified Threat Intelligence Analyst	-	-	4
24	CQI & IRCA Certified ISO/IEC27001:2022 Lead Auditor	*Chartered Quality Institute (CQI) & International Register of Certificated Auditors (IRCA) - Lead Auditor ISMS*	Chartered Quality Institute (CQI) & International Register of Certificated Auditors (IRCA) - Lead Auditor ISMS	-	-	1
25	EDRP	*EC-Council Disaster Recovery Professional v3*	EC-Council Disaster Recovery Professional v3	6	6	6
26	ERMCP	*Enterprise Risk Management Certified Professional*	Enterprise Risk Management Certified Professional	1	1	1
27	IIAP	Indonesia Internal Audit Practitioner	Indonesia Internal Audit Practitioner	3	2	2
28	Integritas KPK	Integritas KPK	KPK Integrity	1	1	1
29	ISO 20000	IT Management	IT Management	1	1	1
30	ISO 27001	Sistem Manajemen Keamana Informasi	Information Security Management System	-	1	1
31	ISO 27001	Sistem Manajemen Keamanan Informasi	Information Security Management System	1	1	1
32	ISO 37001	*Anti Bribery Management System*	Anti Bribery Management System	6	9	9
33	ISO 37301	*Compliance Management System*	Compliance Management System	5	4	4

No.	Sertifikasi Certification	Deskripsi	Deskripsi	∑ 2023	∑ 2024	∑ 2025
34	ITIL v3	*Information Technology Infrastructure Library*	Information Technology Infrastructure Library	7	7	7
35	Kepatuhan	Kepatuhan	Compliance	1	1	1
36	NCT	*National Certified Trainer*	National Certified Trainer	1	1	1
37	PRINCE2	*Projects IN Controlled Environments*	Projects IN Controlled Environments	8	7	7
38	QIA	*Qualified Internal Auditor*	Qualified Internal Auditor	8	6	6
39	SMR Jenjang 4	Sertifikasi Manajemen Risiko	Risk Management Certification	-	22	22
40	SMR Jenjang 5	Sertifikasi Manajemen Risiko	Risk Management Certification	-	10	17
41	SMR Jenjang 7	Sertifikasi Manajemen Risiko	Risk Management Certification	-	1	1
42	WPPE	Wakil Perantara Pedagang Efek	Securities Broker Representative	2	2	2
		Jumlah	**Total**	**128**	**144**	**157**

Kode Etik Auditor

Jajaran SKAI harus menjunjung kode etik sebagai berikut:

1. Integritas
   a. Melaksanakan setiap tugasnya dengan jujur, hati-hati, tekun dan tanggung jawab.
   b. Mematuhi hukum dan melakukan pengungkapan sesuai ketentuan perundangan, hukum dan profesinya.
   c. Tidak menjadi bagian dari aktivitas illegal apapun atau terlibat dalam aktivitas yang dapat mendiskreditkan dan merugikan kredibilitas Bank dan profesinya.
   d. Menghormati dan mendukung tujuan Bank yang sah dan etis.
2. Objektivitas
   a. Tidak terlibat dalam aktivitas yang dapat menimbulkan konflik kepentingan terhadap tugas auditnya.
   b. Tidak menerima suap dan/atau keuntungan apapun, baik finansial maupun non finansial, yang dapat berdampak atau mempengaruhi penilaian profesionalnya dalam tugas auditnya.
   c. Menyusun laporan hasil audit berdasarkan fakta yang sebenarnya.
3. Kerahasiaan
   a. Selalu berhati-hati dalam menggunakan dan melindungi informasi yang didapatkan dari tugas auditnya.
   b. Tidak menggunakan informasi untuk kepentingan pribadi atau hal yang bertentangan dengan ketentuan perundangan dan etika bisnis Bank.
4. Kompetensi
   a. Melakukan penugasan audit hanya bila telah memiliki pengetahuan keahlian dan pengalaman yang diperlukan dalam tugas auditnya.
   b. Melaksanakan penugasan audit sesuai dengan kebijakan dan pedoman audit internal, serta standar audit yang berlaku.
   c. Secara terus menerus meningkatkan kompetensi pribadinya untuk meningkatkan efektivitas dan kualitas hasil auditnya.

Auditor's Code of Conduct

The SKAI lineup must uphold the code of ethics as follow:

1. Integrity
   a. Perform each task honestly, carefully, diligently and responsibly.
   b. Comply with the law and conduct disclosures in accordance with the laws, law and profession.
   c. Not be part of any illegal activity or engage in activities that can discredit and harm the Bank's credibility and profession.
   d. Respecting and supporting the legitimate and ethical objectives of the Bank.
2. Objectivity
   a. Do not engage in activities that may pose a conflict of interest to its audit duties.
   b. Not accepting any gift, whether financial or nonfinancial, that affects or may affect judgment in its audit duties.
   c. Compile the audit report based on actual facts.
3. Confidentiality
   a. Always be cautious about using and protecting the information it gets from its audit tasks.
   b. Not use the information for personal interests or anything contrary to the Bank's legal and business ethics provisions.
4. Competency
   a. Perform audit assignments only when already having knowledge of skills and experience required in the audit task.
   b. Implement audit assignments in accordance with internal audit policies and guidelines, as well as applicable audit standards.
   c. Continuously increase its personal competence to improve the effectiveness and quality of its audit results.

Laporan Singkat Pelaksanaan Kegiatan Satuan Kerja Audit Internal Tahun 2025

RENCANA KERJA SATUAN KERJA AUDIT INTERNAL TAHUN 2025

1. Rencana Pemeriksaan
   Satuan Kerja Audit Internal menyusun perencanaan sebagai dasar dalam melaksanakan seluruh aktivitas pada tahun berjalan. Rencana pemeriksaan terhadap Kantor Cabang, Kantor Pusat, Aktivitas Teknologi Informasi dan Konglomerasi Keuangan serta Proses Bisnis pada tahun 2025 berdasarkan hasil perhitungan risiko makro, *judgement* auditor, arahan dari Dewan Komisaris dan Direksi serta Pemeriksa Eksternal yaitu sebagai berikut:
   a. *General audit* terhadap unit kerja pada Kantor Pusat, Kantor Wilayah dan Jaringan Kantor Cabang.
   b. Pemeriksaan Teknologi Informasi dilakukan pada 5 (lima) sistem dari *regulator* dan 1 (satu) *compliance audit* dari badan sertifikasi internasional.
   c. Pemeriksaan Audit Internal Terintegrasi dilakukan pada aktivitas monitoring awal dan tengah tahun terhadap pelaksanaan audit internal di seluruh perusahan anak dan terelasi serta *full scope audit* terhadap 4 (empat) LJK dalam konglomerasi keuangan.
   d. Melakukan pemeriksaan terhadap indikasi *fraud* yang dapat merugikan bank **bjb** dan *stakeholder*.
2. Program Kerja Lainnya
   a. Pada tahun 2025, SKAI semakin memaksimalkan fungsionalitas *software data analysis* berupa *Dashboard* SKAI untuk mendukung pemeriksaan yang dilakukan.
   b. Pendampingan Pemeriksaan Eksternal
      SKAI memiliki tugas untuk melakukan pendampingan pemeriksaan yang dilakukan oleh Auditor Eksternal. Pendampingan tersebut dalam ruang lingkup penyediaan data pemeriksaan yang dibutuhkan oleh auditor eksternal.
   c. Pengembangan Auditor
      Kualitas auditor merupakan salah satu faktor penting dalam pelaksanaan audit internal. Atas hal tersebut, SKAI melakukan pengembangan kemampuan, kompetensi, pengetahuan dan profesionalisme dengan mengikutsertakan auditor pada pelatihan, *workshop*, sertifikasi auditor berskala nasional maupun internasional sesuai dengan kebutuhan yang disesuaikan dengan kegiatan pemeriksaan serta pengajuannya dikordinasikan dengan **bjb** *University*.
   d. Penyediaan Fasilitas Penunjang Kegiatan SKAI
      Salah satu program SKAI dalam rangka mendukung aktivitas audit baik pemeriksaan dan kegiatan SKAI lainnya adalah dengan melakukan pemenuhan terhadap fasilitas penunjang diantaranya seperti Laptop, *Printer Portable* dan perangkat lainnya.

Brief Report on The Implementation of Internal Audit Work Unit Activities in 2025

INTERNAL AUDIT WORK UNIT WORK PLAN FOR 2025

1. Audit Plan
   The Internal Audit Work Unit prepared planning as a basis for implementing all activities in the current year. The audit plan for Branch Offices, Head Offices, Information Technology Activities and Financial Conglomerates and Business Processes in 2025 was based on the results of macro risk calculations, auditor judgment, direction from the Board of Commissioners and Directors and External Auditors, as follows:
   a. General audit for work units at the Head Office, Regional Office and Branch Office Network
   b. The Information Technology Audit was conducted on 5 (five) systems from the regulators and 1 (one) compliance audit from an international certification body.
   c. The Integrated Internal Audit Inspection was conducted at the beginning and mid-year monitoring activities of the implementation of internal audit in all subsidiaries and related companies, as well as a full scope audit of 4 (four) LJK in the financial conglomerate.
   d. Conducting examinations of fraud indications that may harm bank **bjb** and stakeholders.
2. Other Work Programs
   a. In 2025, SKAI further optimized the functionality of data analysis software in the form of the SKAI Dashboard to support audit activities conducted.
   b. External Audit Assistance
      SKAI has the task of assisting the audit carried out by External Auditors. The assistance is within the scope of providing audit data needed by external auditors.
   c. Auditor Development
      The quality of auditors is one of the key factors in the implementation of internal audit. In this regard, SKAI enhances capabilities, competencies, knowledge, and professionalism by involving auditors in training programs, workshops, and auditor certifications at both national and international levels, in accordance with operational needs and aligned with audit activities, with submissions coordinated through **bjb** University.
   4. Provision of Supporting Facilities for SKAI Activities
      One of SKAI's programs to support audit activities, including examinations and other SKAI functions, is the provision of supporting facilities such as laptops, portable printers, and other equipment.

METODE AUDIT

SKAI memiliki standar penyelenggaraan audit yang diatur di dalam Kebijakan Nomor 0621/SK/DIR-AI/2019 tanggal 29 Mei 2019 tentang Kebijakan Audit Internal. Penyelenggaraan aktivitas audit diawali dengan pembuatan rencana kerja audit tahunan (*audit plan*) yang disusun menggunakan pendekatan berbasis risiko. *Audit universe* ditinjau berdasarkan berbagai sudut pandang, baik unit kerja (entitas bisnis), proses bisnis. Pemilihan prioritas objek audit dilakukan berdasarkan profil risikonya (*risk based internal audit*).

Setiap penugasan audit individual dimulai dengan analisa mendalam pada fase persiapan (*preliminary survey*) sehingga pelaksanaan audit di lapangan dapat berjalan dengan tepat sasaran. Berbagai metode telah digunakan dalam penugasan audit, yaitu teknik pengambilan *sampling*, teknik wawancara, kriteria penyusunan audit *evidence* dan dituangkan secara terstandarisasi dalam kertas kerja audit. Untuk mendukung proses analisa, para auditor dibekali dengan standar perangkat alat kerja yang memadai dan mutakhir.

PELAKSANAAN AUDIT INTERNAL TAHUN 2025

a. Pemeriksaan
   Penetapan pemeriksaan terhadap Kantor Cabang, Kantor Wilayah, Kantor Pusat, Teknologi Informasi dan Konglomerasi Keuangan berdasarkan hasil perhitungan *audit rating* terhadap *audit universe* dan *judgement management*. Satuan Kerja Audit Internal (SKAI) setiap tahun menyusun Rencana Kerja dan Anggaran Tahunan sebagai panduan dalam melaksanakan kegiatan pemeriksaan tahunan secara efektif.

   Pada tahun 2025, SKAI telah melaksanakan audit pada Realisasi pelaksanaan Kantor Cabang, Kantor Wilayah, Kantor Pusat, Sistem Aplikasi Teknologi Informasi dan Konglomerasi Keuangan sebagaimana rencana kerja serta audit tematik dan *compliance review* ISO. Adapun jumlah rencana dan realisasi pemeriksaan oleh SKAI di Tahun 2025 sebagai berikut:

AUDIT METHOD

SKAI has established audit implementation standards as set out in Policy No. 0621/SK/DIR-AI/2019 dated May 29, 2019 concerning Internal Audit Policy. The implementation of audit activities begins with the preparation of an annual audit plan, which is developed using a risk-based approach. The audit universe is reviewed from various perspectives, including work units (business entities) and business processes. The prioritization of audit objects is determined based on their risk profile (risk-based internal audit).

Each individual audit engagement begins with an in-depth analysis during the preparation phase (preliminary survey), ensuring that the execution of field audits is properly targeted. Various methods are applied in audit assignments, including sampling techniques, interview techniques, and criteria for the preparation of audit evidence, all of which are documented in a standardized manner within audit working papers. To support the analysis process, auditors are equipped with adequate and up-to-date standard tools and working equipment.

INTERNAL AUDIT IMPLEMENTATION IN 2025

a. Audit
   The determination of audit assignments for Branch Offices, Regional Offices, Head Office, Information Technology, and Financial Conglomerates is based on the results of audit rating calculations on the audit universe and management judgment. The Internal Audit Work Unit (SKAI) annually prepares the Annual Work Plan and Budget as a guideline for effectively conducting audit activities.

   In 2025, SKAI conducted audits covering the implementation of Branch Offices, Regional Offices, Head Office, Information Technology application systems, and Financial Conglomerates in accordance with the work plan, as well as thematic audits and ISO compliance reviews. The following presents the number of planned and realized audits conducted by SKAI in 2025:

Tabel Rencana dan Realisasi Pemeriksaan SKAI Tahun 2025
Table of SKAI Inspection Plan and Realization in 2025

Jenis Pemeriksaan Type of Audit	Rencana Plan	Realisasi Realization
Audit Umum Kantor Pusat / General Audit of Head Office	5	5
Audit Umum Kantor Wilayah / General Audit of Regional Office	5	5
Audit Umum Kantor Cabang / General Audit of Branch Office	25	25
Audit Teknologi Informasi / Information Technology Audit	6	24
Audit Internal Terintegrasi / Integrated Internal Audit	11	11
Audit Investigasi / Investigation Audit	-	25

b. Non Pemeriksaan
   1. Pengembangan *Data Analytic* yaitu **bjb**Podcast.
   2. Sosialisasi *Refreshment* Fungsi SKAI.
   3. Pendampingan Pemeriksaan oleh Pihak Eksternal.
   4. Pengembangan Kualitas Auditor melalui program sertifikasi nasional dan internasional.

RAPAT SATUAN KERJA AUDIT INTERNAL DENGAN DIREKSI, DEWAN KOMISARIS, DAN/ATAU KOMITE AUDIT

Kebijakan yang mengatur rapat SKAI tercantum dalam Piagam Audit Internal bank **bjb** (Internal Audit Charter) artikel 310-Wewenang, Nomor 3 yaitu SKAI mempunyai wewenang mengadakan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris, dan/atau Komite Audit.

- Frekuensi Rapat dengan Direksi
  Pertemuan dengan Direksi secara umum dilakukan sesuai dengan kebutuhan organisasi, setidaknya dalam sebulan biasanya dapat dilakukan pertemuan antara SKAI dengan Direksi yang secara umum membahas hal-hal yang sifatnya strategis, diantaranya seperti koordinasi hasil pemeriksaan audit ekstern, kinerja keuangan bank **bjb**, *bank project quality improvement*, pembahasan RBB dan *Corporate Plan* bank **bjb**, pembahasan pengkinian prosedur intern Bank dan rapat-rapat lainnya yang membutuhkan peran SKAI sebagai mitra dalam perkembangan bisnis perbankan.
- Frekuensi Rapat dengan Dewan Komisaris/Komite Audit

  Pertemuan berkala setidaknya 1 (satu) kali dalam setiap triwulan, membahas Laporan Kegiatan SKAI selama 1 (selama) triwulan, diantaranya membahas hasil pemeriksaan, pemantauan komitmen tindak lanjut perbaikan hasil temuan audit, program pendidikan/ sertifikasi, penyusunan dan/atau pelaksanaan program kerja/anggaran SKAI dan lainnya. Selain pertemuan berkala tersebut, dimungkinkan pertemuan secara insidentil.

  Adapun pelaksanaan rapat bersama Komite Audit adalah sebagai berikut.

b. Non-Audit
   1. Internal Audit Information System Development, such as **bjb**Podcast.
   2. Socialization of SKAI Function Refreshment.
   3. Audit Assistance by External Parties.
   4. Auditor Quality Development through national and international certification programs.

INTERNAL AUDIT WORK UNIT MEETINGS WITH DIRECTORS, BOARD OF COMMISSIONERS, AND/OR AUDIT COMMITTEE

The policies governing SKAI meetings are stated in bank **bjb** Internal Audit Charter article 310-Authority, Number 3, specifying that SKAI has the authority to hold periodic and incidental meetings with the Directors, Board of Commissioners, and/or Audit Committee.

- Frequency of Meetings with the Directors
  Meetings with the Directors are generally carried out in accordance with organizational needs; at least in a month, a meeting can usually be held between SKAI and the Directors, which generally discusses strategic matters, such as coordination of external audit examination results, bank **bjb** financial performance, bank project quality improvement, discussion of the Bank Business Plan (RBB) and bank **bjb** Corporate Plan, discussion of updating the Bank's internal procedures, and other meetings that require SKAI's role as a partner in banking business development.
- Frequency of Meetings with the Board of Commissioners/ Audit Committee
  Periodic meetings take place at least once a quarter, discussing the SKAI Activity Report for 1 (one) quarter, including discussing the audit results, monitoring the commitment to following up the correction of audit findings, education/ certification programs, preparation and/or implementation of the SKAI work program/ budget, and others. In addition to these regular meetings, it is possible to meet incidentally.

The meetings with the Audit Committee were as follows.

No.	Tanggal Date	Agenda	Agendas
1.	27 Februari 2025 February 27, 2025	Pembahasan Evaluasi Hasil Audit Internal oleh Satuan Kerja Audit Internal (SKAI) Periode Triwulan IV Tahun 2024	Discussion on the Evaluation of Internal Audit Results by the Internal Audit Work Unit (SKAI) for the Fourth Quarter of 2024
2.	29 April 2025 April 29, 2025	Pembahasan Hasil Evaluasi Pelaksanaan AUdit oleh Satuan Kerja AUdit Internal (SKAI) Periode Triwulan I Tahun 2025	Discussion on the Evaluation of Audit Implementation Results by the Internal Audit Work Unit (SKAI) for the First Quarter of 2025
3.	10 September 2025 September 10, 2025	Pembahasan Evaluasi Hasil Audit oleh Satuan Kerja Audit Internal (SKAI) Periode TW II Tahun 2025.	Discussion on the Evaluation of Audit Results by the Internal Audit Work Unit (SKAI) for the Second Quarter of 2025
4.	29 Oktober 2025 October 29, 2025	Pembahasan Evaluasi Hasil Audit oleh Satuan Kerja Audit Internal (SKAI) Periode Triwulan III Tahun 2025.	Discussion on the Evaluation of Audit Results by the Internal Audit Work Unit (SKAI) for the Third Quarter of 2025

STRATEGI KERJA DI TAHUN 2025

1. Bersikap *resilience, agile* dan *adaptive* atas perkembangan di industry Keuangan dengan tetap menjaga profesionalitas dalam memberikan add value bagi *stakeholder.*
2. Mendukung *Sustainability Finance* melalui bekerja efektif dan efisen dalam menjalankan proses audit internal serta berperan aktif dalam resiliensi menghadapi tantangan siber dan peningkatan keamanan data nasabah dan perusahaan.
3. Meningkatkan peran sebagai katalisator melalui sinergitas fungsi audit internal di Entitas Utama dan LJK Anggota Konglomerasi Keuangan untuk terciptanya konglomerasi Keuangan yang sehat dan berkelanjutan.

WORK STRATEGY IN 2025

1. Being resilient, agile, and adaptive to developments in the financial industry while maintaining professionalism in delivering added value to stakeholders.
2. Supporting sustainable finance through effective and efficient execution of internal audit processes, as well as active contribution to resilience in addressing cyber challenges and enhancing the security of customer and corporate data.
3. Strengthening the role as a catalyst through synergy of internal audit functions within the Main Entity and Financial Services Institutions (LJK) within the Financial Conglomerate, ensuring the establishment of a sound and sustainable financial conglomerate.

Temuan dan Tindak Lanjut Hasil Audit

Temuan Audit Internal periode tahun 2020 sampai dengan tahun 2025 sebagai berikut:

Findings and Follow-Up on Audit Results

The audit findings for the period of 2020 until 2025 were as follows:

No	Tahun Pemeriksaan Year of Inspection	Jumlah Temuan Audit Berdasarkan Satuan Kerja Auditee Number of Audit Findings Based on Auditee Work Unit				
		Kantor Pusat Head Office	Kantor Wilayah Regional Office	Kantor Cabang Branch office	Teknologi Informasi Information Technology	Audit Terintegrasi Integrated Audit
1	2021	44	-	119	29	32
2	2022	15	-	128	165	50
3	2023	22	26	124	223	58
4	2024	24	18	119	157	72
5	2025	16	13	106	313	61

Hasil Pemeriksaan Otoritas Jasa Keuangan Pemeriksaan Umum

Results of the Financial Services Authority General Examination

No	Tahun Pemeriksaan Examination Year	Jumlah Komitmen Commitment Amount	
		Kantor Pusat Head Office	Kantor Cabang Branch office
1	2020	46	-
2	2021	34	-
3	2022	64	70
4	2023	68	70
5	2024	111	69
6	2025	156	253

Hasil Pemeriksaan Otoritas Jasa Keuangan Konglomerasi Keuangan

Results of the Financial Services Authority Audit of Financial Conglomerates

No	Tahun Pemeriksaan Examination Year	Jumlah Temuan Commitment Amount	
		Kantor Pusat Head Office	Kantor Cabang Branch office
1	2020	-	-
2	2021	-	-
3	2022	-	-
4	2023	-	-
5	2024	39	-
6	2025	Nihil / Nil	Nihil / Nil

Hasil Pemeriksaan Bank Indonesia

Bank Indonesia Audit Results

No	Tahun Pemeriksaan Examination Year	Jumlah Temuan Commitment Amount		
		Pemeriksaan Tematik RPIM, PLJP dan Likuditas Thematic Examination of RPIM, PJLP and Liquidity	Pemeriksaan Sistem Pembayaran Payment System Check	Pemeriksaan LBUT LBUT Examination
1	2020	-	-	-
2	2021	-	43	-
3	2022	-	-	-
4	2023	-	133	41
5	2024	44	-	-
6	2025	Nihil / Nil	37	Nihil / Nil

Divisi Manajemen Risiko Kredit Pasar & Terintegrasi

Credit, Market, and Integrated Risk Management Division

Struktur Organisasi Divisi Manajemen Risiko Kredit Pasar & Terintegrasi

Organizational Structure of Credit, Market, and Integrated Risk Management Division



Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi terdiri dari 1 (satu) orang Pemimpin Divisi, 3 (tiga) orang Pemimpin Grup. Dalam menjalankan aktivitasnya, masing-masing grup dibantu oleh Manager, Officer dan Staff yang ditunjuk

Tugas dan Tanggung Jawab Divisi Manajemen Risiko Kredit Pasar & Terintegrasi

Tugas dan tanggung jawab Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi adalah sebagai berikut:

1. Bertanggung jawab terhadap pengelolaan rencana dan strategi manajemen risiko kredit, pasar dan terintegrasi terhadap aspek dan unsur yang melekat pada organisasi bank. Kebijakan dan kerangka manajemen risiko sesuai dengan tugas dan tanggung jawab, menjadi unit pendukung strategis dalam organisasi terkait manajemen risiko kredit, pasar dan terintegrasi serta pengembangan penerapan budaya risiko pada seluruh kegiatan usaha bank pada setiap jenjang organisasi.
2. Pemantauan pelaksanaan strategi Manajemen Risiko yang telah disetujui oleh Direksi.
3. Pemantauan posisi risiko secara keseluruhan (*composite*), per jenis risiko, dan per jenis aktivitas fungsional serta melakukan *stress testing*.
4. Kaji ulang secara berkala terhadap proses Manajemen Risiko.
5. Evaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan internal (internal model).
6. Memberikan rekomendasi kepada Satuan Kerja Operasional (*risk-taking unit*) dan/atau kepada Komite Manajemen Risiko, sesuai kewenangan yang dimiliki.
7. Menyusun dan menyampaikan laporan profil risiko kepada Direktur Utama atau Direktur yang ditugaskan secara khusus dan Komite Manajemen Risiko secara berkala.

Credit, Market, and Integrated Risk Management Division consists of 1 (one) Division leader and 3 (three) group leader persons. In carrying out its activities, each group is assisted by Manager, Officer and appointed Staff.

Duties and Responsibilities of The Credit, Market, and Integrated Risk Management Division

The duties and responsibilities of the Credit, Market, and Integrated Risk Management Division are as follow:

1. Responsible for the management of credit, market, and integrated risk management plans and strategies for aspects and elements is in line with the bank organization. Risk management policies and frameworks in accordance with duties and responsibilities become a strategic supporting unit in the organization related to credit, market, and integrated risk management and developing the application of risk culture in all bank business activities at every level of the organization.
2. Monitoring the implementation of risk management strategy approved by the Directors.
3. Monitoring overall risk position (composite), per risk type, and per type of functional activity and stress testing.
4. Periodic review of the risk management process.
5. Evaluation of the model accuracy and validity of the data used to measure risk for the Bank using the model for internal purposes (internal mode).
6. Provide recommendations to operational units (risk-taking units) and/or to the Risk Management Committee, in accordance with the authority owned.
7. Compile and submit a risk profile report to the President Director or a specially assigned director and the Risk Management Committee periodically.

Profil Kepala Divisi Manajemen Risiko Kredit Pasar & Terintegrasi

Head of Credit, Market, and Integrated Risk Management Division Profile



Yogy Yatno

Kepala Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi
Head of Credit, Market and Integrated Risk Management Division

Umur/Age
46 Tahun per Desember 2025 / 46 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

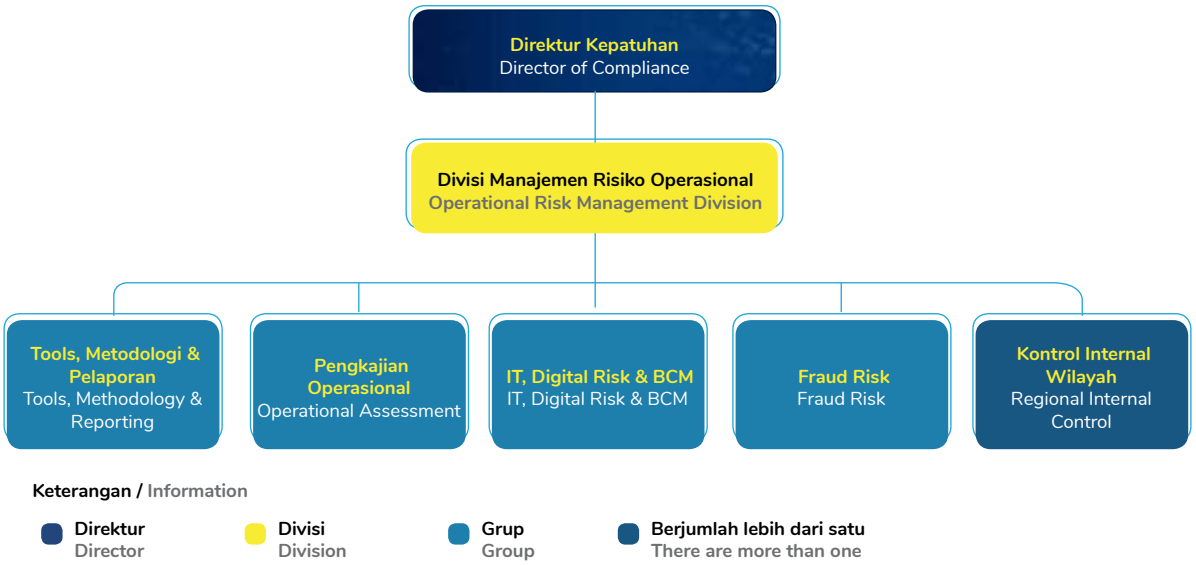
Riwayat Pendidikan	Educational Background
• Sarjana Ekonomi, STIE YPKP (2001) • Magister Manajemen, UNPAD (2010)	• Bachelor of Economics, STIE YPKP (2001) • Master of Management, UNPAD (2010)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Level 5 (jenjang 7)	Risk Management Certification Level 5 (Level 7)
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 2002 dengan riwayat jabatan sebagai berikut: • Pemimpin Divisi Manajemen Risiko Operasional (2023 - 2025). • Pemimpin Divisi Kebijakan & Prosedur (2022 - 2023). • Pemimpin Divisi Jaringan & Layanan (2021 - 2022). • CEO Regional 1 (2020 - 2021).	Joined bank **bjb** since 2002 with the following work experience: • Head of Operational Risk Management Division (2023 - 2025). • Head of Policy & Procedure Division (2022 - 2023). • Head of Network & Services Division (2021 - 2022). • CEO of Regional 1 (2020 - 2021).
Riwayat Penunjukan	**Appointment History**
Menjabat sebagai Pemimpin Divisi Manajemen Risiko Kredit Pasar & Terintegrasi berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025.	Appointed as Head of Credit, Market & Integrated Risk Management Division based on Board of Directors Decree No. 0362/SK/DIR-HCA/2025.

Divisi Manajemen Risiko Operasional

Struktur Organisasi Divisi Manajemen Risiko Operasional

Operational Risk Management Division

Operational Risk Management Division Organizational Structure



Divisi Manajemen Risiko Operasional terdiri dari 1 (satu) orang Pemimpin Divisi, 4 (empat) orang Pemimpin Grup dan Kontrol Internal Wilayah. Dalam menjalankan aktivitasnya, masing-masing grup dibantu oleh Manager, Officer dan Staff yang ditunjuk.

The Operational Risk Management Division consists of 1 (one) Division Leader, 4 (four) Group Leaders and Regional Internal Control. In carrying out its activities, each group is assisted by an appointed Manager, Officer and Staff.

Tugas dan Tanggung Jawab Divisi Manajemen Risiko Operasional

Tugas dan tanggung jawab Divisi Manajemen Risiko Operasional adalah sebagai berikut:

1. Pemantauan pelaksanaan strategi Manajemen Risiko yang telah disetujui oleh Direksi.
2. Pemantauan posisi risiko secara keseluruhan (*composite*), per jenis risiko, dan per jenis aktivitas fungsional serta melakukan *stress testing*.
3. Kaji ulang secara berkala terhadap proses Manajemen Risiko.
4. Pengkajian atas usulan aktivitas dan/atau produk baru.
5. Evaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan internal (internal model).
6. Memberikan rekomendasi kepada Satuan Kerja Operasional (*risk-taking unit*) dan/atau kepada Komite Manajemen Risiko, sesuai kewenangan yang dimiliki.
7. Menyusun dan menyampaikan laporan profil risiko kepada Direktur Utama atau Direktur yang ditugaskan secara khusus dan Komite Manajemen Risiko secara berkala.

Duties and Responsibilities of The Operational Risk Management Division

The duties and responsibilities of the Operational Risk Management Division are as follows:

1. Monitoring the implementation of Risk Management strategies that have been approved by the Board of Directors.
2. Monitoring the overall risk position (composite), per type of risk, and per type of functional activity and carrying out stress testing.
3. Regularly review the Risk Management process.
4. Review of proposed new activities and/or products.
5. Evaluation of the accuracy of the model and validity of the data used to measure risk for Banks that use the model for internal purposes (internal model).
6. Provide recommendations to the Operational Work Unit (risk-taking unit) and/or to the Risk Management Committee, according to their authority.
7. Prepare and submit risk profile reports to the President Director or specially assigned Director and the Risk Management Committee on a regular basis.

Profil Kepala Divisi Manajemen Risiko Operasional

Profile of The Head of Operational Risk Management Division



Rizani Azhar

Kepala Divisi Manajemen Risiko Operasional
Head of Operational Risk Management Division

Umur/Age	**Kewarganegaraan/**Citizenship	**Domisili/**Domicile
45 Tahun per Desember 2025 / 45 Years as of December 2025	Indonesia	Bandung

Riwayat Pendidikan	Educational Background
• Sarjana Ekonomi, Universitas Padjajaran (2002). • Magister Ekonomi, Universitas Padjajaran (2011).	• Bachelor of Economics, Padjajaran University (2002). • Master of Economics, Padjajaran University (2011).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 6	Risk Management Certification Level 6
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 2008 dengan riwayat jabatan sebagai berikut: • Pemimpin Kantor Cabang Gajah Mada (Oktober 2018 - Januari 2022) • Deputy CEO Regional 2 (Januari 2022 - Mei 2023) • Pemimpin Divisi International & Transaction Banking (Mei 2023 - September 2023) • Executive Business Officer (September 2023 - September 2025) • Pemimpin Divisi Manajemen Risiko Operasional (September 2025 - Sekarang)	Joined bank **bjb** since 2002 with the following work experience: • Head of Gajah Mada Branch Office (October 2018 to January 2022) • Deputy CEO Regional 2 (January 2022 - May 2023) • Head of International & Transaction Banking Division (May 2023 - September 2023) • Executive Business Officer (September 2023 - September 2025) • Head of Operational Risk Management Division (September 2025 - present)
Riwayat Penunjukan	**Appointment History**
Menjabat sebagai Pemimpin Divisi Manajemen Risiko Operasional berdasarkan Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025 tanggal 04 September 2025	Appointed as Head of Operational Risk Management Division based on Board of Directors Decree No. 0362/SK/DIR-HCA/2025 dated September 4, 2025

Pengembangan Kompetensi Pegawai Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Serta Divisi Manajemen Risiko Operasional Tahun 2025

Selama tahun 2025, pengembangan kompetensi yang telah diikuti oleh pegawai Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Serta Divisi Manajemen Risiko Operasional antara lain:

1. Program *Enhancement Change Agent* 2025.
2. Pembelajaran Berbasis SKKNI *Customer Service*.
3. *Advanced Artificial Intelligence Frameworks for Holistic Risk MITigation*.
4. Antikorupsi Tematik Investigatif bagi Fungsi Pengawasan Internal Badan Usaha Milik Daerah Klaster Bank Daerah.
5. *Artificial Intelligence for Employee Productivity* Kantor Cabang Palembang.

Development of Employee Competencies of The Credit, Market and Integrated Risk Management Division and Operational Risk Management Division In 2025

During 2025, competency development programs attended by employees of the Credit, Market & Integrated Risk Management Division as well as the Operational Risk Management Division included, among others:

1. Change Agent Enhancement Program 2025.
2. SKKNI-Based Learning for Customer Service.
3. Advanced Artificial Intelligence Frameworks for Holistic Risk Mitigation.
4. Thematic Investigative Anti-Corruption Training for Internal Supervisory Functions of Regional-Owned Enterprises (Regional Bank Cluster).
5. Artificial Intelligence for Employee Productivity – Palembang Branch Office.

6. *Awareness* Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK).
7. *Awareness* SMKI ISO/Iec 27001:2022 & SMLTI ISO 20000-1 dan Audit Internal Berbasis ISO 19011:2018.
8. *Beyond the Numbers: Strengthening Credit Judgement to Improving Performance.*
9. **bjb** Flash - *Awareness Program on Personal Data Protection.*
10. **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Produk dana & Manual Produk Bank **bjb.**
11. **bjb** Flash - *Business Continuity Management System.*
12. **bjb** Flash - IT *Security Awareness & Digital Culture.*
13. **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM.
14. *Business Continuity Management System* (BCMS).
15. *Certified in Risk and Information System Control* (CRISC) : *An APMG/ISACA Accredited Course.*
16. *Certified Practitioner of Internal Audit* (CPIA).
17. *Cyber Security.*
18. *Digital Banking Academy Level Advance.*
19. *Effective Business Execution Through* 4Dx.
20. *Enrichment* Program bagi Pemimpin Grup dan Manager.
21. *Environment, Social & Governance* (ESG).
22. *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan.
23. *Funding & Mortgage Banking Academy Level Intermediate.*
24. *Funding Banking Academy Level Basic.*
25. *Implementasi Internal Control Over Financial Reporting* (ICOFR).
26. Integritas Pelaporan Keuangan Bank Berdasarkan POJK No. 15 Tahun 2024 (*Window Dressing*).
27. ISO 37001:2025 Sistem Manajemen Anti Penyuapan (SMAP) *Awareness.*
28. ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK) *Awareness.*
29. IT *Security Awareness: Building A Cyber Resilient Users.*
30. *Lead Implementer Business Continuity Management System* (BCMS) ISO 22301:2019.
31. *Leaders Talk* Tahun 2025.
32. *Learning from Within Refreshment* Penguatan Pengelolaan Operasional.
33. *Learning From Within For Manager - Refreshment* Penguatan Pengelolaan Operasional.
34. Pelatihan Berbasis Kompetensi (PBK) Jenjang Kualifikasi 5 SK SP Pengelolaan Transfer Dana.
35. Pembekalan & Ujian Sertifikasi *Certified Anti Fraud Manager* (CAFM).
36. Pembekalan Sertifikasi Manajemen Risiko (SMR) Jenjang 4.
37. Pembekalan/ Refreshment & Ujian Resertifikasi/ Kompetensi Sertifikasi Manajemen Risiko Jenjang 4.
38. Pembekalan/Resertifikasi & Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 5.
39. Pembelajaran & Ujian Berbasis Kompetensi (PPK) SK SP J5 Bidang Pengelolaan Transfer dana.

6. Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (ABMS), and Compliance Management System (CMS).
7. Awareness on ISMS ISO/IEC 27001:2022 & ITSMS ISO 20000-1 and Internal Audit based on ISO 19011:2018.
8. Beyond the Numbers: Strengthening Credit Judgment to Improve Performance.
9. **bjb** Flash – Awareness Program on Personal Data Protection.
10. **bjb** Flash – Strengthening Standard Operating Procedures for Funding Products & Bank **bjb** Product Manuals.
11. **bjb** Flash – Business Continuity Management System.
12. **bjb** Flash – IT Security Awareness & Digital Culture.
13. **bjb** Flash – Refresher on the Implementation of APU PPT and PPPSPM Program.
14. Business Continuity Management System (BCMS).
15. Certified in Risk and Information Systems Control (CRISC): An APMG/ISACA Accredited Course.
16. Certified Practitioner of Internal Audit (CPIA).
17. Cyber Security.
18. Digital Banking Academy – Advanced Level.
19. Effective Business Execution through 4DX.
20. Enrichment Program for Group Leaders and Managers.
21. Environment, Social & Governance (ESG).
22. Executive Workshop 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan.
23. Funding & Mortgage Banking Academy – Intermediate Level.
24. Funding Banking Academy – Basic Level.
25. Implementation of Internal Control over Financial Reporting (ICoFR).
26. Integrity of Bank Financial Reporting based on POJK No. 15 of 2024 (Window Dressing).
27. ISO 37001:2025 Anti-Bribery Management System (ABMS) Awareness.
28. ISO 37301:2021 Compliance Management System (CMS) Awareness.
29. IT Security Awareness: Building Cyber-Resilient Users.
30. Lead Implementer Business Continuity Management System (BCMS) ISO 22301:2019.
31. Leaders Talk 2025.
32. Learning from Within – Refresher on Strengthening Operational Management.
33. Learning from Within for Managers – Refresher on Strengthening Operational Management.
34. Competency-Based Training (CBT) Level 5 – Fund Transfer Management Certification Scheme.
35. Preparation and Examination for Certified Anti Fraud Manager (CAFM) Certification.
36. Preparation for Risk Management Certification (SMR) Level 4.
37. Preparation/Refresher and Recertification Examination for Risk Management Certification Level 4.
38. Preparation/Recertification and Examination for Risk Management Certification Level 5.
39. Competency-Based Learning and Examination (CBL) – Fund Transfer Management Level 5.

40. Pembelajaran Berbasis SKKNI Administrasi Kredit.
41. Pembelajaran Berbasis SKKNI Modul *Relationship Officer* Konsumer.
42. Pembelajaran Berbasis SKKNI Officer Operasional.
43. Pembelajaran Berbasis SKKNI Pemimpin KCP Tipe A.
44. Pembelajaran Berbasis SKKNI Pemimpin KCP Tipe B.
45. Pembelajaran Berbasis SKKNI Sekretaris & Umum.
46. Pembelajaran Berbasis SKKNI Staff Kic.
47. Pembelajaran Berbasis SKKNI Teller dan *Staff Payment Point*.
48. Pembelajaran dan Sertifikasi SK SP J5 Bidang Pemrosesan Transaksi Pembayaran (PTP).
49. Pembelajaran Makro Ekonomi dan Pemetaan Potensi Wilayah 4.
50. Pemeliharaan /*Refreshment* Sertifikasi Manajemen Risiko Jenjang 5 Tahun 2025.
51. Pencegahan & Penanggulangan Korupsi.
52. Pendidikan Profesi Lanjutan (PPL) WAPERD.
53. Pengolahan Data Analisis Menggunakan Aplikasi Acl Data Analyst.
54. Penguatan Selling Skill Berbasis Digital Marketing.
55. Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis.
56. Program Pembelajaran Tim Best Regional (TBR).
57. Recognition of Current Competence (RCC) - Perpanjangan Sertifikasi CSA (Certified Securities Analyst).
58. *Refreshment & Resertifikasi Certified Anti Fraud Management* (CAFM).
59. *Refreshment* dan Resertifikasi *Certified Anti Fraud Management* (CAFM).
60. Refreshment PPK SK SP Pengelolaan Uang Tunai Jenjang 5 Tahun 2025.
61. *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 6 Tahun 2025.
62. *Refreshment* SK SP Jenjang 4 Pengelolaan Uang Tunai Tahun 2025.
63. Resertifikasi Kelas Khusus Pemegang Sertifikat CPIA
64. *Self-Learning* Peningkatan Pemahaman Gratifikasi Pada Aplikasi *E-Learning* KPK Tahun 2025.
65. Tanggap Darurat Bencana.
66. Tata Kelola Layanan Pengaduan dan Komunikasi Efektif dengan Konsumen - Kantor Pusat.
67. Teknis Control Testing Kontrol Internal Wilayah dan Cabang.
68. *Training for Trainer* (TOT) Bidang Manajemen Risiko Jenjang 4.
69. Ujian Sertifikasi Manajemen Risiko Jenjang 4.
70. *Workshop* Nasional Penguatan Fungsi Kontrol Internal dalam Proses Identifikasi Kecurangan yang Berdampak pada Risiko Operasional.
71. *Workshop* Penguatan Pemahaman Dasar dan Penyusunan Modul Sertifikasi Manajemen Risiko Jenjang 4.

40. SKKNI-Based Learning for Credit Administration.
41. SKKNI-Based Learning for Consumer Relationship Officer Module.
42. SKKNI-Based Learning for Operational Officer.
43. SKKNI-Based Learning for Sub-Branch Head (Type A).
44. SKKNI-Based Learning for Sub-Branch Head (Type B).
45. SKKNI-Based Learning for Secretary & General Affairs.
46. SKKNI-Based Learning for KIC Staff.
47. SKKNI-Based Learning for Teller and Payment Point Staff.
48. Learning and Certification for Payment Transaction Processing (PTP) Level 5.
49. Macroeconomic Learning and Regional Potential Mapping 4.
50. Maintenance/Refresher of Risk Management Certification Level 5 in 2025.
51. Corruption Prevention and Mitigation.
52. Continuing Professional Education (CPE) for WAPERD.
53. Data Processing and Analysis using ACL Data Analyst Application.
54. Strengthening Selling Skills based on Digital Marketing.
55. Strengthening Governance and Integrity in Business Management.
56. Best Regional Team (TBR) Learning Program.
57. Recognition of Current Competence (RCC) – Extension of Certified Securities Analyst (CSA) Certification.
58. Refresher and Recertification of Certified Anti Fraud Management (CAFM).
59. Refresher and Recertification of Certified Anti Fraud Management (CAFM).
60. Refresher for Cash Management Certification Scheme Level 5 in 2025.
61. Refresher for Risk Management Certification (SMR) Level 6 in 2025.
62. Refresher for Cash Management Certification Scheme Level 4 in 2025.
63. Special Class Recertification for CPIA Certificate Holders.
64. Self-Learning on Enhancing Understanding of Gratification via KPK E-Learning Application in 2025.
65. Disaster Emergency Response Training.
66. Governance of Complaint Handling Services and Effective Communication with Consumers – Head Office.
67. Technical Control Testing of Internal Controls at Regional and Branch Levels.
68. Training for Trainer (TOT) in Risk Management Level 4.
69. Risk Management Certification Examination Level 4.
70. National Workshop on Strengthening Internal Control Functions in Fraud Identification Processes Affecting Operational Risk.
71. Workshop on Strengthening Basic Understanding and Development of Risk Management Certification Level 4 Modules.

Pelaksanaan Tugas Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Serta Divisi Manajemen Risiko Operasional Tahun 2025

Pada tahun 2025, Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi bersama dengan Divisi Manajemen Risiko Operasional telah menjalankan peran sebagai Satuan Kerja Manajemen Risiko di bank **bjb** dengan mengkoodinasikan pelaksanaan Strategi dan Kerangka Manajemen Risiko yang mencakup 4 (empat) pilar penerapan manajemen risiko, yaitu:

1. Pengawasan Aktif Dewan Komisaris dan Direksi;
2. Kecukupan Kebijakan dan Prosedur Manajemen Risiko serta Penetapan Limit Risiko;
3. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko serta informasi Manajemen Risiko; serta
4. Sistem Pengendalian Internal yang Menyeluruh.

Pelaksanaan manajemen risiko berdasarkan kepada tata kelola yang mengatur dengan jelas peran serta tanggung jawab fungsi-fungsi pengelolaan risiko. bank **bjb** telah memiliki kecukupan kebijakan, *risk appetite* dan *risk tolerance* serta limit risiko yang secara berkala mendapat *review* dan persetujuan Direksi serta Dewan Komisaris. Tujuan pelaksanaan manajemen risiko adalah untuk memastikan bahwa eksposur risiko telah dikelola dengan baik sesuai dengan kebijakan dan prosedur internal serta peraturan perundang-undangan dan ketentuan yang berlaku.

Dalam rangka penerapan manajemen risiko yang efektif, upaya pengembangan penerapan manajemen risiko dilakukan terhadap aspek serta unsur yang melekat pada organisasi Perseroan dengan penguatan struktur organisasi manajemen risiko, memastikan proses manajemen risiko operasional yang terdapat pada Risk Taking Unit, pemantauan terhadap *dedicated operational risk officer* melalui fungsi KIC/KIW sebagai pihak yang melakukan pengawasan dan *review* ulang atas aktivitas operasional di Kantor Cabang dan tindak lanjut alert FDS (*Fraud Detection System*) serta turut pula menjadi *Strategic Supporting Unit* yang secara intensif mengembangkan budaya sadar risiko pada seluruh jenjang organisasi, di internal maupun pada Konglomerasi Keuangan Bank yang didukung oleh Sistem Informasi Manajemen Risiko.

Komite di Bawah Direksi

Dalam melaksanakan tugas kepengurusannya, Direksi juga dibantu oleh Komite di bawah Direksi sebanyak 6 (enam) Komite, yaitu:

1. Komite Manajemen Risiko
2. Komite Kebijakan Perkreditan
3. Komite Pengarah Teknologi Informasi
4. Komite Manajemen Risiko Terintegrasi
5. *Assets and Liability Committee* (ALCO)
6. Komite Risiko Permodalan

Implementation of Duties of The Credit, Market and Integrated Risk Management Division and The Operational Risk Management Division in 2025

In 2025, the Credit, Market & Integrated Risk Management Division together with the Operational Risk Management Division carried out their role as the Risk Management Work Unit at bank **bjb** by coordinating the implementation of the Risk Management Strategy and Framework which includes 4 (four) pillars of risk management implementation, namely:

1. Active supervision of the Board of Commissioners and Directors;
2. Adequacy of Risk Management Policies and Procedures and Determination of Risk Limits;
3. Adequacy of Risk Identification, Measurement, Monitoring and Control Processes as well as Risk Management information; as well as
4. Comprehensive Internal Control System.

The implementation of risk management is based on governance that clearly regulates the roles and responsibilities of risk management functions. bank **bjb** has adequate policies, risk appetite, and risk tolerance as well as risk limits that are periodically reviewed and approved by the Board of Directors and the Board of Commissioners. The purpose of implementing risk management is to ensure that risk exposure has been managed properly in accordance with internal policies and procedures as well as applicable laws and regulations and provisions.

In order to implement effective risk management, efforts to develop the implementation of risk management are carried out on aspects and elements inherent in the Company's organization by strengthening the risk management organizational structure, ensuring the operational risk management process contained in the Risk Taking Unit, monitoring the dedicated operational risk officer through the function KIC/KIW is the party that carries out supervision and review of operational activities at Branch Offices and follows up on FDS (Fraud Detection System) alerts and is also a Strategic Supporting Unit that intensively develops a risk awareness culture at all levels of the organization, both internally and in the Bank Financial Conglomerate which is supported by the Risk Management Information System.

Committee Under The Directors

In carrying out its management duties, the Directors are assisted by 6 (six) Committees under the Directors, namely:

1. Risk Management Committee
2. Credit Policy Committee
3. Information Technology Steering Committee
4. Integrated Risk Management Committee
5. Assets and Liability Committee (ALCO)
6. Capital Risk Committee

Komite Manajemen Risiko

Komite Manajemen Risiko (KMR) atau *Risk Management Committee* (RMC) merupakan komite dalam sistem manajemen risiko bank yang berkedudukan di Kantor Pusat dan bersifat non struktural dan independen terhadap *Risk Taking Unit*.

STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO

Proses KMR secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko yang telah disahkan dalam Surat Keputusan Direksi bank **bjb** Nomor 0594/SK/DIR-MRP/2024 Tanggal 9 Desember 2024 Tentang Pedoman Komite Manajemen Risiko. Susunan keanggotaan komite sesuai dengan ketentuan mengenai struktur organisasi yang berlaku dan dapat dilakukan perubahan apabila diperlukan. Struktur dan keanggotaan Komite Manajemen Risiko adalah sebagai berikut:

Risk Management Committee

The Risk Management Committee (RMC) is a committee within the Bank's risk management system located at the Head Office and is non-structural and independent of the Risk Taking Unit.

RISK MANAGEMENT COMMITTEE STRUCTURE AND MEMBERSHIP

The KMR process is specifically contained in the Risk Management Committee Guidelines ratified in the Decree of the Board of Directors of bank **bjb** number 0594/SK/DIRMRP/2024 dated December 9, 2024 concerning the Risk Management Committee Guidelines. The composition of the committee membership is in accordance with the provisions regarding the applicable organizational structure and can be changed if necessary. The structure and membership of the Risk Management Committee are as follow:

Jabatan Position	**Diisi Oleh** Filled by	**Hak Suara** Voting Right
Ketua Chairman	Direktur Keuangan Director of Finance	Mempunyai Hak Suara Have Voting Rights
Sekretaris Secretary	• Pemimpin Divisi Manajemen Risiko Kredit Pasar & Terintegrasi • Pemimpin Divisi Manajemen Risiko Operasional • Head of Credit, Market & Integrated Risk Management Division • Head of Operational Risk Management Division	Mempunyai Hak Suara Have Voting Rights
Anggota Tetap` Permanent member	• Direktur Utama • Direktur Konsumer & Ritel • Direktur Korporasi & UMKM • Direktur Operasional & Teknologi Informasi • President Director • Director of Consumer & Retail • Director of Corporate & MSME • Director of Operations & Information Technology	Mempunyai Hak Suara Have Voting Rights
Anggota Tetap Tanpa Hak Suara Permanent member without voting rights	• SEVP Korporasi & Komersial • SEVP Enterprise Risk • SEVP Credit Risk • Pemimpin Satuan Kerja Audit Internal • Pemimpin Divisi Kepatuhan & APPU-PPT • Pemimpin Divisi Hukum • Pemimpin Divisi Kebijakan & Prosedur • SEVP of Corporate & Commercial • SEVP of Enterprise Risk • SEVP of Credit Risk • Head of Internal Audit Work Unit • Head of Compliance & APU PPT Division • Head of Legal Division • Head of Policy & Procedure Division	Tanpa Hak Suara Without Voting Rights
Anggota Tidak Tetap Non-permanent member	Pemimpin Divisi dan Unit Lainnya yang Berkaitan dengan Pembahasan Heads of Other Divisions and Units Relevant to the Agenda	Tanpa Hak Suara Without Voting Rights

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

Kewenangan dan tanggung jawab KMR adalah mengevaluasi dan memberikan rekomendasi kepada Direktur Utama mengenai penerapan manajemen risiko yang paling sedikit meliputi:

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE RISK MANAGEMENT COMMITTEE

The duties, authorities and responsibilities of the Risk Management Committee (RMC) are to evaluate and provide recommendations on the implementation of risk management in relation to the following matter:

1. Penyusunan kebijakan manajemen risiko serta perubahannya, termasuk strategi manajemen risiko, tingkat risiko yang diambil dan toleransi risiko, kerangka manajemen risiko serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal (stress);
2. Penyempurnaan proses Manajemen Risiko secara berkala maupun bersifat insidentil sebagai akibat dari suatu perubahan kondisi eksternal dan internal bank yang mempengaruhi kecukupan permodalan, profil Risiko bank, dan tidak efektifnya penerapan Manajemen Risiko berdasarkan hasil evaluasi;
3. Penetapan (*justification*) atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang memiliki kondisi khusus, seperti keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis bank yang telah ditetapkan sebelumnya atau pengambilan posisi/ eksposur risiko yang melampaui batasan yang telah ditetapkan;
4. Melakukan kewenangan lainnya sesuai dengan ketentuan internal dan eksternal terkait KMR yang berlaku.

1. The policy formulation of risk management and its changes, including risk management strategies, level of risk taken and risk tolerance, risk management framework and contingency plans to anticipate the occurrence of abnormal conditions (stress);
2. Improvement and enhancement of the implementation of risk management conducted periodically or incidental as a result of a change in external and internal conditions of the Bank that affects the adequacy of capital and risk profile of the Bank and the result of evaluation To the effectiveness of such applications;
3. Determination (justification) of matters relating to business decisions that deviate from normal procedures (irregularities), such as the decision of a significant business expansion to the business plan of a pre-defined bank or risk-taking position/ exposure exceeding the specified limit;
4. Carrying out other authorities following the applicable internal and external provisions related to the KMR.



PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO

PROFILE OF RISK MANAGEMENT COMMITTEE MEMBERS



Hana Dartiwan

Direktur Keuangan/Ketua
Director of Finance/Chairman

Umur/Age
55 Tahun per Desember 2025 / 55 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Industri di Universitas Islam Bandung (1996). • Magister Manajemen Keuangan di Universitas Padjajaran (2009).	• Bachelor of Industrial Engineering from Islamic University of Bandung (1996). • Master of Finance Management from Padjajaran University (2009).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	Risk Management Certification Level 7 by TD Consultant (2023).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan Diangkat sebagai Direktur Keuangan bank **bjb** untuk pertama kalinya berdasarkan berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024. Kemudian ditetapkan selaku Direktur yang membawahkan Divisi Kepatuhan & APU PPT berdasarkan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Nomor 0123/SK-DIR-CSE/2025 tanggal 21 April 2025 tentang Pembagian Tugas dan Wewenang Direksi dan Surat Nomor 0360/DIR-CSE/2025 tangal 19 Juni 2025 perihal Penetapan Pembagian Bidang Sementara atas Direktur yang membawahkan Divisi Kepatuhan & APU PPT.	**Legal Basis of Appointment** Appointed as Finance Director of bank **bjb** for the first time based on the resolution of the Annual General Meeting of Shareholders (AGMS) No. 13 dated April 2, 2024. Subsequently, he was designated as the Director overseeing the Compliance and Anti-Money Laundering & Counter-Terrorism Financing (AML/CFT) Division based on the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0123/SK-DIR-CSE/2025 dated April 21, 2025 concerning the Distribution of Duties and Authorities of the Board of Directors and Letter No. 0360/DIR-CSE/2025 dated June 19, 2025 concerning the Determination of the Interim Distribution of Responsibilities for the Director overseeing the Compliance and AML/CFT Division.
Jabatan Rangkap • Ketua Komite Manajemen Risiko bank **bjb** (2025-saat ini). • Wakil Ketua ALCO bank **bjb** (2024-saat ini). • Ketua Komite Manajemen Risiko Terintegrasi bank **bjb** (2025-saat ini). • Anggota Komite Kredit bank **bjb** (2024-saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	**Concurrent Positions** • Chairman of the Risk Management Committee of bank **bjb** (2025-present). • Vice Chairman of the Asset and Liability Committee (ALCO) of bank **bjb** (2024-present. • Chairman of the Integrated Risk Management Committee of bank **bjb** (2025-present). • Member of the Credit Committee of bank **bjb** (2024-present). Does not have concurrent positions with other issuers.
Pengalaman Kerja • Pemimpin Divisi Treasury bank **bjb** (2018 –2024). • Anggota Dewan Pengawas Dana Pensiun bank **bjb** (2022 - 2024). • Komisaris **bjb** Sekuritas (2023 - 2024). • Direktur Keuangan bank **bjb** (2024 – saat ini).	**Work Experience** • Head of the Treasury Division of bank **bjb** (2018 –2024). • Member of the Supervisory Board of the Pension Fund, bank **bjb** (2022 - 2024). • Commissioner of **bjb** Sekuritas(2023 - 2024). • Director of Finance of bank **bjb** (2024 – present).
Periode Jabatan	**Serving Period**
2 April 2024 – saat ini (periode pertama).	April 2, 2024 – present (first period).

Yogy Yatno

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/Sekretaris
Head of Credit, Market, and Integrated Risk Management Division/Secretary

Profil telah disajikan pada bagian Profil Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi dalam Bab *Corporate Governance* pada Laporan Tahunan ini.

The profile is presented in the section on the Profile of the Head of Credit, Market, and Integrated Risk Management Division in the Corporate Governance chapter of this Annual Report.

Rizani Azhar

Pemimpin Divisi Manajemen Risiko Operasional/Sekretaris
Head of Operational Risk Management Division/Secretary

Profil telah disajikan pada bagian Profil Pemimpin Divisi Manajemen Risiko Operasional dalam Bab *Corporate Governance* pada Laporan Tahunan ini.

The profile is presented in the section on the Profile of the Head of Operational Risk Management Division in the Corporate Governance chapter of this Annual Report.



Ayi Subarna

Direktur Operasional dan Teknologi Informasi*/Anggota Tetap
Director of Operations and Information Technology*/Permanent Member

Umur/Age
50 Tahun per Desember 2025 / 50 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
• Sarjana bidang Manajemen dari STIE INABA, Bandung (2008).	• Bachelor of Management from STIE INABA, Bandung (2008).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2025).	Qualification of 7 Fields of Banking Risk Management LSPP (2024)
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Direktur Operasional dan Teknologi Informasi bank **bjb** berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025. Kemudian diangkat sebagai Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0656/SK/DIR-CSE/2025 tanggal 15 November 2025 tentang Pembagian Tugas dan Wewenang Direksi Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Appointed as Director of Operations and Information Technology of bank **bjb** based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025. Subsequently, he was appointed as Substitute for the President Director based on the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0656/SK/DIR-CSE/2025 dated November 15, 2025 concerning the Distribution of Duties and Authorities of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Manajemen Risiko bank **bjb** (2025-saat ini). • Wakil Ketua ALCO bank **bjb** (2024-saat ini). • Pemegang Kewenangan Komite Kredit bank **bjb** (2025-saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of Risk Management Committee of bank **bjb** (2025-present). • Vice Chairman of the ALCO Committee of bank **bjb** (2024-present). • Credit Committee Authority Holder of bank **bjb** (2025-present). Does not have concurrent positions with other issuers.
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Cimahi bank **bjb** (2021 – 2023). • Pemimpin Kantor Cabang Soreang bank **bjb** (2023 - 2024). • Pj. Pemimpin Divisi Corporate Secretary bank **bjb** (2024-2025). • Direktur Operasional dan Teknologi Informasi bank **bjb** (2025 – saat ini). • Pgs. Direktur Utama bank **bjb** (2025 – saat ini).	• Branch Manager of the Cimahi Branch Office, bank **bjb** (2021 – 2023). • Branch Manager of the Soreang Branch Office, bank **bjb** (2023 - 2024). • Acting Head of the Corporate Secretary Division of bank **bjb** (2024-2025). • Director of Operations and Information Technology of bank **bjb** (2025 – saat ini). • Acting Head of President Director of bank **bjb** (2025 – present).
Periode Jabatan	**Serving Period**
08 September 2025 – saat ini (periode pertama).	September 08, 2025 – present (first period).

* Bertindak selaku Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi No. 0656/SK/DIR-CSE/2025 tanggal 15 November 2025. / Acting as the Acting Director of the President Director based on the Board of Directors' Decree No. 0656/SK/DIR-CSE/2025 dated November 15, 2025.



Nunung Suhartini

Direktur Konsumer dan Ritel/ Anggota Tetap
Director of Consumer and Retail/ Permanent Member

Umur/Age	**Kewarganegaraan/**Citizenship	**Domisili/**Domicile
54 Tahun per Desember 2025 / 54 Years as of December 2025	Indonesia	Bandung

Riwayat Pendidikan	Educational Background
• Sarjana bidang Manajemen SDM dari STIA LAN RI, Bandung (2002). • Magister bidang Manajemen Pemasaran dari Universitas Pasundan, Bandung (2004).	• Bachelor of Human Resource Management from STIA LAN RI, Bandung (2002). • Master of Marketing Management from Pasundan University, Bandung (2004).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2025).	Risk Management Certification Level 7 by LSPP (2025).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Direktur Konsumer dan Ritel bank **bjb** untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.	Appointed as Director of Consumer and Retail Banking of bank **bjb** for the first time based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Manajemen Risiko bank **bjb** (2025-saat ini). • Wakil Ketua ALCO bank **bjb** (2025-saat ini). • Pemegang Kewenangan Komite Kredit bank **bjb** (2025-saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of the Risk Management Committee of bank **bjb** (2025–present). • Vice Chairman of the Asset and Liability Committee (ALCO) of bank **bjb** (2025–present). • Holder of Credit Committee Authority of bank **bjb** (2025–present). Does not have concurrent positions with other issuers
Pengalaman Kerja	**Work Experience**
• CEO Regional 3 bank **bjb** (2019 – 2022). • Pemimpin Kantor Cabang Saharjo bank **bjb** (Januari 2019 – September 2019). • Pemimpin Divisi Jaringan dan Layanan bank **bjb** (2022 – 2025). • Direktur Konsumer dan Ritel bank **bjb** (2025 – saat ini).	• Regional Chief Executive Officer (CEO) Region 3 of bank **bjb** (2019 – 2022). • Head of Saharjo Branch Office of bank **bjb** (January 2019 - September 2019). • Head of Network and Services Division of bank **bjb** (2022 – 2025). • Director of Consumer and Retail of bank **bjb** (2025 – present).
Periode Jabatan	**Serving Period**
08 September 2025 – saat ini (periode pertama).	September 08, 2025 – present (first period).



Mulyana

Direktur Korporasi dan UMKM/Anggota Tetap
Director of Corporate and MSME/Permanent Member

Umur/Age
54 Tahun per Desember 2025 / 54 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
Sarjana bidang Manajemen dari STIE INABA, Bandung (2001).	Bachelor of Management from STIE INABA, Bandung (2001).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2025)	Risk Management Certification Level 7 by LSPP (2025).
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Diangkat sebagai Direktur Korporasi dan UMKM bank **bjb** untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2024 tanggal 16 April 2025, yang teruang pada Salinan Akta Pernyataan Keputusan RUPST No. 43 tanggal 16 April 2025.	Appointed as Director of Corporate and SME Banking of bank **bjb** for the first time based on the resolution of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 held on April 16, 2025, as stated in the Copy of the Deed of Statement of AGMS Resolutions No. 43 dated April 16, 2025.
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Manajemen Risiko bank **bjb** (2025-saat ini). • Wakil Ketua ALCO bank **bjb** (2025-saat ini). • Anggota Komite Manajemen Risiko Terintegrasi bank **bjb** (2025-saat ini). • Pemegang Kewenangan Komite Kredit bank **bjb** (2025-saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of the Risk Management Committee of bank **bjb** (2025-present). • Vice Chairman of the Asset and Liability Committee (ALCO) of bank **bjb** (2025-present). • Member of the Integrated Risk Management Committee of bank **bjb** (2025-present). • older of Credit Committee Authority of bank **bjb** (2025-present). Does not have concurrent positions with other issuers.
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Purwakarta bank **bjb** (2022 – 2023). • Pemimpin Kantor Cabang Cikarang bank **bjb** (Februari 2023 – September 2023). • Pemimpin Divisi Kebijakan dan Prosedur bank **bjb** (2023 – 2025). • Direktur Korporasi dan UMKM bank **bjb** (2025 – saat ini)	• Branch Manager of Purwakarta Branch Office of bank **bjb** (2022 – 2023). • Branch Manager of Cikarang Branch Office of bank **bjb** (February 2023–September 2023). • Head of the Policy and Procedure Division of bank **bjb** (2023 – 2025). • Director of Corporate and Micro, Small and Medium Enterprises (MSMEs) Banking of bank **bjb** (2025 – present)
Periode Jabatan	**Serving Period**
08 September 2025 – saat ini (periode pertama).	September 08, 2025 – present (first period).



M. Asadi Budiman

SEVP Korporasi & Komersial /Anggota Tetap Tanpa Hak Suara
SEVP Corporate and Commercial / Permanent Member without Voting Rights

Umur/Age	**Kewarganegaraan/**Citizenship	**Domisili/**Domicile
44 Tahun per Desember 2025 / 44 Years as of December 2025	Indonesia	Bandung

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Ekonomi dari Universitas Padjadjaran (2004) • Magister di bidang Ekonomi dari Universitas Padjadjaran (2009)	• Bachelor in Economics and Development Studies from Padjadjaran University (2004) • Masters in Economics from Padjadjaran University (2009)
Sertifikasi	**Certification**
• Certified International Merger and Acquisition (CIMA) • Sertifikasi Manajemen Risiko Jenjang 7 • Sertifikasi Treasury Dealer Tingkat Advance • Certified Investor Relation	• Certified International Merger and Acquisition (CIMA) • Level 7 Risk Management Certification • Advanced Treasury Dealer Certification • Certified Investor Relations
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0327/SK/DIR-HCA/2025.	Board of Directors Decree No. 0327/SK/DIR-HCA/2025.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Treasury (2017) • Pemimpin Divisi Corporate Secretary (2018) • Pemimpin Divisi Pengendalian Keuangan (2020) • SEVP Treasury & International Banking (2024)	• Head of Treasury Division (2017) • Head of Corporate Secretary Division (2018) • Head of Financial Control Division (2020) • SEVP Treasury and International Banking (2024)
Periode Jabatan	**Serving Period**
Periode Pertama (2024 - saat ini)	First Period (2024 - present)



Asep Dani Fadillah

SEVP Enterprise Risk/Anggota Tetap Tanpa Hak Suara
SEVP Enterprise Risk/Permanent Member without Voting Rights

Umur/Age
54 Tahun per Desember 2025 / 54 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
• Sarjana Ekonomi, STIE Kuningan (2000) • Magister Manajemen, STIE Ganesha (2003)	• Bachelor of Economics, STIE Kuningan (2000) • Master of Management, STIE Ganesha (2003)
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 7 • PECB ISO 37301	• Risk Management Certification Level 7 • PECB ISO 37301
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Board of Directors Decree No. 0318/SK/DIR-HCA/2024.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 1991 dengan riwayat jabatan sebagai berikut: • Pemimpin Divisi Manajemen Risiko (2019 - 2023) • Pemimpin Divisi Hukum (Desember 2018 - Juli 2019) • Pemimpin Divisi Manajemen Anak Perusahaan (Oktober 2018 - Desember 2018) • Pemimpin Divisi Umum (Mei 2017 - Oktober 2018)	Joined bank **bjb** since 1991 with the following position history: • Head of Risk Management Division (2019 - 2023) • Head of Legal Division (December 2018 - July 2019) • Head of Subsidiary Management Division (October 2018 - December 2018) • Head of General Division (May 2017 - October 2018)
Periode Jabatan	**Serving Period**
Periode Pertama (2024 - saat ini)	First Period (2024 - present)



Galis Prasetya

SEVP Credit Risk/Anggota Tetap Tanpa Hak Suara
SEVP Credit Risk/Permanent Member without Voting Rights

Umur/Age
54 Tahun per Desember 2025 / 54 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
• Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999) • Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005)	• Bachelor in Management from STIE YPKP Bandung (1999) • Master in Financial Management from STIE PERBANAS (2005)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Board of Directors Decree No. 0871/SK/DIR-HC/2019.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• CEO Regional 3 (April 2019 – Agustus 2019) • CEO Regional 1 (Maret 2019 – April 2019	• Regional CEO 3 (April 2019 – August 2019) • Regional CEO 1 (March 2019 – April 2019)
Periode Jabatan	**Serving Period**
Periode Pertama (2019 - saat ini)	First Period (2019 - present)

Hermawan Mulyana

Pemimpin Satuan Kerja Audit Internal/ Anggota Tetap Tanpa Hak Suara
Head of Internal Audit Unit / Permanent Member without Voting Rights

Profil telah disajikan pada bagian Profil Pemimpin Satuan Kerja Audit Internal dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile is presented in the section on the Profile of the Head of Internal Audit Unit in the Corporate Governance chapter of this Annual Report.

Deden Hilman

Pemimpin Divisi Kepatuhan & APU PPT/ Anggota Tetap Tanpa Hak Suara
Head of Compliance and AML/CFT Division / Permanent Member without Voting Rights

Profil telah disajikan pada bagian Profil Pemimpin Divisi Kepatuhan dan APU PPT dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile is presented in the section on the Profile of the Head of Compliance and AML/CFT Division in the Corporate Governance chapter of this Annual Report.



Boy Pandji Soedradjat

Pemimpin Divisi Hukum/Anggota Tetap Tanpa Hak Suara
Head of Legal Division/Permanent Member without Voting Rights

Umur/Age
51 Tahun per Desember 2025 / 51 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Ilmu Hukum Universitas Parahyangan Bandung (1997). • Magister di bidang Ilmu Hukum dari Golden Gate University (1999)	• Sarjana di bidang Ilmu Hukum Universitas Parahyangan Bandung (1997). • Magister di bidang Ilmu Hukum dari Golden Gate University (1999)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.	Board of Directors Decree No. 0511/SK/DIR-HC/2021.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Grup Litigasi (2017) • Pemimpin Kantor Cabang Cibinong (2019)	• Head of Litigation Group (2017) • Head of Cibinong Branch Office (2019)
Periode Jabatan	**Serving Period**
Periode Pertama (2025 - saat ini)	First Period (2025–present)



Adie Arief Wibawa

Pemimpin Divisi Kebijakan & Prosedur /Anggota Tetap Tanpa Hak Suara
Head of Policy and Procedure Division / Permanent Member without Voting Rights

Umur/Age
49 Tahun per Desember 2025 / 49 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Tasikmalaya

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Akuntansi dari Universitas Siliwangi Tasikmalaya (1999). • Magister di bidang Manajemen dari Universitas Siliwangi Tasikmalaya (2014). • Magister di bidang Hukum Universitas Trisakti (2026)	• Bachelor of Accounting from Siliwangi University Tasikmalaya (1999) • Master of Management from Siliwangi University Tasikmalaya (2014) • Master of Law from Trisakti University (2026)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025	Board of Directors Decree No. 0362/SK/DIR-HCA/2025
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Khusus Jakarta (Januari 2022) • CEO Regional 4 (Juli 2022)	• Head of Special Branch Office Jakarta (January 2022) • Regional 4 CEO (July 2022)
Periode Jabatan	**Serving Period**
Periode Pertama (2025 - saat ini)	First Period (2025–present)

PELATIHAN ANGGOTA KOMITE MANAJEMEN RISIKO

Pelatihan yang telah diikuti anggota komite selama tahun 2025 adalah sebagai berikut.

TRAINING OF RISK MANAGEMENT COMMITTEE MEMBERS

The training programs attended by committee members during 2025 were as follows.

Nama	Jabatan Position	Pelatihan	Training
Hana Dartiwan	Ketua Chairman	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or Competency Development has been presented in the subsection on Training and/or Competency Development of the Board of Directors in the Corporate Governance chapter of this Annual Report.
Yogy Yatno	Sekretaris Secretary	• *Training for Trainer* (TOT) Bidang Manajemen Risiko Jenjang 4 • Refreshment Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Training for Trainers (TOT) in Risk Management Level 4 • Risk Management Certification (SMR) Level 7 Refreshment Program 2025 for Executive Officers • **bjb** Flash – Awareness Program on Personal Data Protection (Head Office) • **bjb** Flash - IT Security Awareness and Digital Culture (Head Office) • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees – 2025 • **bjb** Flash - Refreshment on AML/CFT and PPPSPM Implementation (Head Office) – 2025 • Business Continuity Management System (BCMS) - Head Office • Executive Workshop 2025: "Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan" • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) – Head Office • Strengthening Governance and Integrity in Business Management • Executive Workshop • Governance of Complaint Handling and Effective Communication with Customers – Head Office
Rizani Azhar	Sekretaris Secretary	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 6 Tahun 2025 • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Risk Management Certification (SMR) Level 6 Refreshment Program 2025 • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office) • **bjb** Flash - IT Security Awareness and Digital Culture (Head Office) • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees – 2025 • **bjb** Flash - Refreshment on AML/CFT and PPPSPM Implementation (Head Office) – 2025 • Business Continuity Management System (BCMS) - Head Office • Executive Workshop 2025: "Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan" • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office • Strengthening Governance and Integrity in Business Management • Governance of Complaint Handling and Effective Communication with Customers - Head Office
Ayi Subarna	Anggota Tetap Permanent Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or Competency Development has been presented in the subsection on Training and/or Competency Development of the Board of Directors in the Corporate Governance chapter of this Annual Report.

Nama	Jabatan Position	Pelatihan	Training
Nunung Suhartini	Anggota Tetap Permanent Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or Competency Development has been presented in the subsection on Training and/or Competency Development of the Board of Directors in the Corporate Governance chapter of this Annual Report.
Mulyana	Anggota Tetap Permanent Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or Competency Development has been presented in the subsection on Training and/or Competency Development of the Board of Directors in the Corporate Governance chapter of this Annual Report.
M. Asadi Budiman	Anggota Tetap Tanpa Hak Suara Permanent Member Without Voting Right	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • Pembelajaran dan Sertifikasi SK SP J6 Bidang Penukaran Valuta Asing & Pembawaan Uang • *Economic Outlook* 2025 (Semester II) dan 2026 Sinkronisasi Keberlanjutan Prospek Bisnis terhadap Aspek Ekonomi Makro-Mikro • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif dengan Konsumen - Kantor Pusat	• Risk Management Certification (SMR) Level 7 Refreshment Program 2025 for Executive Officers • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office) • **bjb** Flash - IT Security Awareness and Digital Culture (Head Office) • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025 • **bjb** Flash - Refreshment on AML/CFT and PPPSPM Implementation (Head Office) - 2025 • Business Continuity Management System (BCMS) - Head Office • Training and Certification SK SP J6 in Foreign Exchange and Cross-Border Cash Carrying • Economic Outlook 2025 (Second Semester) and 2026: Alignment of Business Sustainability Prospects with Macro and Microeconomic Aspects • Executive Workshop 2025: "Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan" • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office • Strengthening Governance and Integrity in Business Management • Executive Workshop • Governance of Complaint Handling and Effective Communication with Customers - Head Office
Asep Dani Fadillah	Anggota Tetap Tanpa Hak Suara Permanent Member Without Voting Right	• *Training for Trainer* (TOT) Bidang Manajemen Risiko Jenjang 4 • *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Implementasi Internal Control Over Financial Reporting* (ICoFR) • Pembelajaran Masa Persiapan Pensiun: *StockWise Masterclass - The Art of Multibagger Investing Stock Market Insider* • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif dengan Konsumen - Kantor Pusat	• Training for Trainers (TOT) in Risk Management Level 4 • Risk Management Certification (SMR) Level 7 Refreshment Program 2025 for Executive Officers • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office) • **bjb** Flash - IT Security Awareness and Digital Culture (Head Office) • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025 • **bjb** Flash - Refreshment on AML/CFT and PPPSPM Implementation (Head Office) - 2025 • Business Continuity Management System (BCMS) - Head Office • Implementation of Internal Control over Financial Reporting (ICoFR) • Pre-Retirement Learning Program: StockWise Masterclass - The Art of Multibagger Investing (Stock Market Insider) • Executive Workshop 2025: "Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan" • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office • Executive Workshop • Governance of Complaint Handling and Effective Communication with Customers - Head Office

Nama	Jabatan Position	Pelatihan	Training
Galis Prasetya	Anggota Tetap Tanpa Hak Suara Permanent Member Without Voting Right	• *Training for Trainer* (TOT) Bidang Manajemen Risiko Jenjang 4 • *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • Economic Outlook 2025 (Semester II) dan 2026 Sinkronisasi Keberlanjutan Prospek Bisnis terhadap Aspek Ekonomi Makro-Mikro • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Training for Trainers (TOT) in Risk Management Level 4 • Risk Management Certification (SMR) Level 7 Refreshment Program 2025 for Executive Officers • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office) • **bjb** Flash - IT Security Awareness and Digital Culture (Head Office) • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025 • **bjb** Flash - Refreshment on AML/CFT and PPPSPM Implementation (Head Office) - 2025 • Business Continuity Management System (BCMS) - Head Office • Economic Outlook 2025 (Second Semester) and 2026: Alignment of Business Sustainability Prospects with Macro and Microeconomic Aspects • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office • Strengthening Governance and Integrity in Business Management • Executive Workshop • Governance of Complaint Handling and Effective Communication with Customers - Head Office
Hermawan Mulyana	Anggota Tetap Tanpa Hak Suara Permanent Member Without Voting Right	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Profil Pemimpin Satuan Kerja Audit Internal dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or Competency Development has been presented in the subsection on Training and/or Competency Development of the Board of Directors in the Corporate Governance chapter of this Annual Report.
Deden Hilman	Anggota Tetap Tanpa Hak Suara Permanent Member Without Voting Right	• **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• **bjb** Flash - Awareness Program on Personal Data Protection (Head Office) • **bjb** Flash - IT Security Awareness and Digital Culture (Head Office) • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025 • **bjb** Flash - Refreshment on AML/CFT and PPPSPM Implementation (Head Office) - 2025 • Business Continuity Management System (BCMS) - Head Office • Executive Workshop 2025: "Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan" • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office • Strengthening Governance and Integrity in Business Management • Executive Workshop • Governance of Complaint Handling and Effective Communication with Customers - Head Office

Nama	Jabatan Position	Pelatihan	Training
Boy Pandji Soedradjat	Anggota Tetap Tanpa Hak Suara Permanent Member Without Voting Right	• Refreshment Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Risk Management Certification (SMR) Level 7 Refreshment Program 2025 for Executive Officers • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office) • **bjb** Flash - IT Security Awareness and Digital Culture (Head Office) • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025 • **bjb** Flash - Refreshment on AML/CFT and PPPSPM Implementation (Head Office) - 2025 • Business Continuity Management System (BCMS) - Head Office • Executive Workshop 2025: "Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan" • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office • Strengthening Governance and Integrity in Business Management • Executive Workshop • Governance of Complaint Handling and Effective Communication with Customers - Head Office
Adie Arief Wibawa	Anggota Tetap Tanpa Hak Suara Permanent Member Without Voting Right	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Wilayah 4&5) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Wilayah 4&5) • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Wilayah 4 & 5)- Tahun 2025 **bjb** Flash • Sinergi Kinerja dalam Pembangunan Berkelanjutan • *Business Continuity Management System* (BCMS) Batch 4 • Pembelajaran Makro Ekonomi dan Pemetaan Potensi Wilayah 4 • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif dengan Konsumen - Kantor Pusat	• Risk Management Certification (SMR) Level 7 Refreshment Program 2025 for Executive Officers • **bjb** Flash - Awareness Program on Personal Data Protection (Regional Offices 4 & 5) • **bjb** Flash - IT Security Awareness and Digital Culture (Regional Offices 4 & 5) • **bjb** Flash - Refreshment on AML/CFT and PPPSPM Implementation (Regional Offices 4 & 5) – 2025 • Performance Synergy in Sustainable Development • Business Continuity Management System (BCMS) Batch 4 • Macroeconomic Learning and Regional Potential Mapping (Region 4) • Executive Workshop 2025: "Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan" • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office • Strengthening Governance and Integrity in Business Management • Executive Workshop • Governance of Complaint Handling and Effective Communication with Customers - Head Office

PERNYATAAN INDEPENDENSI KOMITE MANAJEMEN RISIKO

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

STATEMENT OF INDEPENDENCE OF THE RISK MANAGEMENT COMMITTEE

All committee members have no affiliation with other Directors, Commissioners, or Controlling Shareholders, are not shareholders of the Company who may influence their ability to act independently, and are not Commissioners, Directors, or employees of companies that have affiliations or business relationships with the Company.

RAPAT DAN PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO

Selama tahun 2025, Komite Manajemen Risiko telah melaksanakan tugasnya dengan menyelenggarakan rapat sebanyak 6 (enam) kali, dengan agenda sebagai berikut:

MEETINGS AND IMPLEMENTATION OF DUTIES OF THE RISK MANAGEMENT COMMITTEE

Throughout 2025, the Risk Management Committee carried out its duties by holding 6 (six) meetings, with the following agendas:

No	Tanggal Date	Agenda	Agendas
1	Senin, 06 Januari 2025 Monday, January 06, 2025	· Pembahasan revisi *Trigger* level Rencana Aksi Pemulihan (*Recovery Plan* 2024) · Pembahasan Penetapan Metodologi Limit Grup Debitur Korporasi dan *Financial Institution*	· Discussion on the revision of trigger levels in the Recovery Plan (Recovery Plan 2024) · Discussion on the determination of Group Limit Methodology for Corporate Debtors and Financial Institutions
2	Kamis, 16 Januari 2025 Thursday, January 16, 2025	Pembahasan Laporan Tingkat Kesehatan Bank Secara Individu Posisi Semester I Tahun 2024	Discussion on the Bank Soundness Level Report on an individual basis as of the first semester of 2024
3	Senin, 17 Februari 2025 Monday, February 17, 2025	· Pembahasan Tata Kelola Limit Grup Debitur segmen Korporasi dan International & Transaction Banking · Hasil Penilaian Tingkat Maturitas bank **bjb** Tahun 2024	· Discussion on the governance of debtor group limits for the Corporate and International & Transaction Banking segments · Results of bank **bjb**'s Maturity Level Assessment for 2024
4	Selasa, 11 Maret 2025 Tuesday, March 11, 2025	Penetapan *Credit Portofolio Guidelines* Segmen Kredit Korporasi, Komersial dan UMKM	Determination of Credit Portfolio Guidelines for Corporate, Commercial, and MSME segments
5	Jumat, 25 April 2025 Friday, April 25, 2025	Pembahasan Laporan Profil Risiko Bank Secara Individu Posisi Triwulan I Tahun 2024	Discussion on the Bank Risk Profile Report on an individual basis as of the first quarter of 2024
6	Jumat, 8 Mei 2025 Friday, May 8, 2025	Pembahasan Pelampauan Trigger Level Aspek Rentabilitas Pada Rencana Aksi Pemulihan (*Recovery Plan*)	Discussion on the breach of trigger levels in the profitability aspect under the Recovery Plan
7	Selasa, 27 Mei 2025 Tuesday, May 27, 2025	Pembahasan *Action Plan* Pelampauan Rasio NPL. ROE dan Reputasi terhadap *Risk Appetitte & Risk Tolerance* (Risiko Kredit, Risiko Stratejik, dan Risiko Reputasi)	Discussion on the action plan for breaches of NPL, ROE, and Reputation ratios against Risk Appetite & Risk Tolerance (Credit Risk, Strategic Risk, and Reputational Risk)
8	Selasa, 15 Juli 2025 Tuesday, July 15, 2025	· Pembahasan Laporan Tingkat Kesehatan Bank Secara Individu Posisi Semester I Tahun 2025 · Penetapan Risk Appetitte & Risk Tolerance Terintegrasi	· Discussion on the Bank Soundness Level Report on an individual basis as of the first semester of 2025 · Determination of Integrated Risk Appetite & Risk Tolerance
9	Selasa, 12 Agustus 2025 Tuesday, August 12, 2025	Pembhasan *Action Plan* Pelampauan Rasio NPL Terhadap *Risk Appetitte & Risk Tolerance* (Risiko Kredit)	Discussion on the action plan for breach of NPL ratio against Risk Appetite & Risk Tolerance (Credit Risk)
10	Selasa, 7 Oktober 2025 Tuesday, October 7, 2025	Penetapan Nilai *Risk Appetitte & Risk Tolerance* Jenis Risiko Pada bank **bjb**	**Determination of Risk Appetite & Risk Tolerance values for risk types at bank bjb**
11	Kamis, 16 Oktober 2025 Thursday, October 16, 2025	Pembahasan Profil Risiko Bank Secara Individu Posisi Triwulan III Tahun 2025	Discussion on the Bank Risk Profile on an individual basis as of the third quarter of 2025
12	Senin, 17 November 2025 Monday, November 17, 2025	Pembahasan *Recovery Plan* Tahun 2025	Discussion on the Recovery Plan for 2025

No	Tanggal Date	Agenda	Agendas
13	Senin, 24 November 2025 Monday, November 24, 2025	· Pembahasan *Credit Portofolio Guidelines* Segmen Kredit Korporasi, Komersial dan UMKM periode 2026 · Pembahasan *Limit Switching Credit Portofolio Guidelines* Segmen Komersial periode 2025	· Discussion on Credit Portfolio Guidelines for Corporate, Commercial, and MSME segments for the 2026 period · Discussion on Limit Switching in Credit Portfolio Guidelines for the Commercial segment for the 2025 period

Komite Kebijakan Perkreditan

Berdasarkan Surat Keputusan Direksi bank **bjb** Nomor 1367/SK/DIR-KPR/2019 tanggal 31 Desember 2019 tentang Pedoman Kerja Komite Kebijakan Perkreditan (KKP), Komite Kebijakan Perkreditan (KKP) atau *Credit Policy Committee (CPC)* bertugas untuk membantu Manajemen dalam merumuskan Kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran-saran langkah perbaikan.

Credit Policy Committee

Based on the Decree of the Board of Directors of bank **bjb** Number 1367/SK/DIR-KPR/2019 dated December 31, 2019 concerning the Work Guidelines for the Credit Policy Committee (KKP), the Credit Policy Committee (KKP) or Credit Policy Committee (CPC) is tasked with assisting Management in formulating policies, supervising the implementation of policies, monitoring the development and condition of the credit portfolio and providing suggestions for improvement step.

STRUKTUR DAN KEANGGOTAAN KOMITE KEBIJAKAN PERKREDITAN

STRUCTURE AND MEMBERSHIP OF THE CREDIT POLICY COMMITTEE

Susunan Composition	Diisi oleh Filled by
Ketua Chairman	Direktur Utama President Director
Sekretaris Secretary	Pemimpin Unit Kebijakan & Prosedur Head of Policy & Procedure Unit
Sekretaris Pengganti (Alternatif I) Alternate Secretary (Alternative I)	Pemimpin Satuan Kerja Credit Risk Head of Credit Risk Unit
Sekretaris Pengganti (Alternatif II) Alternate Secretary (Alternative II)	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division
Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	1. Direktur Utama 2. Direktur yang membidangi perkreditan 3. Direktur yang membidangi Credit Risk 4. Direktur yang membidangi Operasional 5. SEVP yang membidangi bisnis perkreditan sesuai segmen. 6. SEVP Credit Risk 1. President Director 2. Director in charge of credit 3. Director in charge of Credit Risk 4. Director in charge of Operations 5. SEVP in charge of credit business according to segment. 6. SEVP Credit Risk
Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	1. Pemimpin Satuan Kerja Audit Internal atau pejabat bidang Audit Internal 2. Pemimpin Divisi Kepatuhan atau perwakilan yang ditunjuk wajib hadir alam Komite Kebijakan Perkreditan 3. Pemimpin Satuan Kerja yang terkait dengan bisnis perkreditan 4. Pemimpin Satuan Kerja yang terkait dengan operasional perkreditan. 5. Pemimpin Satuan Kerja Manajemen Risiko 6. Pemimpin Satuan Kerja Manajemen Risiko yang melakukan pengambilan keputusan bisnis perkreditan. 7. Sekretaris 1. Head of Internal Audit Work Unit or Internal Audit Officer 2. Head of Compliance Division or appointed representative must be present in the Credit Policy Committee 3. Head of Work Unit related to credit business 4. Head of Work Unit related to credit operations. 5. Head of Risk Management Work Unit 6. Head of Risk Management Work Unit who makes credit business decisions. 7. Secretary
Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	Direksi*/SEVP terkait materi yang hadir sebagai undangan. Board of Directors*/SEVP regarding the material that was present as an invitee. *kecuali Direktur yang membidangi kepatuhan. *except the Director in charge of compliance.
Anggota Tidak Tetap Tanpa Hak Suara Non-Permanent Members Without Voting Rights	Direksi/Pemimpin Divisi/Pemimpin Unit yang diundang terkait dengan materi yang menjadi agenda KKP. Directors/Division Heads/Unit Leaders invited are related to the material on the KKP agenda.

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE KEBIJAKAN PERKREDITAN

Tugas, wewenang dan tanggung jawab Komite Kebijakan Perkreditan sebagai berikut:

1. Memberikan masukan kepada Direksi dalam penyusunan Kebijakan Perkreditan Bank (KPB), terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan.
2. Mengawasi agar KPB dapat diterapkan dan dilaksanakan secara konsisten, serta merumuskan pemecahan masalah dalam hal terdapat hambatan atau kendala dalam penerapan KPB. Selanjutnya Komite Kebijakan Perkreditan juga melakukan kajian berkala terhadap KPB dan memberikan saran kepada Direksi dalam hal diperlukan perubahan atau perbaikan KPB.
3. Menyetujui Limit Kewenangan Memutus Kredit dan Limit Kewenangan Restrukturisasi Kredit.
4. Memantau dan mengevaluasi:
   a. Perkembangan dan kualitas portofolio perkreditan secara keseluruhan.
   b. Kebenaran pelaksanaan kewenangan memutus kredit.
   c. Kebenaran proses pemberian, perkembangan dan kualitas kredit yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu.
   d. Kebenaran pelaksanaan ketentuan BMPK.
   e. Ketaatan terhadap ketentuan peraturan perundang-undangan dan peraturan lain dalam pelaksanaan pemberian kredit.
   f. Penyelesaian kredit bermasalah sesuai yang ditetapkan dalam KPB.
   g. Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan kredit.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE CREDIT POLICY COMMITTEE

The duties, authorities and responsibilities of the Credit Policy Committee are as follow:

1. Providing input to the Directors in the formulation of Bank Credit Policies (KPB), especially those relating to the formulation of prudential principles in credit.
2. Supervising that KPB could be applied and implemented consistently, and formulate solutions to problems in the event of obstacles or obstacles in the implementation of CDE. Furthermore, the Credit Policy Committee also conducted periodic reviews of KPB and provided advice to the Directors in the event that changes or improvements to the KPB are needed.
3. Approving the Authority Limit for Credit Decision and the Limit on the Authority for Credit Restructuring.
4. Monitoring and evaluating:
   a. The development and quality of the credit portfolio as a whole.
   b. The correctness of the exercise of authority to decide on credit.
   c. The correctness of the process of granting, development and quality of credit extended to parties related to the Bank and certain large debtors.
   d. The correctness of the implementation of the LLL provisions.
   e. Compliance with statutory provisions and other regulations in the implementation of credit extension.
   f. Settlement of non-performing loans as stipulated in the KPB.
   g. The Bank's efforts to meet the adequacy of the allowance for credit write-offs.

PROFIL ANGGOTA KOMITE KEBIJAKAN PERKREDITAN

PROFILE OF CREDIT POLICY COMMITTEE MEMBERS

Ayi Subarna
Direktur Operasional dan Teknologi Informasi*/Ketua
Director of Operations and Information Technology*/Chairman

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.

* Bertindak selaku Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi No. 0656/SK/DIR-CSE/2025 tanggal 15 November 2025. / Acting as the Acting Director of the President Director based on the Board of Directors' Decree No. 0656/SK/DIR-CSE/2025 dated November 15, 2025.

Adie Arief Wibawa
Pemimpin Divisi Kebijakan & Prosedur /Sekretaris
Head of Policy and Procedure Division /Secretary

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.

Yogy Yatno

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/Sekretaris Pengganti II
Head of Credit, Market & Integrated Risk Management Division/Alternate II Secretary

Profil telah disajikan pada bagian Profil Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi dalam Bab *Corporate Governance* pada Laporan Tahunan ini.

The profile has been presented in the section on the Profile of the Head of Credit, Market, and Integrated Risk Management Division in the Corporate Governance chapter of this Annual Report.

Rizani Azhar

Pemimpin Divisi Manajemen Risiko Operasional/Sekretaris Pengganti II
Head of Operational Risk Management Division /Alternate II Secretary

Profil telah disajikan pada bagian Profil Pemimpin Divisi Manajemen Risiko Operasional dalam Bab *Corporate Governance* pada Laporan Tahunan ini.

The profile has been presented in the section on the Profile of the Head of Operational Risk Management Division in the Corporate Governance chapter of this Annual Report.

Galis Prasetya

SEVP Credit Risk/Anggota Tetap dengan Hak Suara
SEVP Credit Risk/Permanent Member with Voting Rights

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.

The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.

Nunung Suhartini

Direktur Konsumer dan Ritel/ Anggota Tetap dengan Hak Suara
Director of Consumer and Retail/ Permanent Member with Voting Rights

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.

The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.

Hermawan Mulyana

Pemimpin Satuan Kerja Audit Internal/ Anggota Tetap Tanpa Hak Suara
Head of Internal Audit Unit / Permanent Member without Voting Rights

Profil telah disajikan pada bagian Profil Pemimpin Satuan Kerja Audit Internal dalam Bab *Corporate Governance* pada Laporan Tahunan ini.

The profile has been presented in the section on the Profile of the Head of Internal Audit Unit in the Corporate Governance chapter of this Annual Report.

Deden Hilman

Pemimpin Divisi Kepatuhan & APU PPT/ Anggota Tetap Tanpa Hak Suara
Head of Compliance and AML/CFT Division / Permanent Member without Voting Rights

Profil telah disajikan pada bagian Profil Pemimpin Divisi Kepatuhan dan APU PPT dalam Bab *Corporate Governance* pada Laporan Tahunan ini.

The profile has been presented in the section on the Profile of the Head of Compliance and AML/CFT Division in the Corporate Governance chapter of this Annual Report.

PELATIHAN ANGGOTA KOMITE KEBIJAKAN PERKREDITAN

Pelatihan yang telah diikuti anggota komite selama tahun 2025 adalah sebagai berikut.

TRAINING OF MEMBERS OF THE CREDIT POLICY COMMITTEE

The training that has been attended by committee members during 2025 is as follow.

Nama Name	Jabatan Position	Pelatihan	Training
Ayi Subarna	Ketua Chairman	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training and/or Competency Development of the Board of Directors under the Corporate Governance chapter of this Annual Report.
Adie Arief Wibawa	Sekretaris Secretary	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.
Yogy Yatno	Sekretaris Pengganti II Alternate II Secretary	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.
Rizani Azhar	Sekretaris Pengganti II Alternate II Secretary	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.
Galis Prasetya	Anggota Tetap dengan Hak Suara Permanent Member with Voting Rights	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.
Nunung Suhartini	Anggota Tetap dengan Hak Suara Permanent Member with Voting Rights	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training and/or Competency Development of the Board of Directors under the Corporate Governance chapter of this Annual Report.
Hermawan Mulyana	Anggota Tetap Tanpa Hak Suara Permanent Member without Voting Rights	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Profil Pemimpin Satuan Kerja Audit Internal dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on the Profile of the Head of Internal Audit Unit under the Corporate Governance chapter of this Annual Report.
Deden Hilman	Anggota Tetap Tanpa Hak Suara Permanent Member without Voting Rights	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training and/or Competency Development of the Board of Directors under the Corporate Governance chapter of this Annual Report.

PERNYATAAN INDEPENDENSI KOMITE KEBIJAKAN PERKREDITAN

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF THE CREDIT POLICY COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan telah melaksanakan tugas dengan merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran-saran langkah perbaikan. Selama tahun 2025, Komite Kebijakan Perkreditan telah melaksanakan 1 (satu) kali rapat dengan agenda sebagai berikut.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE CREDIT POLICY COMMITTEE

The Credit Policy Committee has carried out its duties by formulating policies, overseeing the implementation of such policies, monitoring the development and condition of the credit portfolio, and providing recommendations for corrective actions. During 2025, the Credit Policy Committee convened 1 (one) meeting with the following agenda.

Tanggal Date	Agenda	Agendas
14 Mei 2025 May 14, 2025	Limit Kewenangan Memutus Kredit	Credit Approval Authority Limit

Komite Pengarah Teknologi Informasi

Information Technology Steering Committee

Dalam rangka memastikan penerapan dan pengelolaan Teknologi Informasi yang selaras dengan strategi bisnis Bank, PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. membentuk Komite Pengarah Teknologi Informasi (*IT Steering Committee*) sebagai bagian dari tata kelola Teknologi Informasi Bank.

In order to ensure that the implementation and management of Information Technology are aligned with the Bank's business strategy, PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk established the Information Technology Steering Committee (IT Steering Committee) as part of the Bank's Information Technology governance.

STRUKTUR DAN KEANGGOTAAN KOMITE PENGARAH TEKNOLOGI INFORMASI

Komite Pengarah Teknologi Informasi merupakan komite yang memberikan rekomendasi kepada Direksi terkait penerapan Teknologi Informasi yang selaras dengan strategi bisnis Bank, dengan memperhatikan aspek efisiensi, efektivitas, serta manajemen risiko.

Adapun struktur keanggotaan Komite Pengarah Teknologi Informasi terdiri dari:

STRUCTURE AND MEMBERSHIP OF INFORMATION TECHNOLOGY STEERING COMMITTEE

The Information Technology Steering Committee is a committee that provides recommendations to the Board of Directors regarding the implementation of Information Technology in alignment with the Bank's business strategy, while taking into account efficiency, effectiveness, and risk management aspects.

The membership structure of the Information Technology Steering Committee consists of:

Jabatan Position	Diisi Oleh Filled by	Hak Suara Voting Rights
Ketua Chairman	Direktur yang membidangi Teknologi Informasi Director in charge of Information Technology	Mempunyai Hak Suara Have Voting Rights
Wakil Ketua Vice Chairman	Direktur yang membidangi Manajemen Risiko Operasional Director in charge of Operational Risk Management	Mempunyai Hak Suara Have Voting Rights
Sekretaris 1 Secretary 1	Pemimpin Divisi Information Technology Head of Information Technology Division	Mempunyai Hak Suara Have Voting Rights
Sekretaris 2 Secretary 2	Pemimpin Divisi IT Security Head of IT Security Division	Mempunyai Hak Suara Have Voting Rights

Jabatan Position	Diisi Oleh Filled by	Hak Suara Voting Rights
Anggota Tetap Permanent member	Pemimpin Divisi Operasi Head of Operations Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi Jaringan dan Layanan Head of Network & Services Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi Change Management office Head of Change Management Office Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi Digital Banking Head of Digital Banking Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi Manajemen Risiko Operasional Head of Operational Risk Management Division	Mempunyai Hak Suara Have Voting Rights
Anggota Tidak Tetap Non-Permanent Member	Pemimpin Divisi dan Unit Lainnya yang berkaitan dengan pembahasan agenda Rapat Komite Head of Divisions and Other Units related to the discussion of the Committee Meeting agenda	Tanpa Hak Suara Without Voting Rights

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE PENGARAH TEKNOLOGI INFORMASI

Komite ini memiliki tugas dan wewenang antara lain:

1. Memberikan rekomendasi kepada Direksi terkait Rencana Strategis Teknologi Informasi (*Information Technology Strategic Plan*), termasuk *roadmap*, kebutuhan sumber daya, manfaat, serta potensi kendala penerapannya;
2. Menilai kesesuaian proyek Teknologi Informasi dengan ITSP dan menetapkan prioritas proyek Teknologi Informasi yang bersifat kritikal dan berdampak signifikan terhadap operasional Bank;
3. Memantau kinerja Teknologi Informasi serta efektivitas penerapan kebijakan dan pengamanan Teknologi Informasi;
4. Memberikan arahan dan rekomendasi atas penyelesaian permasalahan Teknologi Informasi yang bersifat strategis dan lintas unit kerja;
5. Mendukung Direksi dalam pengambilan keputusan strategis di bidang Teknologi Informasi secara terstruktur dan terintegrasi.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF INFORMATION TECHNOLOGY STEERING COMMITTEE

This Committee has duties and authorities, among others, as follows:

1. Providing recommendations to the Board of Directors regarding the Information Technology Strategic Plan (ITSP), including the roadmap, resource requirements, benefits, and potential implementation challenges;
2. Assessing the alignment of Information Technology projects with the ITSP and determining priorities for critical Information Technology projects that have significant impact on the Bank's operations;
3. Monitoring Information Technology performance as well as the effectiveness of the implementation of Information Technology policies and security;
4. Providing direction and recommendations for the resolution of strategic and cross-functional Information Technology issues;
5. Supporting the Board of Directors in making strategic decisions in the field of Information Technology in a structured and integrated manner.

PROFIL ANGGOTA KOMITE PENGARAH TEKNOLOGI INFORMASI

PROFILE OF INFORMATION TECHNOLOGY STEERING COMMITTEE MEMBERS

Ayi Subarna

Direktur Operasional dan Teknologi Informasi*/Ketua
Director of Operations and Information Technology*/Chairman

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.

* Bertindak selaku Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi No. 0656/SK/DIR-CSE/2025 tanggal 15 November 2025. / Acting as the Acting Director of the President Director based on the Board of Directors' Decree No. 0656/SK/DIR-CSE/2025 dated November 15, 2025.



Akhmad Zainy Abdulrasyid

Pemimpin Divisi Information Technology/Sekretaris 1
Head of the Information Technology Division / Secretary 1

Umur/Age
52 Tahun per Desember 2025 / 52 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bogor

Riwayat Pendidikan	Educational Background
Sarjana di bidang Matematika dari Universitas Padjadjaran (UNPAD) (2003)	Bachelor of Mathematics from Universitas Padjadjaran (UNPAD) (2003)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0054/SK/DIR-HCA/2025.	Board of Directors Decree No. 0054/SK/DIR-HCA/2025.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Wakil Pemimpin Divisi IT Operation (2020) • Wakil Pemimpin Divisi IT III (2022) • Pegawai yang Ditempatkan di Anak Perusahaan (2023) • Pegawai yang Ditempatkan di Investee (2024)	• Deputy Head of IT Operation Division (2020) • Deputy Head of IT Division III (2022) • Employee Assigned to a Subsidiary (2023) • Employee Assigned to an Investee Company (2024)
Periode Jabatan	**Serving Period**
Periode Pertama (2025 – saat ini)	First Period (2025 - present)



Anthonius Satriyo Wibowo

Pemimpin Divisi IT Security/Sekretaris 2
Head of IT Security Division / Secretary 2

Umur/Age
51 Tahun per Desember 2025 / 51 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
Sarjana di bidang Teknik Sipil dari Universitas Katolik Parahyangan (1998).	Bachelor of Civil Engineering from Parahyangan Catholic University (1998)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi 0285/SK/DIR-HCA/2023.	Board of Directors Decree No. 0285/SK/DIR-HCA/2023.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
Pemimpin Divisi Information Technology (2020)	Head of Information Technology Division (2020)
Periode Jabatan	**Serving Period**
Periode Pertama (2025 – saat ini)	First Period (2025 - present)



Juniardi Swastria

Pemimpin Divisi Operasi/ Anggota Tetap dengan Hak Suara
Head of Operations Division /Permanent Member Without Voting Rights

Umur/Age
51 Tahun per Desember 2025 / 51 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran Bandung (2020)	Bachelor of Law from Padjadjaran University Bandung (2020)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0495/SK/DIR-HCA/2024	Board of Directors Decree No. 0495/SK/DIR-HCA/2024.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Manajemen Anak Perusahaan (2017) • Pemimpin Divisi Umum (2018)	• Head of Subsidiary Management Division (2017) • Head of General Division (2018)
Periode Jabatan	**Serving Period**
Periode Pertama (2024 – saat ini)	First Period (2024 - present)



Isa Anwari

Pemimpin Divisi Jaringan & Layanan/ Anggota Tetap dengan Hak Suara
Head of Network & Services Division / Permanent Member with Voting Rights

Umur/Age
48 Tahun per Desember 2025 / 48 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Manajemen dari Universitas Widyatama (2000) • Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran Bandung (2019)	• Bachelor of Management, Widyatama University, (2000) • Master of Financial Management, Padjadjaran University Bandung, (2019)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0415/SK/DIR-HCA/2024	Board of Directors Decree No. 0415/SK/DIR-HCA/2024
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Institutional Banking (2018) • Pemimpin Divisi Hubungan Kelembagaan (2019) • Pemimpin Divisi Institutional and Wholesales Banking (2024 –2025)	• Head of Institutional Banking Division (2018) • Head of Institutional Relations Division (2019) • Head of Institutional and Wholesale Banking Division (2024–2025)
Periode Jabatan	**Serving Period**
Periode Pertama (2024 – saat ini)	First Period (2024 - present)



Iwan Gartiwa Dewantara

Pemimpin Divisi Pengendalian Keuangan/Anggota Tetap dengan Hak Suara
Head of Financial Control Division/Permanent Member with Voting Rights

Umur/Age
56 Tahun per Desember 2025 / 56 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
Sarjana di bidang Tata Negara dari Universitas Pasundan Bandung	Bachelor's degree in State Administration from Pasundan University, Bandung
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Board of Directors Decree No. 0318/SK/DIR-HCA/2024.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Grup Kebijakan Akuntansi (2019) • Pemimpin Grup Laporan Keuangan (2021)	• Accounting Policy Group Leader 2019 • Financial Report Group Leader 2021
Periode Jabatan	**Serving Period**
Periode Pertama (2024 – saat ini)	First Period (2024 - present)



Somi Mohamad Yunus

Pemimpin Divisi Change Management Office/ Anggota Tetap dengan Hak Suara
Head of Change Management Office Division / Permanent Member with Voting Rights

Umur/Age
55 Tahun per Desember 2025 / 55 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Manajemen dari Universitas Tirtayasa Banten (1997). • Magister di bidang Manajemen Keuangan dari Universitas Pasundan Bandung (2017). • Meraih gelar Doktor Ilmu Manajemen bidang keuangan dari Universitas Pasundan Bandung (2024).	• Bachelor of Management from Tirtayasa University, Banten (1997). • Master of Financial Management from Pasundan University, Bandung (2017) • Doctor of Management (Finance) from Pasundan University, Bandung (2024)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No.0598/SK/DIR-HCA/2025	Board of Directors Decree No. 0598/SK/DIR-HCA/2025
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
Memiliki pengalaman kerja di bank **bjb** sebagai: • Pemimpin Divisi Dana & Jasa Konsumer (2022). • Executive Credit Officer (2022).	Has professional experience at bank **bjb** as follows: • Head of Consumer Funding & Services Division (2022) • Executive Credit Officer (since 2022)
Periode Jabatan	**Serving Period**
Periode Pertama (2025 – saat ini)	First Period (2025 - present)



Arris Mirawan

Pemimpin Divisi Digital Banking/ Anggota Tetap dengan Hak Suara
Head of Digital Banking Division / Permanent Member with Voting Rights

Umur/Age
48 Tahun per Desember 2025 / 48 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung Barat

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Ilmu Hukum dari Sekolah Tinggi Hukum Bandung (1999). • Magister di bidang Administrasi Bisnis dari Universitas Padjadjaran (UNPAD) Bandung (2012).	• Bachelor of Law from Bandung School of Law (1999). • Master of Business Administration from Padjadjaran University, Bandung (2012).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0275/SK/DIR-HCA/2025	Board of Directors Decree No. 0275/SK/DIR-HCA/2025
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• CEO Regional V (2021) • CEO Regional III (2023)	• Regional V CEO (2021) • Regional III CEO (2023)
Periode Jabatan	**Serving Period**
Periode Pertama (2025 – saat ini)	First Period (2025 - present)

Rizani Azhar

Pemimpin Divisi Manajemen Risiko Operasional/ Anggota Tetap dengan Hak Suara
Head of Operational Risk Management Division / Permanent Member with Voting Rights

Profil telah disajikan pada bagian Profil Pemimpin Divisi Manajemen Risiko Operasional dalam Bab Corporate Governance pada Laporan Tahunan ini.
The profile has been presented in the Profile of the Head of Operational Risk Management Division section under the Corporate Governance chapter of this Annual Report.

PELATIHAN ANGGOTA KOMITE PENGARAH TEKNOLOGI INFORMASI

Pelatihan yang telah diikuti anggota komite selama tahun 2025 adalah sebagai berikut.

TRAINING OF INFORMATION TECHNOLOGY STEERING COMMITTEE MEMBERS

The training that has been attended by committee members during 2025 is as follow.

Nama Name	Jabatan Position	Pelatihan	Training
Ayi Subarna	Ketua Chairman	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training and/or Competency Development of the Board of Directors under the Corporate Governance chapter of this Annual Report.
Akhmad Zainy Abdulrasyid	Sekretaris 1 Secretary 1	• **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Refreshment*/Pembekalan Ujian Resertifikasi Sertifikasi Manajemen Risiko Jenjang 7 • *Business Continuity Management System* (BCMS) Kantor Pusat • Ujian Sertifikasi Manajemen Risiko Jenjang 7 • IT *Security Awareness: Building A Cyber Resilient Users* • IT *Security Awareness: Building A Cyber Resilient Users (Self Learning)* • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • *Awareness* Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• **bjb** Flash - Awareness Program on Personal Data Protection (Head Office) • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office) • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025 • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025 • Refreshment/Briefing for Risk Management Certification Level 7 Recertification Examination • Business Continuity Management System (BCMS) - Head Office • Risk Management Certification Level 7 Examination • IT Security Awareness - Building Cyber-Resilient Users • IT Security Awareness - Building Cyber-Resilient Users (Self-Learning) • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office • Strengthening Governance and Integrity in Business Management • Executive Workshop • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office
Anthonius Satriyo Wibowo	Sekretaris 2 Secretary 2	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT Security Awareness & Digital Culture (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif dengan Konsumen - Kantor Pusat	• Refreshment of Risk Management Certification (SMR) Level 7 for Executive Officers - 2025 • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office) • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office) • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025 • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025 • Business Continuity Management System (BCMS) - Head Office • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office • Strengthening Governance and Integrity in Business Management • Executive Workshop • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office

Nama Name	**Jabatan** Position	**Pelatihan**	Training
Juniardi Swastria	Anggota Tetap Dengan Hak Suara Permanent Member with Voting Rights	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness* & *Digital Culture* (Kantor Pusat) • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Refreshment of Risk Management Certification (SMR) Level 7 for Executive Officers - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Business Continuity Management System (BCMS) - Head Office. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.
Isa Anwari	Anggota Tetap Dengan Hak Suara Permanent Member with Voting Rights	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness* & *Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Refreshment of Risk Management Certification (SMR) Level 7 for Executive Officers - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Business Continuity Management System (BCMS) - Head Office. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.

Nama Name	Jabatan Position	Pelatihan	Training
Iwan Gartiwa Dewantara	Anggota Tetap Dengan Hak Suara Permanent Member with Voting Rights	• **bjb** Flash - *Awareness Program On Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Tahun 2025 Untuk Pejabat Eksekutif • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • *Awareness* Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • *Go Team Spirit: Drivin Performance with Culture and Growth Mindset* • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop*	• **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Refreshment of Risk Management Certification (SMR) Level 5 for Executive Officers - 2025. • Business Continuity Management System (BCMS) - Head Office. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Go Team Spirit - Driving Performance with Culture and Growth Mindset. • Strengthening Governance and Integrity in Business Management. • Executive Workshop.
Somi Mohamad Yunus	Anggota Tetap Dengan Hak Suara Permanent Member with Voting Rights	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 6 Tahun 2025 • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • *Awareness* Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Banking Overview for Executive	• Refreshment of Risk Management Certification (SMR) Level 6 - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Business Continuity Management System (BCMS) - Head Office. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Banking Overview for Executive.
Arris Mirawan	Anggota Tetap Dengan Hak Suara Permanent Member with Voting Rights	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Wilayah 2&3) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Wilayah 2&3) • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Wilayah 2 & 3)- Tahun 2025 **bjb** Flash • Sinergi Kinerja dalam Pembangunan Berkelanjutan • *Business Continuity Management System* (BCMS) Batch 3 • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • *Awareness* Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif dengan Konsumen - Kantor Pusat	• Refreshment of Risk Management Certification (SMR) Level 7 for Executive Officers - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Regional Offices 2 & 3). • **bjb** Flash - IT Security Awareness & Digital Culture (Regional Offices 2 & 3). • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Regional Offices 2 & 3) - 2025. • Performance Synergy in Sustainable Development. • Business Continuity Management System (BCMS) - Batch 3. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.

Nama Name	Jabatan Position	Pelatihan	Training
Rizani Azhar	Anggota Tetap Dengan Hak Suara Permanent Member with Voting Rights	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.

PERNYATAAN INDEPENDENSI KOMITE PENGARAH TEKNOLOGI INFORMASI

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

RAPAT DAN PELAKSANAAN TUGAS KOMITE PENGARAH TEKNOLOGI INFORMASI

Komite Pengarah Teknologi Informasi diselenggarakan sekurang-kurangnya satu (1) kali dalam satu tahun, atau lebih sering apabila diperlukan, sebagai forum pengambilan keputusan dan pemberian rekomendasi strategis terkait pengelolaan dan pengembangan Teknologi Informasi Bank. Selama tahun 2025, Komite Pengarah Teknologi Informasi telah melaksanakan tugasnya melalui rapat yang diadakan sebanyak 1 (satu) kali dengan agenda pembahasan:

INDEPENDENCE STATEMENT OF INFORMATION TECHNOLOGY STEERING COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

The Information Technology Steering Committee is convened at least once (1) a year, or more frequently if necessary, as a forum for decision-making and providing strategic recommendations related to the management and development of the Bank's Information Technology. During 2025, the Information Technology Steering Committee carried out its duties through 1 (one) meeting with the following agenda:

No	Tanggal Date	Agenda	Agendas
1	07 Oktober 2025 October 07, 2025	Memastikan bahwa inisiatif dan investasi Teknologi Informasi Bank tetap sejalan dengan strategi bisnis, kebutuhan operasional, serta ketentuan regulator yang berlaku.	Ensuring that the Bank's Information Technology initiatives and investments remain aligned with business strategy, operational needs, and applicable regulatory requirements.

Komite Manajemen Risiko Terintegrasi

Berdasarkan Surat Keputusan Direksi bank **bjb** nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi, Komite Manajemen Risiko Terintegrasi dalam metodologi proses manajemen risiko bertugas untuk mengembangkan budaya risiko dan menetapkan arahan untuk seluruh aktivitas yang mengandung risiko dalam Konglomerasi Keuangan. Proses Komite Manajemen Risiko Terintegrasi secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko Terintegrasi.

STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO TERINTEGRASI

Susunan keanggotaan Komite Manajemen Risiko Terintegrasi terdiri dari Direksi, Direktur dari masing-masing Lembaga Jasa

Integrated Risk Management Committee

Based on the Decree of the Directors of bank **bjb** No. 0823/SK/DIR-MRI/2021 dated December 28, 2021 regarding Guidelines for the Integrated Risk Management Committee, the Integrated Risk Management Committee in the risk management process methodology is tasked with developing a risk culture and setting direction for all activities that contained risks within the Financial Conglomerate. The Integrated Risk Management Committee process was specifically contained in the Integrated Risk Management Committee Charter.

STRUCTURE AND MEMBERSHIP OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

The composition of the membership of the Integrated Risk Management Committee consists of Directors, Directors from

Keuangan (LJK) dalam Konglomerasi Keuangan serta Para Pemimpin Divisi terkait yakni:

each Financial Services Institution in the Financial Conglomerate and the Heads of related Divisions namely:

Jabatan Position	Diisi Oleh Filled by	Hak Suara Voting Rights
Ketua (merangkap Anggota Tetap) Chairman (Concurrently Permanent Member)	Direktur Entitas Utama yang membidangi fungsi Manajemen Risiko Terintegrasi Director of the Main Entity overseeing the Integrated Risk Management function	Mempunyai Hak Suara Have Voting Rights
Sekretaris (merangkap Anggota Tetap) Secretary (concurrently Permanent Member)	Pemimpin Divisi Manajemen Risiko Entitas Utama Head of Risk Management Division of the Main Entit	Mempunyai Hak Suara Have Voting Rights
Anggota Tetap` Permanent Member	1. Direktur Entitas Utama yang membidangi fungsi Pengelolaan Anak Perusahaan. 2. Direktur yang membidangi fungsi Manajemen Risiko dari masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan. 3. Pemimpin Divisi Manajemen Anak Perusahaan Entitas Utama. 1. Director of the Main Entity overseeing the Subsidiary Management function 2. Director overseeing the Risk Management function of each Financial Services Institution within the Financial Conglomeration. 3. Head of Subsidiary Management Division of the Main Entity.	Mempunyai Hak Suara Have Voting Rights
Anggota Tidak Tetap Non Permanent Member	Para undangan sesuai dengan materi pembahasan Invitees in accordance with the agenda	Tanpa Hak Suara Without Voting Rights

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO TERINTEGRASI

Tugas, wewenang dan tanggung jawab Komite Manajemen Risiko Terintegrasi (KMRT) sesuai Surat Keputusan Direksi bank **bjb** nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi adalah untuk memberikan rekomendasi kepada Direksi Entitas Utama mengenai penerapan manajemen risiko paling kurang:

1. Penyusunan, perbaikan maupun penyempurnaan Kebijakan Manajemen Risiko Terintegrasi antara lain berupa penyempurnaan strategi dan kerangka Risiko berdasarkan hasil evaluasi pelaksanaan;
2. Penyampaian laporan Profil Risiko Terintegrasi;
3. Penyampaian Laporan Permodalan Terintegrasi;
4. Kepatuhan pelaksanaan Manajemen Risiko Terintegrasi berdasarkan ketentuan yang telah ditetapkan;
5. Pembahasan lainnya dalam rangka peningkatan Budaya Risiko dalam penerapan Manajemen Risiko Terintegrasi

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

The duties, authorities and responsibilities of the Integrated Risk Management Committee (KMRT) in accordance with the Decree of the Directors of bank **bjb** number 0823/SK/DIRMRI/2021 dated December 28, 2021 concerning Guidelines for the Integrated Risk Management Committee are to provide recommendations to the Directors of the Main Entity regarding the implementation of management risk at least:

1. Preparation, improvement or refinement of the Integrated Risk Management Policy, including refinement of the Risk strategy and framework based on the results of the implementation evaluatio;
2. Submission of Integrated Risk Profile report;
3. Submission of Integrated Capital Report;
4. Compliance with the implementation of Integrated Risk Management based on established provisions;
5. Other discussions to improve Risk Culture in the implementation of Integrated Risk Management

PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO TERINTEGRASI

PROFILE OF INTEGRATED RISK MANAGEMENT COMMITTEE MEMBERS

Ayi Subarna

Direktur Operasional dan Teknologi Informasi*/Ketua
Director of Operations and Information Technology*/Chairman

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.

* Bertindak selaku Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi No. 0656/SK/DIR-CSE/2025 tanggal 15 November 2025. / Acting as the Acting Director of the President Director based on the Board of Directors' Decree No. 0656/SK/DIR-CSE/2025 dated November 15, 2025.

Yogy Yatno
Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/Sekretaris
Head of Credit, Market & Integrated Risk Management Division / Secretary

Profil telah disajikan pada bagian Profil Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Profile of the Head of Credit, Market & Integrated Risk Management Division section under the Corporate Governance chapter of this Annual Report.

Rizani Azhar
Pemimpin Divisi Manajemen Risiko Operasional/Sekretaris
Head of Operational Risk Management Division / Secretary

Profil telah disajikan pada bagian Profil Pemimpin Divisi Manajemen Risiko Operasional dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Profile of the Head of Operational Risk Management Division section under the Corporate Governance chapter of this Annual Report.

Hana Dartiwan
Direktur Keuangan /Anggota Tetap
Finance Director / Permanent Member

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report

Mulyana
Direktur Korporasi dan UMKM / Anggota Tetap
Director of Corporate and MSME / Permanent Member

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.

PELATIHAN ANGGOTA KOMITE MANAJEMEN RISIKO TERINTEGRASI

Pelatihan yang telah diikuti anggota komite selama tahun 2025 adalah sebagai berikut.

TRAINING OF MEMBERS OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

The training that the committee members have attended during 2025 is as follows.

Nama Name	Jabatan Position	Pelatihan	Training
Ayi Subarna	Ketua Chairman	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training and/or Competency Development of the Board of Directors under the Corporate Governance chapter of this Annual Report.
Yogy Yatno	Sekretaris Secretary	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.
Rizani Azhar	Sekretaris Secretary	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.

Nama Name	Jabatan Position	Pelatihan	Training
Hana Dartiwan	Anggota Tetap Permanent Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training and/or Competency Development of the Board of Directors under the Corporate Governance chapter of this Annual Report.
Mulyana	**Anggota Tetap** Permanent Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training and/or Competency Development of the Board of Directors under the Corporate Governance chapter of this Annual Report.

PERNYATAAN INDEPENDENSI KOMITE MANAJEMEN RISIKO TERINTEGRASI

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO TERINTEGRASI

Selama tahun 2025, Komite Manajemen Risiko Terintegrasi telah melaksanakan kegiatan diantaranya menyelenggarakan rapat sebanyak 2 (dua) kali dengan agenda sebagai berikut:

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE INTEGRATED RISK MANAGEMENT COMMITTEEI

During 2025, the Integrated Risk Management Committee has carried out activities including holding 2 (two) meeting with the following agenda:

No	Tanggal Date	Agenda	Agenda
1	Rabu, 26 Maret 2025 Wednesday, March 26, 2025	• Laporan Profil Risiko Terintegrasi dan Konsolidasi serta Profil Risiko Masing-Masing LJK di dalam Konglomerasi Keuangan; • *Risk Appetite Statement* dan *Tolerance* Konglomerasi Keuangan; • Pengelolaan Transaksi Intra Grup; • Laporan Kecukupan Permodalan Minimum Terintegrasi; • Penerapan Manajemen Risiko Terintegrasi Pada Konglomerasi Keuangan; • Kinerja Keuangan Konglomerasi Keuangan; • Hasil Pelaksanaan Audit Internal Terintegrasi Pada Konglomerasi Keuangan; • Overview Penerapan Fungsi Kepatuhan Pada Konglomerasi Keuangan; • Diskusi (*sharing session* dan Aspirasi).	• Integrated and Consolidated Risk Profile Reports as well as Risk Profiles of each Financial Services Institution (LJK) within the Financial Conglomerate; • Risk Appetite Statement and Tolerance of the Financial Conglomerate; • Intra-Group Transaction Management; • Integrated Minimum Capital Adequacy Report; • Implementation of Integrated Risk Management within the Financial Conglomerate; • Financial Performance of the Financial Conglomerate; • Results of the Implementation of Integrated Internal Audit within the Financial Conglomerate; • Overview of the Implementation of the Compliance Function within the Financial Conglomerate; • Discussion (sharing session and aspirations)..
2	Rabu, 8 Oktober 2025 Wednesday, October 8, 2025	• Penerapan Manajemen Risiko Terintegrasi Pada Konglomerasi Keuangan; • Pembahasan Profil Risiko masing-masing LJK di dalam Konglomerasi Keuangan bank **bjb**; • *Risk Appetitte & Risk Tolerance* Terintegrasi; • Pengelolaan Risiko Transaksi Intra Grup; • RPOJK Tata Kelola. • Pembahasan Kecukupan Permodalan Minimum Terintegrasi • Kinerja Keuangan Konglomerasi Keuangan; • Hasil Pelaksanaan Audit Internal Terintegrasi Pada Konglomerasi Keuangan; • Overview Penerapan Fungsi Kepatuhan Pada Konglomerasi Keuangan; • Diskusi (*sharing session* dan Aspirasi).	• Implementation of Integrated Risk Management within the Financial Conglomerate; • Discussion on the Risk Profile of each Financial Services Institution (LJK) within bank **bjb**'s Financial Conglomerate; • Integrated Risk Appetite & Risk Tolerance; • Management of Intra-Group Transaction Risk; • Draft Financial Services Authority Regulation (RPOJK) on Governance; • Discussion on Integrated Minimum Capital Adequacy; • Financial Performance of the Financial Conglomerate; • Results of the Implementation of Integrated Internal Audit within the Financial Conglomerate; • Overview of the Implementation of the Compliance Function within the Financial Conglomerate; • Discussion (sharing session and aspirations).

Assets and Liability Committee (ALCO)

ALCO dibentuk untuk membantu Direksi dalam menetapkan strategi terhadap pengendalian risiko likuidasi dan rentabilitas serta pengambilan keputusan manajemen dalam rangka pengelolaan assets dan *liability*.

STRUKTUR DAN KEANGGOTAAN ASSETS AND LIABILITY COMMITTEE (ALCO)

Struktur dan keanggotaan Assets and Liability Committee (ALCO) berdasarkan Surat Keputusan Direksi Nomor 0288/SK/DIR-TRE/2025 Tentang Pedoman Kerja Asset and Liability Committee (ALCO) adalah sebagai berikut

Assets And Liability Committee (ALCO)

ALCO was formed to assist the Directors in determining strategies for controlling liquidation risk and profitability as well as making management decisions in the context of managing assets and liabilities.

ASSETS AND LIABILITY COMMITTEE (ALCO) STRUCTURE AND MEMBERSHIP

The structure and membership of the Assets and Liability Committee (ALCO) based on the Decree of the Directors Number 1312/SK/DIR-TRE/2019 concerning the Asset and Liability Committee (ALCO) Work Guidelines were as follow.

Ketua ALCO (Merangkap Anggota Tetap) Chairman of ALCO (Concurrently Permanent Member)	:	Direktur Utama	President Director
Wakil Ketua ALCO (Merangkap Anggota Tetap) Vice Chairman of ALCO (Concurrently Permanent Member)	:	• Direktur IT dan Transaction Banking • Direktur Keuangan • Direktur Komersial dan UMKM • Direktur Komersial dan Ritel	• Director of IT and Transaction Banking • Director of Finance • Director of Commercial and MSME • Director of Commercial and Retail
Sekretaris ALCO (Merangkap Anggota Tetap) Secretary of ALCO (concurrently Permanent Member)	:	Pemimpin Divisi Treasury	Head of Treasury Division
Sekretaris ALCO Pengganti Alternatif I (Merangkap Anggota Tetap) Alternative ALCO Secretary I (Concurrently Permanent Member)	:	Pemimpin Grup Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi	Head of Credit, Market & Integrated Risk Management Division Group
Sekretaris ALCO Pengganti Alternatif II (Merangkap Anggota Tetap) Alternative ALCO Secretary II (Concurrently Permanent Member)	:	Pemimpin Grup Divisi Pengendalian Keuangan	Head of Financial Control Division Group
Anggota Tetap Permanent Member	:	1. Direktur Operasional 2. SEVP Treasury & International Banking 3. SEVP Credit Risk 4. SEVP Wholesale Banking & Subsidiaries Management 5. SEVP Enterprise Risk 6. Pemimpin Divisi Kredit Konsumer 7. Pemimpin Divisi Kredit Ritel 8. Pemimpin Divisi Korporasi 9. Pemimpin Divisi Komersial 10. Pemimpin Divisi KPR & KKB 11. Pemimpin Divisi Kredit UMKM 12. Pemimpin Divisi Institutional & Wholesale Banking 13. Pemimpin Divisi Dana & Jasa Konsumer 14. Pemimpin Divisi International & Transaction Banking 15. Pemimpin Divisi Digital Banking 16. Pemimpin Divisi Perencanaan Strategis 17. Pemimpin Divisi Jaringan & Layanan 18. Pemimpin Divisi Penyelamatan & Penyelesaian Kredit 19. Executive Credit Officer (ECO) 20. Executive Bussiness Officer (EBO)	1. Operations Director 2. SEVP Treasury & International Banking 3. SEVP Credit Risk 4. SEVP Wholesale Banking & Subsidiaries Management 5. SEVP Enterprise Risk 6. Head of Consumer Credit Division 7. Head of Retail Credit Division 8. Head of Corporate Division 9. Head of Commercial Division 10. Head of Mortgage (KPR) & Auto Loan (KKB) Division 11. Head of MSME Credit Division 12. Head of Institutional & Wholesale Banking Division 13. Head of Consumer Funding & Services Division 14. Head of International & Transaction Banking Division 15. Head of Digital Banking Division 16. Head of Strategic Planning Division 17. Head of Network & Services Division 18. Head of Credit Recovery & Resolution Division 19. Executive Credit Officer (ECO) 20. Executive Business Officer (EBO)
Anggota Tidak Tetap Non-Permanent Member	:	Di luar Pemimpin Grup di atas yang hadir sebagai Undangan	In addition to the Division Group Heads mentioned above, other attendees were present by invitation

TUGAS, WEWENANG, DAN TANGGUNG JAWAB ASSETS AND LIABILITY COMMITTEE (ALCO)

Tugas, wewenang dan tanggung jawab Asset and Liability Committee (ALCO) adalah sebagai berikut:

1. Bertanggung jawab atas pencapaian rentabilitas Bank sesuai dengan target keuntungan (laba), pertumbuhan neraca dan ukuran rentabilitas yang telah ditetapkan dalam Rencana Bisnis Bank.
2. Melakukan rapat secara berkala minimum sebulan sekali untuk menilai, merencanakan dan mengambil langkah berupa kebijakan dan action plan untuk mencapai target rencana kerja dan Rencana Bisnis Bank dengan realisasi yang terjadi serta usulan kemungkinan perubahan Rencana Bisnis Bank tersebut.
3. Merumuskan strategi suku bunga yang meliputi:
   a. Suku bunga kredit (*Prime Lending Rate, Based Rate*, dll)
   b. Suku bunga dana (*Demand Deposit*, *Time Deposit*, dll)
4. Memberikan pendelegasian kewenangan memutus secara khusus kepada Unit Kerja sesuai dengan hasil keputusan rapat ALCO dengan tetap melakukan registrasi terhadap hasil putusan pendelegasian kewenangan tersebut kepada ALCO.
5. Melakukan penilaian dan evaluasi *performance* Bank yang berkaitan dengan *pricing* kredit dan dana untuk memastikan optimalisasi *Net Interest Income* dan mempertahankan struktur neraca sejalan dengan Rencana Bisnis Bank.
6. Mereview posisi likuiditas Bank bila dibutuhkan dan merumuskan besarnya presentase likuiditas yang akan dipertahankan oleh Bank.
7. Mereview posisi alokasi penempatan dana Bank pada aktiva yang menghasilkan (*Earning Assets)* bila dibutuhkan dan merumuskan alokasi dana pada *Earning Assets* yang optimal.
8. Mereview posisi sumber Bank bila dibutuhkan dan merumuskan komposisi jenis-jenis sumber dana yang menghasilkan *Cost of Funds* yang optimal.
9. Melakukan pembahasan mengenai posisi permodalan Bank dalam upaya mencapai posisi *Capital Adequacy Ratio* (CAR) yang ditentukan oleh Bank Indonesia dengan melaksanakan *Capital Planning* yang cermat.
10. Mereview mengenai posisi/alokasi dana pada penyertaan dan investasi Bank pada surat-surat berharga serta pada jumlah yang optimal.
11. Menyampaikan informasi kepada Direksi mengenai setiap perkembangan ketentuan dan peraturan terkait yang mempengaruhi strategi dan kebijakan Bank.
12. Melaksanakan rapat-rapat lainnya yang disyaratkan oleh perubahan-perubahan yang terjadi di pasar ataupun perubahan-perubahan dari segi regulasi pemerintah yang terjadi secara tiba-tiba.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE ASSETS AND LIABILITY COMMITTEE (ALCO)

The duties, powers and responsibilities of the Asset and Liability Committee (ALCO) were as follows:

1. Responsible for achieving the Bank's profitability in accordance with targeted earnings (profit), balance sheet growth, and profitability measures as stipulated in the Bank Business Plan.
2. Conducting regular meetings at least once a month to assess, plan, and determine policies and action plans to achieve the targets set in the work plan and the Bank Business Plan, taking into account actual performance and any proposed revisions to the Bank Business Plan.
3. Formulating interest rate strategies, including:
   a. Lending rates (Prime Lending Rate, Base Rate, etc.)
   b. Funding rates (Demand Deposits, Time Deposits, etc.)
4. Delegating decision-making authority specifically to relevant Work Units in accordance with ALCO meeting resolutions, while ensuring that such delegated decisions are duly registered with ALCO.
5. Evaluating and assessing the Bank's performance related to loan and funding pricing to ensure optimization of Net Interest Income and maintenance of the balance sheet structure in line with the Bank Business Plan.
6. Reviewing the Bank's liquidity position as necessary and determining the level of liquidity to be maintained by the Bank.
7. Reviewing the allocation of the Bank's funds in earning assets as necessary and determining the optimal allocation to earning assets.
8. Reviewing the Bank's funding sources as necessary and determining the optimal composition of funding sources to achieve an efficient Cost of Funds.
9. Discussing the Bank's capital position in order to achieve the Capital Adequacy Ratio (CAR) as required by Bank Indonesia through prudent capital planning.
10. Reviewing the allocation of funds in investments and securities to ensure an optimal investment level.
11. Providing information to the Board of Directors regarding any developments in regulations and policies that may affect the Bank's strategies and policies.
12. Conducting additional meetings as required due to changes in market conditions or sudden regulatory developments.

PROFIL ANGGOTA ASSETS AND LIABILITY COMMITTEE (ALCO)

PROFIL ANGGOTA ASSETS AND LIABILITY COMMITTEE (ALCO)

Ayi Subarna

Direktur Operasional dan Teknologi Informasi*/Ketua
Director of Operations and Information Technology*/Chairman

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.

* Bertindak selaku Direktur Pengganti Direktur Utama berdasarkan Surat Keputusan Direksi No. 0656/SK/DIR-CSE/2025 tanggal 15 November 2025. / Acting as the Acting Director of the President Director based on the Board of Directors' Decree No. 0656/SK/DIR-CSE/2025 dated November 15, 2025.

Hana Dartiwan

Direktur Keuangan /Wakil Ketua
Finance Director / Vice Chairman

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.

Mulyana

Direktur Korporasi dan UMKM /Wakil Ketua
Director of Corporate and MSME / Vice Chairman

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.

Nunung Suhartini

Direktur Komersial dan Ritel/Wakil Ketua
Director of Commercial and Retail / Vice Chairman

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.



Jhon Habibie Barus

Pemimpin Divisi Treasury/Sekretaris
Treasury Division Head/Secretary

Umur/Age
43 Tahun per Desember 2025 / 43 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
Sarjana di bidang Teknik Elektro dari Universitas Indonesia (2005)	Bachelor in Electrical Engineering from University of Indonesia (2005)
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 7 • Sertifikasi Treasury Dealer Jenjang 7	• Risk Management Certification Level 7 • Treasury Dealer Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0323/SK/DIR-HCA/2024.	Board of Directors Decree No. 0323/SK/DIR-HCA/2024
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Treasury bank **bjb** (2025) • Advisor Divisi Treasury bank **bjb** (2020) • Head Of Treasury & Capital Market PT. Bank JTrust, Tbk (2010) • Derivative Dealer PT. Bank Mandiri Tbk (2005)	• Head of Treasury Division of bank **bjb** (2025) • Advisor Divisi Treasury bank **bjb** (2020) • Head Of Treasury & Capital Market PT. Bank JTrust, Tbk (2010) • Derivative Dealer PT. Bank Mandiri Tbk (2005)
Periode Jabatan	**Serving Period**
Periode Pertama (2024 - saat ini)	First Period (2024–present)

Yogy Yatno

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/ Sekretaris ALCO Pengganti Alternatif I
Head of Credit, Market & Integrated Risk Management Division / Alternate Secretary I of ALCO

Profil telah disajikan pada bagian Profil Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi dalam Bab *Corporate Governance* pada Laporan Tahunan ini.

The profile has been presented in the Profile of the Head of Credit, Market & Integrated Risk Management Division section under the Corporate Governance chapter of this Annual Report.

Iwan Gartiwa Dewantara

Pemimpin Divisi Pengendalian Keuangan/ Sekretaris ALCO Pengganti Alternatif II
Head of Financial Control Division / Alternate Secretary II of ALCO

Profil telah disajikan pada bagian Profil Komite Pegarah Teknologi Informasi dalam Bab *Corporate Governance* pada Laporan Tahunan ini.

The profile has been presented in the Information Technology Steering Committee Profile section under the Corporate Governance chapter of this Annual Report

Galis Prasetya

SEVP Credit Risk/Anggota Tetap
SEVP Credit Risk / Permanent Member

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.

The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.

Asep Dani Fadillah

SEVP Enterprise Risk/Anggota Tetap
SEVP Enterprise Risk / Permanent Member

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab Corporate Governance pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.



Joko Hartono Kalisman

Pemimpin Divisi Kredit Konsumer / Anggota Tetap Tanpa Hak Suara
Head of Consumer Credit Division / Permanent Member Without Voting Rights

Umur/Age	**Kewarganegaraan/**Citizenship	**Domisili/**Domicile
52 Tahun per Desember 2025 / 52 Years as of December 2025	Indonesia	Bandung

Riwayat Pendidikan	Educational Background
• Sarjana Akuntansi, Universitas Padjadjaran (2002) • Magister Manajemen, Universitas Padjadjaran (2006) • Doktor Manajemen, Universitas Padjadjaran (2019)	• Bachelor of Accounting, Padjadjaran University (2002) • Master of Management, Padjadjaran University (2006) • Doctor of Management, Padjadjaran University (2019)
Sertifikasi	**Certification**
• ISO 37301:2021 – Sistem Manajemen Kepatuhan • General Banking Level 3 • Qualified Internal Auditor • Chartered Accountant • Certified Anti Fraud Manager • ISO 37001 Anti-Bribery Certification • Prince2 Foundation • BSMR Level 5 • IIAP	• ISO 37301:2021 – Compliance Management Systems • General Banking Level 3 • Qualified Internal Auditor • Chartered Accountant • Certified Anti Fraud Manager • ISO 37001 Anti-Bribery Certification • Prince2 Foundation • BSMR Level 5 • IIAP
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0344/SK/DIR-HCA/2024.	Board of Directors Decree No. 0344/SK/DIR-HCA/2024.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 1997 dengan riwayat jabatan sebagai berikut: • Pemimpin Satuan Kerja Audit Internal (Desember 2018 - saat ini). • Pemimpin Divisi KPR dan KPB (Oktober 2018 - Desember 2018). • CEO Regional 5 (Mei 2017 - Oktober 2018) • Pemimpin Kantor Cabang Utama Bandung (Mei 2016 - Mei 2017)	Joined bank **bjb** since 1997 with the following job history: • Head of Internal Audit Work Unit (December 2018 - present). • Head of KPR and KPB Division (October 2018 - December 2018). • CEO Regional 5 (May 2017 - October 2018) • Head of Bandung Main Branch Office (May 2016 - May 2017)
Periode Jabatan	**Serving Period**
Periode Pertama (2024 - saat ini)	First Period (2024–present)



Rudy Purwadhi

Pemimpin Divisi Kredit Ritel/Anggota Tetap
Retail Credit Division Head/ Permanent Member

Umur/Age
52 Tahun per Desember 2025 / 52 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
Sarjana di bidang Manajemen dari STIE STEMBI Bandung Mada (2014)	Bachelor in Management from STIE STEMBI Bandung Mada (2014)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Menjabat sebagai Pemimpin Divisi Kredit Ritel sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021	Serving as Head of Retail Credit Division since 2021 to present based on Board of Directors Decree No. 0039/SK/DIR-HC/2021
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Kredit Ritel (Februari 2021 – saat ini) • CEO Regional 5 (Agustus 2019 – Februari 2021) • Pemimpin Cabang Cikarang (April 2016 – Agustus 2019)	• Head of Retail Credit Division (February 2021 – present) • Regional CEO 5 (August 2019 – February 2021) • Head of Cikarang Branch (April 2016 – August 2019)
Periode Jabatan	**Serving Period**
-	-



Angga Estrio

Pemimpin Divisi Korporasi/ Anggota Tetap
Corporate Division Head/ Permanent Member

Umur/Age
39 Tahun per Desember 2025 / 39 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Manajemen dari Universitas Padjadjaran Bandung (2007) • Magister di bidang Manajemen SDM dari Universitas Mercu Buana (2019)	• Bachelor's degree in Management from Padjadjaran University Bandung (2007) • Master's degree in Human Resource Management from Mercu Buana University (2019)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko	Risk Management Certification
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0344/SK/DIR-HCA/2024.	Board of Directors Decree No. 0344/SK/DIR-HCA/2024.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Surabaya (2024) • Executive Business Officer (2024)	• Surabaya Branch Office Leader (2024) • Executive Business Officer (2024)
Periode Jabatan	**Serving Period**
Periode Pertama (2024 - saat ini)	First Period (2024–present)



Agus Somantri

Pemimpin Divisi Komersial/ Anggota Tetap Tanpa Hak Suara
Head of Commercial Division/ Permanent Member Without Voting Rights

Umur/Age	**Kewarganegaraan/**Citizenship	**Domisili/**Domicile
42 Tahun per Desember 2025 / 42 Years as of December 2025	Indonesia	Bandung

Riwayat Pendidikan	**Educational Background**
• Sarjana di bidang Manajemen dari Universitas Islam Bandung (UNISBA) (2005) • Magister di bidang Manajemen dari STIE EKUITAS (2017)	• Bachelor's degree in Management from Bandung Islamic University (UNISBA) (2005) • Master's degree in Management from STIE EKUITAS (2017)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko	Risk Management Certification
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Board of Directors Decree No. 0318/SK/DIR-HCA/2024.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Bandar Lampung (2020) • Pemimpin Kantor Cabang Rasuna Said (2021)	• Head of Bandar Lampung Branch Office (2020) • Head of Rasuna Said Branch Office (2021)
Periode Jabatan	**Serving Period**
Periode Pertama (2024 - saat ini)	First Period (2024–present)



Muhamad Aditya Wiradharma

Pemimpin Divisi KPR & KKB/Anggota Tetap
Head of KPR & KKB Division / Permanent Member

Umur/Age	**Kewarganegaraan/**Citizenship	**Domisili/**Domicile
47 Tahun per Desember 2025 / 47 Years as of December 2025	Indonesia	Bandung

Riwayat Pendidikan	**Educational Background**
• Sarjana di bidang Manajemen Keuangan dan Perbankan (2002). • Magister di bidang Manajemen dari Universitas Padjadjaran Bandung (2011)	• Bachelor in Financial Management and Banking (2002). • Master in Management from Padjadjaran University Bandung (2011)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025	Board of Directors Decree No. 0362/SK/DIR-HCA/2025
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Cikarang bank **bjb** (2023-2024) • Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi (2024 – saat ini)	• Head of Cikarang Branch Office bank **bjb** (2023-2024) • Head of Credit Risk Management, Market & Integrated Division (2024 – present)
Periode Jabatan	**Serving Period**
Periode Pertama (2025 - saat ini)	First Period (2025–present)



Triastoto Hardjanto Wibowo

Pemimpin Divisi KPR & KKB/Anggota Tetap
Head of KPR & KKB Division/ Permanent Member

Umur/Age	**Kewarganegaraan/**Citizenship	**Domisili/**Domicile
55 Tahun per Desember 2025 / 55 Years as of December 2025	Indonesia	Bandung

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Teknik Geologi dari Universitas Gadjah Mada (1994) • Magister di bidang Manajemen dari Universitas Gadjah Mada (1996)	• Bachelor in Geological Engineering from Gadjah Mada University (1994) • Master in Management from Gadjah Mada University (1996)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No Surat Keputusan Direksi No. 0039/SK/ DIR-HC/2021.	Board of Directors Decree No. Board of Directors Decree No. 0039/ SK/ DIR-HC/2021.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Kredit Retail & Konsumer (2016) • Pemimpin Divisi Kredit Konsumer & Ritel (2018)	• Head of Retail & Consumer Credit Division (2016) • Head of Consumer & Retail Credit Division (2018)
Periode Jabatan	**Serving Period**
Periode Pertama (2021 - saat ini)	First Period (2021–present)



Bambang Kendra Senjaya

Pemimpin Divisi Kredit UMKM/Anggota Tetap
Head of MSME Credit Division / Permanent Member

Umur/Age
54 Tahun per Desember 2025 / 54 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Ciamis

Riwayat Pendidikan	Educational Background
Magister di bidang Manajemen Pemasaran dari Universitas Siliwangi Tasikmalaya (2006)	Master of Marketing Management from Siliwangi University, Tasikmalaya (2006)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0216/SK/DIR-HCA/2025	Board of Directors Decree No. 0216/SK/DIR-HCA/2025
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
Deputy CEO Regional (2023)	Deputy Regional CEO (2023)
Periode Jabatan	**Serving Period**
Periode Pertama (2025 - saat ini)	First Period (2025–present)



Maman Rukmana

Pemimpin Divisi Kredit UMKM/Anggota Tetap
Head of Consumer Funding & Services Division / Permanent Member

Umur/Age
46 Tahun per Desember 2025 / 46 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Garut

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Manajemen dari Universitas Surapati (2009) • Magister di bidang Manajemen Keuangan dari Universitas Krisna Dwipayana (2011)	• Bachelor of Management from Surapati University (2009) • Master of Financial Management from Krisna Dwipayana University (2011)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko	Risk Management Certification
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0362/SK/DIR-HCA/2025	Board of Directors Decree No. 0362/SK/DIR-HCA/2025
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Karawang (2022) • Pemimpin Kantor Cabang Utama Bandung (2024)	• Branch Head of Karawang (2022) • Head of Main Branch Office Bandung (2024)
Periode Jabatan	**Serving Period**
Periode Pertama (2025 - saat ini)	First Period (2025–present)



Diding Erawan

Pemimpin Divisi Kredit UMKM/Anggota Tetap
Head of International & Transaction Banking Division / Permanent Member

Umur/Age	Kewarganegaraan/Citizenship	Domisili/Domicile
46 Tahun per Desember 2025 / 46 Years as of December 2025	Indonesia	Bandung

Riwayat Pendidikan	Educational Background
Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran (2003)	Bachelor of Law from Padjadjaran University (2003)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko	Risk Management Certification
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Board of Directors Decree No. 0285/SK/DIR-HCA/2023.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Grup Business Support (2022) • Pemimpin Grup Trade Finance & Value Chain (2022)	• Head of Business Support Group (2022) • Head of Trade Finance & Value Chain Group (2022
Periode Jabatan	**Serving Period**
Periode Pertama (2023 - saat ini)	First Period (2023 –present)

Arris Mirawan

Pemimpin Divisi Digital Banking/Anggota Tetap
Head of Digital Banking Division / Permanent Member

Profil telah disajikan pada bagian Profil Komite Pengarah Teknologi Informasi dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Information Technology Steering Committee Profile section under the Corporate Governance chapter of this Annual Report.



Detya Suryadani

Pemimpin Divisi Perencanaan Strategis/Anggota Tetap
Head of Strategic Planning Division/Permanent Member

Umur/Age	**Kewarganegaraan**/Citizenship	**Domisili**/Domicile
46 Tahun per Desember 2025 / 46 Years as of December 2025	Indonesia	Bandung

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Akuntansi dari Universitas Islam Nusantara (1996) • Magister di bidang Akuntansi dari Universitas Padjadjaran (2003) • Magister bidang Administrasi Bisnis dari Institut Teknologi Bandung (ITB) (2009)	• Bachelor of Accounting from Universitas Islam Nusantara, 1996 • Master of Accounting from Padjadjaran University, 2003 • Master in Business Administration from Bandung Institute of Technology (ITB) (2009)
Sertifikasi	**Certification**
• PECB Certified ISO 37301 Lead Implementer Sistem Manajemen Kepatuhan • Sertifikasi Kepatuhan Level 2 • Sertifikasi Manajemenen Risiko Level 5	• PECB Certified ISO 37301 Lead Implementer of Compliance Management Systems • Level 2 Compliance Certification • Level 5 Risk Management Certification
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Board of Directors Decree No. 0285/SK/DIR-HCA/2023.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• CEO Regional (2021) • Divisi Kepatuhan & APU-PPT (2021)	• Regional CEO of Regional Office 5 (2021) • Compliance & AML-CFT Division (2021)
Periode Jabatan	**Serving Period**
Periode Pertama (2023 - saat ini)	First Period (2023 – present)

Isa Anwari

Pemimpin Divisi Jaringan & Layanan/Anggota Tetap
Head of Network & Services Division / Permanent Member

Profil telah disajikan pada bagian Profil Komite Pengarah Teknologi Informasi dalam Bab Corporate Governance pada Laporan Tahunan ini.
The profile has been presented in the Information Technology Steering Committee Profile section under the Corporate Governance chapter of this Annual Report.



Budiatmo Sudradjat

Divisi Penyelamatan & Penyelesaian Kredit/Anggota Tetap Tanpa Hak Suara
Head of Credit Rescue & Settlement Division/Permanent Member Without Voting Rights

Umur/Age	Kewarganegaraan/Citizenship	Domisili/Domicile
46 Tahun per Desember 2025 / 46 Years as of December 2025	Indonesia	Bandung

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari STIE Banten (2008)	Bachelor in Accounting from STIE Banten (2008)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Risk Management Certification Level 5
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023.	Board of Directors Decree No. 0008/SK/DIR-HCA/2023.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Wakil Pemimpin Kantor Cabang Khusus Banten (2018) • Pemimpin Kantor Cabang Khusus Banten (2020)	• Deputy Leader of the Banten Special Branch Office (2018) • Head of Banten Special Branch Office (2020)
Periode Jabatan	**Serving Period**
Periode Pertama (2023 - saat ini)	First Period (2023 – present)

PELATIHAN ANGGOTA ASSETS AND LIABILITY COMMITTEE (ALCO)

Pelatihan yang telah diikuti anggota komite selama tahun 2025 adalah sebagai berikut.

TRAINING FOR ASSETS AND LIABILITY COMMITTEE (ALCO) MEMBERS

The training that has been attended by committee members during 2025 is as follows.

Nama Name	Jabatan Position	Pelatihan	Training
Ayi Subarna	Ketua Chairman	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training and/or Competency Development of the Board of Directors under the Corporate Governance chapter of this Annual Report.
Hana Dartiwan	Wakil Ketua Vice Chairman	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training and/or Competency Development of the Board of Directors under the Corporate Governance chapter of this Annual Report.
Mulyana	Wakil Ketua Vice Chairman	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training and/or Competency Development of the Board of Directors under the Corporate Governance chapter of this Annual Report.

Nama Name	Jabatan Position	Pelatihan	Training
Nunung Suhartini	Wakil Ketua Vice Chairman	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training and/or Competency Development of the Board of Directors under the Corporate Governance chapter of this Annual Report.
Jhon Habibie Barus	Sekretaris Secretary	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • **bjb** Flash - *Business Continuity Management System* • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Refreshment of Risk Management Certification (SMR) Level 7 for Executive Officers - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • **bjb** Flash - Business Continuity Management System. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.
Yogy Yatno	Sekretaris ALCO Pengganti Alternatif I Alternate Secretary I of ALCO	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.
Iwan Gartiwa Dewantara	Sekretaris ALCO Pengganti Alternatif II Alternate Secretary II of ALCO	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Pengarah Teknologi Informasi dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Information Technology Steering Committee Members under the Corporate Governance chapter of this Annual Report.
Galis Prasetya	Anggota Tetap Permanent Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.
Asep Dani Fadillah	Anggota Tetap Permanent Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.

Nama Name	Jabatan Position	Pelatihan	Training
Joko Hartono Kalisman	Anggota Tetap Permanent Member	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Banking Overview for Executive* • **bjb** Flash - *Business Continuity Management System* • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Refreshment of Risk Management Certification (SMR) Level 7 for Executive Officers - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Banking Overview for Executive. • **bjb** Flash - Business Continuity Management System. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.
Rudy Purwadhi	Anggota Tetap Permanent Member	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Refreshment of Risk Management Certification (SMR) Level 7 for Executive Officers - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Business Continuity Management System (BCMS) - Head Office. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.

Nama Name	Jabatan Position	Pelatihan	Training
Angga Estrio Pratama	Anggota Tetap Permanent Member	• **bjb** Flash - *Awareness Program On Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Tahun 2025 Untuk Pejabat Eksekutif • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Business Continuity Management System (BCMS) - Head Office. • Refreshment of Risk Management Certification (SMR) Level 5 for Executive Officers - 2025. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.
Agus Somantri	Anggota Tetap Permanent Member	• **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Workshop* Ketentuan Terkait Pinjaman Daerah • *Business Continuity Management System* (BCMS) Kantor Pusat • *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Tahun 2025 Untuk Pejabat Eksekutif • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • *Awareness Program* Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Workshop on Regulations Related to Regional Loans. • Business Continuity Management System (BCMS) - Head Office. • Refreshment of Risk Management Certification (SMR) Level 5 for Executive Officers - 2025. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.

Nama Name	Jabatan Position	Pelatihan	Training
Muhamad Aditya Wiradharma	Anggota Tetap Permanent Member	• *Training for Trainer* (TOT) Bidang Manajemen Risiko Jenjang 4 • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT Security Awareness & Digital Culture (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Tahun 2025 Untuk Pejabat Eksekutif • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Training for Trainer (TOT) in Risk Management Level 4. • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Refreshment of Risk Management Certification (SMR) Level 5 for Executive Officers - 2025. • Business Continuity Management System (BCMS) - Head Office. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.
Triastoto Hardjanto Wibowo	Anggota Tetap Permanent Member	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program On Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • Pembekalan Tata Kelola, Operasional dan Bisnis Perasuransian • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Refreshment of Risk Management Certification (SMR) Level 7 for Executive Officers - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Business Continuity Management System (BCMS) - Head Office. • Briefing on Governance, Operations, and Insurance Business. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.

Nama Name	Jabatan Position	Pelatihan	Training
Bambang Kendra Senjaya	Anggota Tetap Permanent Member	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 6 Tahun 2025 • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Wilayah 2&3) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Wilayah 2&3) • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Wilayah 2 & 3)-Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Batch 3 • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Refreshment of Risk Management Certification (SMR) Level 6 - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Regional Offices 2 & 3). • **bjb** Flash - IT Security Awareness & Digital Culture (Regional Offices 2 & 3). • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Regional Offices 2 & 3) - 2025. • Business Continuity Management System (BCMS) - Batch 3. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.
Maman Rukmana	Anggota Tetap Permanent Member	• **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Wilayah 1) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Wilayah 1) • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Wilayah 1)-Tahun 2025 **bjb** Flash • Sinergi Kinerja Dalam Pembangunan Berkelanjutan • *Business Continuity Management System* (BCMS) Batch 1 • *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Tahun 2025 Untuk Pejabat Eksekutif • Pembekalan Sertifikasi SK SP Jenjang 6 Pengelolaan Transfer Dana • *Achievement Orientation Start Strong, Finish Stronger* • Ujian Kompetensi SK SP Jenjang 6 Pengelolaan Transfer Dana • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif dengan Konsumen - Kantor Pusat	• **bjb** Flash - Awareness Program on Personal Data Protection (Regional Office 1). • **bjb** Flash - IT Security Awareness & Digital Culture (Regional Office 1). • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Regional Office 1) - 2025. • Performance Synergy in Sustainable Development. • Business Continuity Management System (BCMS) - Batch 1. • Refreshment of Risk Management Certification (SMR) Level 5 for Executive Officers - 2025. • Briefing for SK SP Certification Level 6 on Fund Transfer Management. • Achievement Orientation - Start Strong, Finish Stronger. • Competency Examination for SK SP Certification Level 6 on Fund Transfer Management. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.

Nama Name	**Jabatan** Position	**Pelatihan**	Training
Diding Erawan	Anggota Tetap Permanent Member	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 6 Tahun 2025 • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT Security Awareness & Digital Culture (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • *Awareness* Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Refreshment of Risk Management Certification (SMR) Level 6 - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Business Continuity Management System (BCMS) - Head Office. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.
Arris Mirawan	Anggota Tetap Permanent Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Pengarah Teknologi Informasi dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Information Technology Steering Committee Members under the Corporate Governance chapter of this Annual Report.
Detya Suryadani	Anggota Tetap Permanent Member	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • IT *Security Awareness: Building A Cyber Resilient Users* • IT *Security Awareness: Building A Cyber Resilient Users (Self Learning)* • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • *Awareness* Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Ddengan Konsumen - Kantor Pusat	• Refreshment of Risk Management Certification (SMR) Level 7 for Executive Officers - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Business Continuity Management System (BCMS) - Head Office. • IT Security Awareness - Building Cyber-Resilient Users. • IT Security Awareness - Building Cyber-Resilient Users (Self-Learning). • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.
Isa Anwari	Anggota Tetap Permanent Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Pengarah Teknologi Informasi dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Information Technology Steering Committee Members under the Corporate Governance chapter of this Annual Report.

Nama Name	Jabatan Position	Pelatihan	Training
Budiatmo Sudradjat	Anggota Tetap Permanent Member	• **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Tahun 2025 Untuk Pejabat Eksekutif • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Business Continuity Management System (BCMS) - Head Office. • Refreshment of Risk Management Certification (SMR) Level 5 for Executive Officers - 2025. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.

PERNYATAAN INDEPENDENSI ASSETS AND LIABILITY COMMITTEE (ALCO)

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF ASSETS AND LIABILITY COMMITTEE (ALCO)

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS ASSETS AND LIABILITY COMMITTEE (ALCO)

Selama tahun 2025, ALCO telah melaksanakan tugasnya melalui rapat yang dilaksanakan sebanyak .. kali. Adapun agenda pembahasan rapat ALCO adalah sebagai berikut:

MEETINGS AND IMPLEMENTATION OF ASSETS AND LIABILITY COMMITTEE (ALCO) TASKS

During 2025, ALCO has carried out its duties through .. meetings. The discussion agenda for the ALCO meeting is as follows:

No	Tanggal Date	Agenda	Agenda
1.	15 Januari 2025 January 15, 2025	• Market Outlook & Kondisi Likuiditas bank **bjb** • Usulan *Repricing Term Loan Borrowing* Bank Danamon Indonesia	• Market Outlook & Kondisi Likuiditas bank **bjb** • Usulan *Repricing Term Loan Borrowing* Bank Danamon Indonesia
2.	10 Februari 2025 February 10, 2025/	• Market Outlook & Kondisi Likuiditas bank **bjb** • Register Penambahan Kuota dan Masa Berlaku Suku Bunga Kredit for Your Property "FYP"Divisi KPR & KKB	• Market Outlook & Kondisi Likuiditas bank **bjb** • Register Penambahan Kuota dan Masa Berlaku Suku Bunga Kredit for Your Property "FYP"Divisi KPR & KKB

No	Tanggal Date	Agenda	Agenda
3.	11 Maret 2025 March 11, 2025	• Market Outlook & Kondisi Likuiditas bank **bjj** • Usulan *Repricing Term Loan Borrowing* Bank Danamon Indonesia	• Market Outlook & Kondisi Likuiditas bank **bjj** • Usulan *Repricing Term Loan Borrowing* Bank Danamon Indonesia
4.	14 April 2025 April 14, 2025	• Usulan *Pricing* **bjj** *Supporting Account Loan* • Usulan *Repricing Term Loan Borrowing* Bank Danamon Indonesia	• Usulan *Pricing* **bjj** *Supporting Account Loan* • Usulan *Repricing Term Loan Borrowing* Bank Danamon Indonesia
5.	29 April 2025 April 29, 2025	• Market Outlook & Kondisi Likuiditas bank **bjj** • Usulan Minimum Spread Kredit Cash Collateral & Back to Back • Usulan Minimum Pemberian Rate Kredit di luar Kredit Program • Usulan *Switching* Kuota Deposito Korporasi ke Deposito Ritel • Usulan Perubahan *Rate Term Loan Borrowing*	• Market Outlook & Kondisi Likuiditas bank **bjj** • Usulan Minimum Spread Kredit Cash Collateral & Back to Back • Usulan Minimum Pemberian Rate Kredit di luar Kredit Program • Usulan *Switching* Kuota Deposito Korporasi ke Deposito Ritel • Usulan Perubahan *Rate Term Loan Borrowing*
6.	14 Mei 2025 May 14, 2025	• Market Outlook dan Kondisi Likuiditas • Register Suku Bunga Special Rate Deposito Individu & Program Funding Individu	• Market Outlook dan Kondisi Likuiditas • Register Suku Bunga Special Rate Deposito Individu & Program Funding Individu
7.	27 Mei 2025 May 27, 2025	• Market Outlook & Kondisi Likuiditas bank **bjj** • Register Deposito *Special Rate Case by Case* April 2025 • Usulan Suku Bunga Program Daerah Pemerintah Provinsi Jawa Barat	• Market Outlook & Kondisi Likuiditas bank **bjj** • Register Deposito *Special Rate Case by Case* April 2025 • Usulan Suku Bunga Program Daerah Pemerintah Provinsi Jawa Barat
8.	12 Juni 2025 June 12, 2025	• Market Outlook dan Kondisi Likuiditas • Register Program **bjb** Gebyar Tandamata Perorangan & Non Perorangan, Deposito SiSuka Online dan Giro Surplus	• Market Outlook dan Kondisi Likuiditas • Register Program **bjb** Gebyar Tandamata Perorangan & Non Perorangan, Deposito SiSuka Online dan Giro Surplus
9.	25 Juni 2025 June 25, 2025	• Market Outlook & Kondisi Likuiditas • Register Deposito *Special Rate Case by Case* • Usulan *Repricing Term Loan Borrowing* Bank Danamon	• Market Outlook & Kondisi Likuiditas • Register Deposito *Special Rate Case by Case* • Usulan *Repricing Term Loan Borrowing* Bank Danamon
10.	15 Juli 2025 July 15, 2025	• Market Outlook & Kondisi Likuiditas • Register Suku Bunga Special Rate Deposito Perorangan Juni 2025 • Register Suku Bunga Special Rate Deposito Non Perorangan Juni 2025 • Usulan *Repricing Term Loan Borrowing* Bank Danamon • Usulan Suku Bunga Kredit Program Daerah Kota Depok "DEPOK KUAT	• Market Outlook & Kondisi Likuiditas • Register Suku Bunga Special Rate Deposito Perorangan Juni 2025 • Register Suku Bunga Special Rate Deposito Non Perorangan Juni 2025 • Usulan *Repricing Term Loan Borrowing* Bank Danamon • Usulan Suku Bunga Kredit Program Daerah Kota Depok "DEPOK KUAT
11.	30 Juli 2025 July 30, 2025	• Market Outlook & Kondisi Likuiditas • Register Deposito *Special Rate Case by Case* Top 10 Nasabah Prioritas Perorangan Quartal III Tahun 2025 • Register *Tiering* Rate Bunga Program Promosi Produk Deposito Online Periode Agustus - Oktober 2025 • Register Penyesuaian Rate dan Jangka Waktu Program **bjb** Gebyar Tandamata Periode Bulan Agustus - September Tahun 2025	• Market Outlook & Kondisi Likuiditas • Register Deposito *Special Rate Case by Case* Top 10 Nasabah Prioritas Perorangan Quartal III Tahun 2025 • Register *Tiering* Rate Bunga Program Promosi Produk Deposito Online Periode Agustus - Oktober 2025 • Register Penyesuaian Rate dan Jangka Waktu Program **bjb** Gebyar Tandamata Periode Bulan Agustus - September Tahun 2025
12.	12 Agustus 2025 August 12, 2025	• Market Outlook & Kondisi Likuiditas • Usulan Perubahan Formulasi SRAK Valas • Register Deposito *Special Rate Case by Case* Perorangan Juli 2025 • Register Deposito *Special Rate Case by Case* Non Perorangan Juli 2025	• Market Outlook & Kondisi Likuiditas • Usulan Perubahan Formulasi SRAK Valas • Register Deposito *Special Rate Case by Case* Perorangan Juli 2025 • Register Deposito *Special Rate Case by Case* Non Perorangan Juli 2025
13.	26 Agustus 2025 August 26, 2025	• Market Outlook & Kondisi Likuiditas • Register Penyesuaian Rate dan Jangka Waktu Program **bjb** Gebyar Tandamata Periode Bulan September Tahun 2025	• Market Outlook & Kondisi Likuiditas • Register Penyesuaian Rate dan Jangka Waktu Program **bjb** Gebyar Tandamata Periode Bulan September Tahun 2025
14.	17 September 2025 September 17, 2025	Market Outlook & Kondisi Likuiditas bank	Market Outlook & Kondisi Likuiditas bank

No	Tanggal Date	Agenda	Agenda
15.	24 September 2025 September 24, 2025	• Market Outlook & Kondisi Likuiditas • Usulan *Repricing Term Loan Borrowing* Bank Danamon Indonesia • Register Deposito *Special Rate Case by Case* Agustus 2025	• Market Outlook & Kondisi Likuiditas • Usulan *Repricing Term Loan Borrowing* Bank Danamon Indonesia • Register Deposito *Special Rate Case by Case* Agustus 2025
16.	13 Oktober 2025 October 13, 2025	• Market Outlook & Kondisi Likuiditas • Register Penyesuaian Suku Bunga Deposito • Usulan *Repricing Term Loan Borrowing* Bank Danamon Indonesia • Usulan Suku Bunga Kredit Program Perumahan (KPP) Divisi Kredit UMKM	• Market Outlook & Kondisi Likuiditas • Register Penyesuaian Suku Bunga Deposito • Usulan *Repricing Term Loan Borrowing* Bank Danamon Indonesia • Usulan Suku Bunga Kredit Program Perumahan (KPP) Divisi Kredit UMKM
17.	28 Oktober 2025 October 28, 2025	• Market Outlook dan Kondisi Likuiditas • Usulan Suku Bunga Program Kredit Industri Padat Karya (KIPK)	• Market Outlook dan Kondisi Likuiditas • Usulan Suku Bunga Program Kredit Industri Padat Karya (KIPK)
18.	12 November 2025 November 12, 2025	• Market Outlook dan Kondisi Likuiditas • Register Penyesuaian Suku Bunga Deposito	• Market Outlook dan Kondisi Likuiditas • Register Penyesuaian Suku Bunga Deposito
19.	10 Desember 2025 December 10, 2025	• Market Outlook dan Kondisi Likuiditas • Register Deposito *Special Rate Case by Case* • Usulan Perpanjangan, Penambahan & *Repricing Term Loan Borrowing* BCA	• Market Outlook dan Kondisi Likuiditas • Register Deposito *Special Rate Case by Case* • Usulan Perpanjangan, Penambahan & Repricing Term Loan Borrowing BCA
20.	23 Desember 2025 December 23, 2025	• Market Outlook dan Kondisi Likuiditas • Register Deposito *Special Rate Case by Case* • Usulan *Repricing Term Loan Borrowing* Bank Danamon • Usulan Pelunasan Dipercepat *Term Loan Borrowing* Bank Jakarta	• Market Outlook dan Kondisi Likuiditas • Register Deposito *Special Rate Case by Case* • Usulan *Repricing Term Loan Borrowing* Bank Danamon • Usulan Pelunasan Dipercepat *Term Loan Borrowing* Bank Jakarta

Komite Risiko Permodalan

Dalam rangka upaya mengoptimalkan struktur neraca dengan tujuan memberikan keuntungan maksimal dengan mengelola likuiditas, Bank telah membentuk dan menetapkan komite di bawah Direksi sebagaimana tertuang dalam Struktur Organisasi Bank, salah satunya adalah Komite Risiko Permodalan.

STRUKTUR DAN KEANGGOTAAN KOMITE RISIKO PERMODALAN

Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Nomor 0095/SK/DIR-DSM/2025 tentang Pedoman Komite Risiko Permodalan tanggal 21 Maret 2025 adalah sebagai berikut.

Capital Risk Committee

In order to optimize the balance sheet structure with the aim of providing maximum benefits by managing liquidity, the Bank has formed and appointed a committee under the Directors as stated in the Bank's Organizational Structure, one of which is the Capital Risk Committee.

CAPITAL RISK COMMITTEE'S STRUCTURE AND MEMBERSHIP

Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0095/SK/DIR-DSM/2025 concerning the Capital Risk Committee Guidelines dated March 21, 2025 is as follows.

Susunan Composition	Diisi oleh Filled by
Ketua Chairman	SEVP Wholesale Banking & Subsidiaries Management SEVP Wholesale Banking & Subsidiaries Management
Wakil Ketua Vice Chairman	1. SEVP Credit Risk 2. SEVP Treasury & International Banking 3. SEVP Enterprise Risk 1. SEVP Credit Risk 2. SEVP Treasury & International Banking 3. SEVP Enterprise Risk
Ketua Pelaksana Executive Chair	Pemimpin Divisi Subsidiaries Management Head of Subsidiary Management Division
Sekretaris Secretary	Pemimpin Divisi Subsidiaries Management Head of Subsidiary Management Division

Susunan Composition	Diisi oleh Filled by
Anggota Member	1. Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi 2. Pemimpin Divisi Manajemen Risiko Operasional 3. Pemimpin Divisi Hukum 4. Pemimpin Divisi Kepatuhan & APU PPT 5. Para Pemimpin Unit Kerja Terkait Pembahasan 6. Pihak eksternal terkait pembahasan (apabila diperlukan) 1. Head of Credit, Market & Integrated Risk Management Division 2. Head of Operational Risk Management Division 3. Head of Legal Division 4. Head of Compliance & APU PPT Division 5. Relevant Work Unit Heads based on the agenda 6. Relevant external parties based on the agenda (if required)

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE RISIKO PERMODALAN

Komite Risiko Permodalan memiliki kewenangan, tugas dan tanggung jawab untuk membahas dan memberikan rekomendasi kepada rapat Direksi terkait:

1. Rencana Penyertaan Modal pada Calon *Investee* termasuk pendirian perusahaan baru, pengambilalihan dan penyertaan modal minoritas;
2. Rencana Penyertaan Modal Lanjutan pada *Investee* baik dalam hal penyertaan tersebut berakibat pada berubahnya pengendalian pada *Investee* maupun tidak.
3. Rencana Divestasi Penyertaan Modal; dan/atau
4. Usulan pencalonan dan/atau pemberhentian Direksi dan/atau Dewan Komisaris *Investee* yang berasal dari internal maupun eksternal Bank.

DUTIES, AUTHORITIES AND RESPONSIBILITIES OF CAPITAL RISK COMMITTEE

The Capital Risk Committee has the authority, duties, and responsibilities to review and provide recommendations to the Board of Directors' meeting regarding:

1. Capital investment plans in prospective investees, including the establishment of new companies, acquisitions, and minority equity participation;
2. Additional capital investment plans in investees, whether or not such investments result in changes in control over the investee;
3. Capital divestment plans; and/or
4. Proposals for the nomination and/or dismissal of members of the Board of Directors and/or Board of Commissioners of investees originating from both internal and external parties of the Bank.

PROFIL ANGGOTA KOMITE RISIKO PERMODALAN

PROFILES OF CAPITAL RISK COMMITTEE MEMBERS

Muhammad Asadi Budiman
SEVP Korporasi dan Komersial/ Ketua
SEVP Corporate and Commercial/ Chairman

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report

Galis Prasetya
SEVP Credit Risk/Wakil Ketua
SEVP Credit Risk / Vice Chairman

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.

Asep Dani Fadillah
SEVP Enterprise Risk/Anggota Tetap
SEVP Enterprise Risk / Permanent Member

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.



Andy Rachman

Plt. Pemimpin Divisi Subsidiaries Management/Ketua Pelaksana
Plt. Head of Subsidiaries Management Division/Executive Chair

Umur/Age	**Kewarganegaraan/**Citizenship	**Domisili/**Domicile
48 Tahun per Desember 2025 / 48 Years as of December 2025	Indonesia	Bandung

Riwayat Pendidikan	**Educational Background**
Sarjana di bidang Akuntansi dari STIE Tridharma (1999)	Bachelor of Accounting, STIE Tridharma (1999)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
• Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. nomor 0095/SK/DIR-DSM/2025 tanggal 21 Maret 2025 tentang Pedoman Komite Risiko Permodalan • Surat Keputusan Direksi Nomor 0569/SK/DIR-HCA/2024.	• Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0095/SK/DIR-DSM/2025 dated March 21, 2025 concerning the Capital Risk Committee Guidelines • Board of Directors Decree No. 0569/SK/DIR-HCA/2024.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• CEO Regional Kantor Wilayah 1 (2021) • Pemimpin Divisi Komersial (2023) • Executive Business Officer (2024) • Plt. Pemimpin Divisi Subsidiaries Management (2024-September 2025)	• Regional CEO, Regional Office 1 (2021) • Head of Commercial Division (2023) • Executive Business Officer (2024) • Acting Head of Subsidiaries Management Division (2024–September 2025)
Periode Jabatan	**Serving Period**
Periode Pertama (2025 – September 2025)	First Period (2025–September 2025)



Riki Achmad Nurdin

Pemimpin Divisi Manajemen Konglomerasi Keuangan/Ketua Pelaksana
Head of Financial Conglomerate Management Division/Executive Chair

Umur/Age
52 Tahun per Desember 2025 / 52 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Administrasi Negara Universitas Parahyangan Bandung (1997) • Magister di bidang Manajemen Pemasaran Universitas Padjadjaran Bandung (2000)	• Bachelor of Public Administration, Parahyangan University Bandung (1997) • Master of Marketing Management, Padjadjaran University Bandung (2000)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 6	Risk Management Certification Level 6
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
• Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. nomor 0095/SK/DIR-DSM/2025 tanggal 21 Maret 2025 tentang Pedoman Komite Risiko Permodalan • Surat Keputusan Direksi No. 0453/SK/DIR-HCA/2025.	• Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0095/SK/DIR-DSM/2025 dated March 21, 2025 concerning the Capital Risk Committee Guidelines • Board of Directors Decree No. 0453/SK/DIR-HCA/2025.
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Change Management Office (2022) • Pemimpin Divisi Umum (2024)	• Head of Change Management Office Division (2022) • Head of General Affairs Division (2024)
Periode Jabatan	**Serving Period**
Periode Pertama (2025 - saat ini)	First Period (2025–present)



Evi Susilawati

Pemimpin Grup Manajemen Investee 1/ Sekretaris
Investee Management Group Leader 1/ Secretary

Umur/Age	**Kewarganegaraan/**Citizenship	**Domisili/**Domicile
40 Tahun per Desember 2025 / 40 Years as of December 2025	Indonesia	Bandung

Riwayat Pendidikan	**Educational Background**
S1 – Teknik Informatika	Bachelor of Informatics Engineering
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Risk Management Certification Level 5
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
• Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. nomor 0567/SK/DIR-MAP/2020 tanggal 7 September 2020 tentang Pedoman Kerja Komite Risiko Permodalan • Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. nomor 0095/SK/DIR-DSM/2025 tanggal 21 Maret 2025 tentang Pedoman Komite Risiko Permodalan • Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. nomor 0415/SK/DIR-HCA/2024 tanggal 10 September 2024	• Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0567/SK/DIR-MAP/2020 dated September 7, 2020 concerning the Capital Risk Committee Working Guidelines • Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0095/SK/DIR-DSM/2025 dated March 21, 2025 concerning the Capital Risk Committee Guidelines • Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0415/SK/DIR-HCA/2024 dated September 10, 2024
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
Pemimpin Grup Manajemen Risiko Terintegrasi (2015-2017)	Head of Integrated Risk Management Group (2015–2017)
Periode Jabatan	**Serving Period**
Periode kedua	Second Period



Ahmad Diponegoro

Pemimpin Grup Manajemen Investee 3/ Sekretaris
Investee Management Group Leader 3/ Secretary

Umur/Age	Kewarganegaraan/Citizenship	Domisili/Domicile
45 Tahun per Desember 2025 / 45 Years as of December 2025	Indonesia	Bandung

Riwayat Pendidikan	Educational Background
Sarjana Teknik Planologi, Fakultas Teknik Sipil, Institut Teknologi Bandung (2003)	Bachelor of Urban and Regional Planning Engineering, Faculty of Civil Engineering, Bandung Institute of Technology, (2003)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Risk Management Certification Level 5
Riwayat Jabatan	**Career History**
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
• Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. nomor 0095/SK/DIR-DSM/2025 tanggal 21 Maret 2025 tentang Pedoman Komite Risiko Permodalan • Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. nomor 0296/SK/DIR-HCA/2023 tanggal 16 Agustus 2023	• Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0095/SK/DIR-DSM/2025 dated March 21, 2025 concerning the Capital Risk Committee Guidelines • Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0296/SK/DIR-HCA/2023 dated August 16, 2023
Jabatan Rangkap	**Concurrent Positions**
-	-
Pengalaman Kerja	**Work Experience**
• Pejabat yang ditugaskan di PPK (2019-2021) • Pemimpin Kantor Cabang Sukajadi (2017-2018) • Pemimpin Kantor Cabang Palembang (2015-2016)	• Assigned Officer at PPK (2019–2021) • Head of Sukajadi Branch Office (2017–2018) • Head of Palembang Branch Office (2015–2016)
Periode Jabatan	**Serving Period**
Periode Pertama (Maret 2025 – Sept 2025)	First Period (March 2025–September 2025)

Yogy Yatno

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/Anggota
Head of Credit, Market & Integrated Risk Management Division / Member

Profil telah disajikan pada bagian Profil Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi dalam Bab *Corporate Governance* pada Laporan Tahunan ini.

The profile has been presented in the Profile of the Head of Credit, Market & Integrated Risk Management Division section under the Corporate Governance chapter of this Annual Report.

Rizani Azhar

Pemimpin Divisi Manajemen Risiko Operasional/Anggota
Head of Operational Risk Management Division / Member

Profil telah disajikan pada bagian Profil Pemimpin Divisi Manajemen Risiko Operasional dalam Bab *Corporate Governance* pada Laporan Tahunan ini.

The profile has been presented in the Profile of the Head of Operational Risk Management Division section under the Corporate Governance chapter of this Annual Report.

Boy Pandji Soedradjat
Pemimpin Divisi Hukum/Anggota
Head of Legal Division / Member

Profil telah disajikan pada bagian Profil Komite Manajemen Risiko dalam Bab *Corporate Governance* pada Laporan Tahunan ini.
The profile has been presented in the Risk Management Committee Profile section under the Corporate Governance chapter of this Annual Report.

PELATIHAN ANGGOTA KOMITE RISIKO PERMODALAN

Pelatihan yang telah diikuti anggota komite selama tahun 2025 adalah sebagai berikut.

CAPITAL RISK COMMITTEE MEMBER TRAINING

The training that the committee members have attended during 2025 is as follows.

Nama Name	Jabatan Position	Pelatihan	Training
Muhammad Asadi Budiman	Ketua Chairman	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.
Galis Prasetya	Wakil Ketua Vice Chairman	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report
Asep Dani Fadillah	Anggota Tetap Permanent Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab *Corporate Governance* Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.
Andy Rachman	Anggota Tetap Permanent Member	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Tahun 2025 Bagi Pejabat Eksekutif • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness* & *Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Refreshment of Risk Management Certification (SMR) Level 7 for Executive Officers - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Business Continuity Management System (BCMS) - Head Office. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.

Nama Name	**Jabatan** Position	**Pelatihan**	Training
Riki Achmad Nurdin	Anggota Tetap Permanent Member	• *Refreshment* Sertifikasi Manajemen Risiko (SMR) Jenjang 6 Tahun 2025 • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Refreshment of Risk Management Certification (SMR) Level 6 - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Business Continuity Management System (BCMS) - Head Office. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.
Evi Susilawati	Anggota Tetap Permanent Member	• Pemeliharaan/ *Refreshment* Sertifikasi Manajemen Risiko Jenjang 5 Tahun 2025 • **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Business Continuity Management System* (BCMS) Kantor Pusat • *Achievement Orientation Start Strong, Finish Stronger* • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Pusat • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif Dengan Konsumen - Kantor Pusat	• Maintenance/Refreshment of Risk Management Certification Level 5 - 2025. • **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Business Continuity Management System (BCMS) - Head Office. • Achievement Orientation - Start Strong, Finish Stronger. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Head Office. • Governance of Complaint Handling Services and Effective Communication with Consumers - Head Office.
Ahmad Diponegoro	Anggota Tetap Permanent Member	• **bjb** Flash - *Awareness Program on Personal Data Protection* (Kantor Pusat) • **bjb** Flash - IT *Security Awareness & Digital Culture* (Kantor Pusat) • **bjb** Flash - **bjb** Kepo Penguatan Standar Operasional Prosedur Strategi Anti Fraud Bagi Pegawai Kantor Pusat - Tahun 2025 • **bjb** Flash : *Refreshment* Penerapan Program APU PPT dan PPPSPM (Kantor Pusat)- Tahun 2025 **bjb** Flash • *Advanced Artificial Intelligence Frameworks for Holistic Risk MITigation* • *Business Continuity Management System* (BCMS) Kantor Pusat • *Achievement Orientation Start Strong, Finish Stronger* • *Refreshment*/Pemeliharaan Sertifikasi Manajemen RIsiko (SMR) Tahunan Jenjang 4 Tahun 2025 • *Executive Workshop* Tahun 2025: Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan • Awareness Program Pengendalian Gratifikasi (PPG), Sistem Manajemen Anti Penyuapan (SMAP) dan Sistem Manajemen Kepatuhan (SMK) - Kantor Wilayah 1 • Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 • Penguatan Tata Kelola dan Integritas dalam Pengelolaan Bisnis • *Executive Workshop* • Ujian Sertifikasi Manajemen Risiko Jenjang 5 • Tata Kelola Layanan Pengaduan dan Komunikasi Efektif dengan Konsumen - Kantor Wilayah 1	• **bjb** Flash - Awareness Program on Personal Data Protection (Head Office). • **bjb** Flash - IT Security Awareness & Digital Culture (Head Office). • **bjb** Flash - Strengthening Standard Operating Procedures for Anti-Fraud Strategy for Head Office Employees - 2025. • **bjb** Flash - Refreshment on the Implementation of APU PPT and PPPSPM Programs (Head Office) - 2025. • Advanced Artificial Intelligence Frameworks for Holistic Risk Mitigation. • Business Continuity Management System (BCMS) - Head Office. • Achievement Orientation - Start Strong, Finish Stronger. • Annual Maintenance/Refreshment of Risk Management Certification (SMR) Level 4 - 2025. • Executive Workshop 2025 - Sabilulungan Ngabuktikeun Kinerja, Ngawujudkeun Harepan. • Awareness Program on Gratification Control (PPG), Anti-Bribery Management System (SMAP), and Compliance Management System (SMK) - Regional Office 1. • Briefing for Risk Management Certification Level 5. • Strengthening Governance and Integrity in Business Management. • Executive Workshop. • Risk Management Certification Level 5 Examination. • Governance of Complaint Handling Services and Effective Communication with Consumers - Regional Office 1.

Nama Name	Jabatan Position	Pelatihan	Training
Yogy Yatno	Anggota Tetap Permanent Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.
Rizani Azhar	Anggota Tetap Permanent Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.
Boy Pandji Soedradjat	Anggota Tetap Permanent Member	Pelatihan dan/atau Peningkatan Kompetensi telah tersaji pada Sub Bab Pelatihan Anggota Komite Manajemen Risiko dalam Bab Corporate Governance Laporan Tahunan ini.	Training and/or competency development programs have been presented in the subsection on Training of the Risk Management Committee Members under the Corporate Governance chapter of this Annual Report.

PERNYATAAN INDEPENDENSI KOMITE RISIKO PERMODALAN

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF THE CAPITAL RISK COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS KOMITE RISIKO PERMODALAN

Selama tahun 2025, Komite Risiko Permodalan telah melaksanakan tugasnya melalui rapat yang dilaksanakan sebanyak 4 (empat) kali. Adapun agenda pembahasan rapat Komite Risiko Permodalan adalah sebagai berikut:

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE CAPITAL RISK COMMITTEE

During 2025, the Capital Risk Committee carried out its duties through 4 (four) meetings. The meeting agendas of the Capital Risk Committee were as follows:

No	Tanggal Date	Agenda	Agenda
1.	30 April 2025 April 30, 2025	Kepengurusan bank bengkulu dan bank Jambi	Management of Bank Bengkulu and Bank Jambi
2.	13 Juni 2025 June 13, 2025	Rekomendasi penggantian Komisaris PT Asuransi Bangun Askrida Perwakilan bank **bjb**	**Recommendation for the replacement of Commissioner of PT Asuransi Bangun Askrida representing bank bjb**
3.	02 Oktober 2025 October 02, 2025	Penggantian Komisaris PT **bjb** Sekuritas Jawa Barat dan Remunerasi Komisaris PT **bjb** Sekuritas Jawa Barat	Replacement of Commissioner of PT **bjb** Sekuritas Jawa Barat and remuneration of the Commissioner of PT **bjb** Sekuritas Jawa Barat
4	04 Desember 2025 December 04, 2025	Penempatan Pengurus Perwakilan bank **bjb** sebagai calon Direktur Utama dan Direktur Kepatuhan bank bengkulu	Appointment of bank **bjb** representatives as candidates for President Director and Compliance Director of Bank Bengkulu

Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum Sesuai POJK 45/POJK.03/2015

Dasar Penyusunan Penetapan Remunerasi

Dasar Penyusunan Penetapan Remunerasi yaitu:

1. Undang Undang Nomor 40 Tahun 2007 Tanggal 16 Agustus 2007 Tentang Perseroan Terbatas.
2. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 55/ POJK.03/2016 Tanggal 09 Desember 2016 Tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 45/ POJK.03/2016 Tanggal 23 Desember 2016 Tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.
4. Surat Edaran Otoritas Jasa Keuangan Nomor 40/ SEOJK.03/2016 Tanggal 26 September 2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.
5. Anggaran Dasar.

Komite Remunerasi dan Nominasi

Uraian terkait Komite Remunerasi dan Nominasi dijelaskan pada Sub Bab Organ dan Komite di Bawah Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Adapun Remunerasi yang dibayarkan kepada Anggota Komite Remunerasi dan Nominasi dari Pihak Independen Non – Komisaris sesuai dengan Perjanjian Kerjasama Pelaksanaan Sebagai Anggota Komite dan Remunerasi (KNR) 054/PKS/DIR-CSE/2024 tanggal 6 Maret 2024 sebagai berikut:

Implementation of Governance In Provision of Remuneration for Commercial Banks In Accordance with OJK Regulation 45/ POJK.03/2015

Basis of Remuneration Determination

The basis for determining remuneration is as follows:

1. Law Number 40 of 2007 dated August 16, 2007 concerning Limited Liability Companies;
2. OJK Regulation number 55/POJK.03/2016 dated December 9, 2016 concerning the Implementation of Good Corporate Governance for Commercial Banks.
3. OJK Regulation number 45/POJK.03/2016 dated December 23, 2016 concerning the implementation of good governance in the provision of remuneration for commercial banks.
4. OJK Circular Letter Number 40/ SEOJK.03/2016 dated September 26, 2016 concerning Implementation of Good Governance in Providing Remuneration for Commercial Banks;
5. Articles of Association.

Remuneration and Nomination Committee

The description regarding the Remuneration and Nomination Committee is explained in the Sub Chapter of Organs and Committees Under the Board of Commissioners Chapter of Corporate Governance in this Annual Report.

The Remuneration paid to Members of the Remuneration and Nomination Committee from Independent Parties NonCommissioners was in accordance with the Cooperation Agreement for Implementation as Committee Members and Remuneration (KNR) Number 054/PKS/DIR-CSE/2024 date March 6, 2024 as follows:

No	Uraian Description	Anggota Komite dari Pihak Independen Non - Komisaris Committee members from Independent Non-Commissioner Parties
1	Honorarium Honorarium	Rp17.500.000,00
2	Tunjangan Hari Raya Holiday allowance	2 (dua) kali honorarium 2 (two) times the honorarium
3	Uang perjalanan dinas Travel allowance	Rp500.000,00
4	Fasilitas pendidikan dan pelatihan: Education and training facilities:	
	1) Akomodasi Accommodation	Diberikan Given
	2) Transportasi Transportation	Diberikan Given
	3) Uang pendidikan dan pelatihan Education and training fees	Rp250.000,00

Proses Penyusunan Kebijakan Remunerasi

Proses penyusunan kebijakan Remunerasi yang meliputi:

1. Tinjauan mengenai latar belakang dan tujuan kebijakan Remunerasi;
   Kebijakan remunerasi disusun dan ditetapkan dengan tujuan mengembangkan kualitas jajaran manajemen dengan tetap memperhatikan ketahanan dan keberlangsungan usaha bank **bjb**. Kebijakan sistem remunerasi dengan berpedoman pada konsep *Merit System* dan Kinerja Pegawai baik dari sisi penyesuaian remunerasi yang bersifat tetap maupun variabel.

   Di sisi remunerasi yang bersifat tetap, strategi dilakukan dengan tetap memperhatikan kemampuan dan skala usaha, *effective best practice* di industri perbankan yang dibandingkan terhadap market. Perseroan telah rutin mengikuti setiap tahun survei mengenai Total *Reward Survey* perbankan melalui konsultan independen yang memang profesional dan telah diikuti oleh mayoritas perbankan di Indonesia. Hal ini dilakukan sebagai bahan referensi dan masukan bagi penyesuaian remunerasi di bank **bjb** agar tetap menarik dan kompetitif. Selain itu, bank **bjb** juga selalu memastikan telah memenuhi ketentuan yang berlaku dan berada di atas standar Upah Minimum yang berlaku di wilayah operasional bank **bjb**. Untuk remunerasi yang bersifat variabel, pemberian remunerasi juga memperhatikan faktor risiko dalam kegiatan usaha dan dampak terhadap pendapatan bank **bjb**.

2. Pelaksanaan kaji ulang atas kebijakan Remunerasi pada tahun sebelumnya, beserta perbaikannya.
   bank **bjb** melakukan kaji ulang atas kebijakan remunerasi secara berkala dengan menyesuaikan pada ketentuan serta *best practice* maupun evaluasi sesuai ketentuan kebijakan dan prosedur yang berlaku. Kaji ulang kebijakan remunerasi dilakukan terhadap Surat Keputusan Direksi No. 1500/SK/ DIR-CS/2018 tanggal 14 Desember 2018 tentang Pedoman Penghasilan, Tunjangan dan Fasilitas bagi Dewan Komisaris dan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

3. Mekanisme untuk memastikan bahwa Remunerasi bagi Pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya.
   Untuk memastikan independensi penerapan remunerasi bagi pegawai di unit kontrol, penilaian kinerja di unit kontrol tidak dikaitkan dengan pencapaian target kinerja dari unit kerja yang diawasinya, hal ini dipastikan melalui pemisahan struktur organisasi unit kontrol agar independen, termasuk mengenai persetujuan penetapan goal setting kinerja unit kerja maupun pegawai.

Remuneration Policy Formulation Process

The process for formulating the Remuneration Policy includes the following:

1. Review of the background and objectives of the Remuneration policy;
   The remuneration policy is formulated and determined with the aim of developing the quality of the management while taking into account the resilience and sustainability of bank **bjb**'s business. The remuneration system policy is guided by the concept of the Merit System and Employee Performance, both in terms of fixed and variable remuneration adjustments.

   In terms of fixed remuneration, the strategy is carried out by taking into account the capabilities and business scale, effective best practice in the banking industry compared to the market. The Company regularly participates in a survey on the Total Reward Survey of banking through an independent consultant who is professional and has been followed by the majority of banks in Indonesia. This is done as reference material and input for remuneration adjustments at bank **bjb** so that it remains attractive and competitive. Also, bank **bjb** always ensures having satisfied the applicable provisions and above Regional Minimum Wages standard prevailing in bank **bjb** operational region. For variable remuneration, the remuneration granting also considers risk factor in business activity and impact to bank **bjb** incomes.

2. The implementation of a review of the Remuneration policy in the previous year, along with its improvements.

   bank **bjb** conducts periodic reviews of remuneration policies by adjusting to the provisions and best practices as well as evaluations in accordance with applicable policies and procedures. A review of the remuneration policy was carried out on the Decree of the Directors No. 1500/SK/DIR-CS/2018 dated December 14, 2018 regarding Guidelines for Income, Allowances and Facilities for the Board of Commissioners and Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

3. A mechanism to ensure that the remuneration for employees in the control unit is independent from the work units they supervise.
   To ensure the independence of remuneration implementation for employees in the control unit, performance appraisal in the control unit is not linked to the achievement of performance targets of the work units it supervises, this is ensured through the separation of the organizational structure of the control unit so that it is independent, including the approval of setting goals for the performance of the work unit and employee.

Cakupan Kebijakan Remunerasi dan Implementasinya

Kebijakan remunerasi pegawai pada Surat Keputusan Direksi Nomor 0500/SK/DIR-HCA/2021 tentang Perubahan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat Dan Banten, Tbk. Nomor 0303/SK/DIR-HCA/2021 tentang Standar Operasional Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian mencakup bagi pegawai pada seluruh unit kerja, pada perusahaan anak dan pada Badan Hukum yang terafiliasi dengan Bank. Khusus untuk remunerasi pada Perusahaan Anak diatur lebih lanjut pada Pedoman Penugasan Pegawai pada investee SK Dir No 0261/SK/DIR-HCA/2021 tanggal 29 Maret 2021.

Saat ini bank **bjb** belum memiliki perwakilan kantor maupun perusahaan anak yang berlokasi di luar negeri, sehingga kebijakan remunerasi tidak mencakup hal tersebut.

Remunerasi Dikaitkan dengan Risiko

Remunerasi dikaitkan dengan risiko yang meliputi:

1. Jenis risiko utama (key *risk*) yang digunakan dalam menerapkan Remunerasi.
   Risiko utama Perseroan di saat ini adalah Risiko Kredit.
2. Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur.
   Jenis transaksi dan bisnis yang paling signifikan dalam menghasilkan profit dan keputusan yang diambil diberikan untuk suatu keputusan bisnis yang berdampak besar pada bisnis Perseroan.
3. Dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel.
   Dengan adanya penetapan jenis risiko utama akan berdampak ke penentuan KPI dan berdampak pada pemberian remunerasi yang bersifat variabel.
4. Perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu.
   Belum terdapat perubahan jika dibandingkan tahun lalu.

Pengukuran Kinerja Dikaitkan dengan Remunerasi

Pengukuran kinerja dikaitkan dengan Remunerasi yang meliputi:

1. Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja
   a. Prestasi kerja masing-masing individu.
   b. Kinerja keuangan Perseroan.
   c. *Benchmark* industri.
   d. Risiko yang mungkin timbul di kemudian hari sehingga menyebabkan kerugian bagi Perseroan.
2. Metode dalam mengaitkan Remunerasi individu dengan kinerja Bank, kinerja unit kerja dan kinerja individu

Scope of Remuneration Policy and Its Implementation

The employee remuneration policy in the Decree of the Board of Directors Number 0500/SK/DIR HCA/2021 concerning Amendments to the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat Dan Banten, Tbk. Number 0303/SK/DIR-HCA/2021 concerning Standard Operating Procedures for Management of Income and Personnel Facilities applies to employees in all work units, subsidiaries and Legal Entities affiliated with the Company. Regarding remuneration in subsidiaries, it is further stipulated in the Guidelines for Employee Assignment in investee SK Dir No 0261/SK/DIRHCA/2021 dated March 29, 2021.

As of the reporting period, bank **bjb** does not yet have any representative offices or subsidiaries located overseas. Therefore, the remuneration policy does not cover such arrangements.

Remuneration Associated with Risk

Remuneration associated to risk includes the following:

1. The type of main risk (key risk) used in implementing the Remuneration.
   The Company's main risk at this time is Credit Risk.
2. Criteria for determining the main types of risk, including those that are difficult to measure.
   The types of transactions and businesses that are most significant in generating profits and the decisions taken are given to a business decision that has a major impact on the Company's business.
3. The impact of determining the main risk on the Variable Remuneration policy.
   The determination of the main types of risk will have an impact on the determination of KPIs and have an impact on the provision of variable remuneration.
4. Changes in the determination of the main risk types compared to last yea.
   There has been no change compared to last year..

Performance Measurement Associated with Remuneration

Performance measurement remuneration associated to remuneration includes the following:

1. Review of Remuneration policy related to performance appraisal
   a. The work performance of each individual.
   b. The Company's financial performance.
   c. Industry benchmarks.
   d. Risks that may arise in the future causing losses to the Company.
2. Methods in linking individual Remuneration with Company performance, work unit performance and individual performance

Kinerja Perseroan akan memengaruhi penentuan besarnya remunerasi khususnya yang bersifat variabel, serta kinerja individu dan kinerja unit kerja dilakukan *review* setiap 3 (tiga) bulan sekali maupun 1 (satu) tahun sekali. Hasil penilaian kinerja individu dan unit kerja tersebut menjadi dasar bagi perusahaan memberikan apresiasi dalam bentuk bonus, promosi grade/jabatan, dan kenaikan gaji tahunan.

3. Metode yang digunakan Bank untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas remunerasi serta besarnya penyesuaian remunerasi jika kondisi tersebut terjadi.
   Pengukuran kinerja berdasarkan kinerja yang disepakati di awal tahun. Pemberian bonus berdasarkan penilaian kinerja individu dimana penentuannya sudah ditetapkan berdasarkan Surat Keputusan dan Surat Edaran.

Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Remunerasi yang bersifat variabel sebagaimana diatur pada POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, dapat diberikan dalam bentuk Tunai dan/atau Saham. Selain hal tersebut, Bank wajib menetapkan pihak yang menjadi *Material Risk Takers* (MRT), sebagaimana yang telah diatur dalam ketentuan internal Bank pada Surat Keputusan Direksi Nomor SK Dir no 0206/SK/DIR-CSE/2024 tanggal 5 Juni 2024 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas bagi Dewan Komisaris dan Direksi. Selanjutnya kepada pihak yang menjadi MRT, pemberian remunerasi variabelnya wajib ditangguhkan Bank sebesar persentase tertentu.

1. Bank telah menetapkan yang menjadi MRT adalah seluruh Direksi. Tantiem untuk MRT diberikan dengan proporsi sebagai berikut:
   a. 90% tunai dan diberikan secara langsung;
   b. 10% ditangguhkan sebagai *Long Term incentive (LTI)*, terdiri dari:
      - 5% dalam bentuk tunai; dan
      - 5% dalam bentuk saham.
2. Tantiem Bagi Dewan Komisaris diberikan sebagai berikut:
   a. Komisaris Utama Independen dan Komisaris Independen diberikan seluruhnya secara langsung dalam bentuk tunai.
   b. Komisaris diberikan 3% dalam bentuk saham dan sisanya diberikan tunai secara langsung.

Nama Konsultan Ekstern dan Tugas Konsultan Terkait Kebijakan Remunerasi

Bank secara aktif mengikuti *Banking Industry Salary Survey* yang dilaksanakan oleh *Willis Towers Watson* (WTW). Partisipasi ini dilakukan sebagai salah satu langkah strategis

The Company's performance will affect the determination of remuneration, especially those that are variable, as well as individual performance and work unit performance, which is reviewed every 3 (three) months or once a year. The results of the individual and work unit performance assessments become the basis for the company to give appreciation in the form of bonuses, grade promotions/positions, and annual salary increases.

3. The method used by the Bank to determine that the agreed performance cannot be achieved, thereby requiring adjustments to remuneration, as well as the amount of remuneration adjustment should such conditions occur.
   Performance measurement based on agreed performance at the beginning of the year. The awarding of bonuses is based on individual performance assessments where the determination has been determined based on Decrees and Circular Letter.

Remuneration Adjustment Associated with Performance and Risk

Variable remuneration stipulated in OJK regulation Number 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks can be given in the form of Cash and/or Share. In addition to this, the Company is obliged to determine the parties who become Material Risk Takers (MRT), as regulated in the Company's internal provisions in the Decree of Board of Directors Number No. 0206/SK/DIR-CSE/2024 dated June 5, 2024, concerning Standard Operating Procedures for the Management of Income, Allowances and Facilities for the Board of Commissioners and Directors. Furthermore, to the parties who become MRTs, the variable remuneration must be deferred by the Bank by a certain percentage.

1. The Bank has determined that the MRTs are all Directors. Tantiem for MRTs is given in the following proportion:
   a. 90% cash and given directly;
   b. 10% deferred as Long Term Incentive (LTI), consisting of:
      - 5% cash; and
      - 5% share.
2. Tantiem for the Board of Commissioners is given as follows:
   a. Cash is entirely given to Independent President Commissioner and Independent Commissioner.
   b. 3% of shares are given to Commissioners and the rest is given directly in cash.

Name of Extern Consultants and Duties of Consultants Related to Remuneration Policy

The Bank actively participated in the Banking Industry Salary Survey conducted by Willis Towers Watson (WTW). This participation was carried out as a strategic step to support the

untuk mendukung evaluasi dan pengelolaan sistem remunerasi di Bank, sehingga dapat memastikan kebijakan remunerasi yang kompetitif, adil, dan selaras dengan standar industri perbankan. Hal ini bertujuan untuk mempertahankan talenta terbaik dan mendukung pencapaian kinerja perusahaan secara berkelanjutan.

Paket Remunerasi dan Fasilitas yang Diterima oleh Direksi dan Dewan Komisaris

Paket remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris telah disajikan pada Sub Judul Remunerasi Dewan Komisaris dan Direksi Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Remunerasi yang Bersifat Variabel

1. Remunerasi yang Bersifat Variabel adalah remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu.
2. *Long Term Insentif* (LTI) adalah sebagian penangguhan dari pemberian Tantiem kepada MRT yang berbentuk tunai dan saham dengan jangka waktu tertentu secara pro rata yang didalamnya telah memperhitungkan pajak.
3. *Malus* adalah kebijakan yang mengizinkan Bank berdasarkan kriteria tertentu menunda pembayaran sebagian atau seluruh dari Remunerasi yang Bersifat Variabel yang ditangguhkan.
4. *Material Risk Taker* (MRT) adalah pihak-pihak yang dikategorikan karena tugas dan tanggung jawabnya mengambil keputusan yang berdampak signifikan terhadap profil risiko Bank.

Jumlah Direksi, Dewan Komisaris dan Pegawai yang Menerima Remunerasi yang Bersifat Variabel Selama 1 (Satu) Tahun

1. Remunerasi yang Bersifat Tetap adalah remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain gaji pokok, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya, dan pensiun.
2. Remunerasi yang Bersifat Variabel adalah Remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu.

evaluation and management of the Bank's remuneration system to ensure a competitive, fair, and aligned remuneration policy with banking industry standards. This aims to retain the best talent and support the achievement of sustainable company performance.

Remuneration Packages and Facilities Received Bby The Directors and The Board of Commissioners

The remuneration package and facilities received by the Directors and the Board of Commissioners had been presented in the Subtitle of Remuneration of the Board of Commissioners and Directors of the Corporate Governance Chapter in this Annual Report.

Variable Remuneration

1. Variable Remuneration is remuneration related to performance and risks, including bonuses or other equivalent forms.
2. Long Term Incentive (LTI) is a partial suspension of the provision of Tantiem to MRTs in the form of cash and shares for a certain period of time on a pro tata basis that includes tax.
3. Malus is a policy that allows the Bank to delay the payment of part or all of the deferred Variable Remuneration based on certain criteria.
4. Material Risk Takers (MRTs) are parties who have duties and responsibilities for making decisions that have significant impacts on the Bank's risk profile.

Number of Directors, Board of Commissioners and Employees Receiving Variable Remuneration for 1 (One) Year

1. Fixed Remuneration is remuneration that is not linked to performance and risk, including basic salary, facilities, housing allowance, health allowance, education allowance, holiday allowance, and pension.
2. Variable Remuneration is remuneration that is linked to performance and risk, including bonuses or other similar forms.

Remunerasi yang Bersifat Variabel Variable Remuneration	Jumlah Diterima dalam 1 (Satu) Tahun Amount Received in 1 (One) Year					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Pegawai Employee	
	Orang Person	Juta Rp IDR Million	Orang Person	Juta Rp IDR Million	Orang Person	Juta Rp IDR Million
Total	9	50,938	9	14,453	7,151	210,933.85

Jabatan dan Jumlah Pihak yang Menjadi *Material Risk Takers*

1. MRT yang ditetapkan oleh Bank adalah Direksi
   Remunerasi yang bersifat variabel berlandaskan pada POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dan SEOJK No 40/SEOJK.03/2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum. Berdasarkan Surat Keputusan Direksi Nomor SK Dir no 0206/SK/DIR-CSE/2024 tanggal 5 Juni 2024 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi, dimana jabatan dan jumlah pihak yang menjadi MRT adalah Direktur Utama dan Seluruh Direksi.

2. Non – MRT diberikan seluruhnya secara langsung dalam bentuk tunai.
   Adapun Jabatan dan jumlah pihak yang menjadi *Material Risk Taker* adalah sebagai berikut.

Position and Number of Parties Becoming Risk Takers Materials

1. MRTs determined by the Bank are the Directors
   Variable Remuneration is based on OJK regulation Number 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks and SEOJK Number 40/SEOJK.03/2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks. Based on the Decree of the Directors Number No. 0206/SK/DIR-CSE/2024 dated June 5, 2024 concerning Standard Operating Procedures for Management of Income, Allowances, and Facilities for the Board of Commissioners and Directors, the position and number of parties who become MRTs are President Director and the entire Board of Directors.
2. Non-MRT granted entirely in cash and paid directly..

   The positions and number of parties who are Material Risk Takers are as follows.

No	Jabatan Position	Jumlah Total
1	Direktur Utama/ President Director	2
2	Direktur Komersial dan UMKM/ Director of Commercial and MSMEs*	1
3	Direktur Konsumer & Ritel/ Director of Consumer & Retail	2
4	Direktur IT & Transaction Banking/ Director of IT & Transaction Banking*	1
5	Direktur Operasional/ Director of Operations*	1
6	Direktur Keuangan/ Director of Finance	1
7	Direktur Kepatuhan/ Director of Compliance	1
8	Direktur Operasional dan Teknologi Informasi/ Director of Operations and Information Technology	1
9	Direktur Korporasi dan UMKM/ Director of Corporate and MSMEs	1
	TOTAL	11

*Terdapat perubahan nomenklatur jabatan pada RUPS Tahunan Tahun Buku 2024.
*There was a change in the nomenclature of positions at the Annual GMS for the 2024 Financial Year.

Shares Option yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif

Uraian terkait *Shares Option* yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif dijelaskan pada bagian Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Shares Option Owned by The Directors, Board of Commissioners, and Executive Officers

The detail of the Shares Options held by the Board of Directors, Board of Commissioners and Executive Officers is explained in the Policy for Providing Long-Term Performance-Based Compensation in the Corporate Governance Chapter of this Annual Report.

Rasio Gaji Tertinggi dan Terendah

Highest and Lowest Salary Ratio

Uraian Description	Rasio Ratio
Gaji Pegawai Tertinggi dengan Pegawai Terendah Highest Employee Salary with Lowest Employee	1:14,7
Gaji Direksi yang Tertinggi dan Terendah Highest and Lowest Directors' Salaries	1:1*
Gaji Dewan Komisaris yang Tertinggi dan Terendah Highest and Lowest Board of Commissioners Salaries	1:1*
Gaji Direksi dengan Gaji Pegawai Tertinggi Directors' salaries with the highest employee salaries	1:2,2

*Sampai dengan 31 Desember 2025 belum terdapat Direktur Utama dan Komisaris Utama.
*As of December 31, 2025, there is no President Director and President Commissioner.

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat

Bagi Direksi dan Dewan Komisaris, RUPS dapat mengangkat Direksi dan Dewan Komisaris dan dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan sesuai dengan ketentuan yang berlaku.

Bagi Pegawai Bank tidak diberikan remunerasi yang bersifat variabel yang dijamin tanpa syarat kepada calon Pegawai selama 1 (satu) tahun pertama bekerja, namun Bank sebagaimana ketentuan yang berlaku memberikan apresiasi berupa insentif dan/ atau bonus atas kinerja pegawai termasuk kepada calon Pegawai sebagai motivasi dalam mencapai target dengan tetap memperhatikan kemampuan dan kinerja Bank, kinerja Unit Kerja dan kinerja Individu.

Number of Recipients and Total Amount of Variable Remuneration Guaranteed Without Condition

For the Board of Directors and Board of Commissioners, the GMS can appoint Directors and Board of Commissioners and be declared effective after passing the fit and proper test from the Financial Services Authority in accordance with applicable regulations..

For Bank employees, variable remuneration guaranteed unconditionally is not given to prospective employees during the first 1 (one) year of employment, but the Bank following applicable regulations provides appreciation in the form of incentives and/or bonuses for employee performance, including prospective employees, to motivate them to achieve targets while taking into account the Company ability and performance, Work Unit performance, and Individual performance.

Jumlah Pegawai yang Terkena Pemutusan Hubungan Kerja dan Total Nominal Pesangon yang Dibayarkan

Selama tahun 2025, tidak terdapat pegawai yang terkena pemutusan hubungan kerja yang disebabkan karena adanya merger, konsolidasi, akuisisi, atau perampingan struktur organisasi Bank.

Number of Employees Affected by Termination and Total Nominal Severance Paid

During 2025, there were no employees subject to termination of employment as a result of any merger, consolidation, acquisition, or organizational restructuring of the Bank.

Jumlah Nominal Pesangon yang dibayarkan per Orang dalam 1 (Satu) Tahun Nominal Amount of Severance Paid per Person in 1 (One) Year	Jumlah Pegawai Number of Employees
Di atas Rp1 miliar Above IDR1 billion	-
Di atas Rp500 juta s.d. Rp1 miliar Above IDR500 million up to IDR1 billion	-
Rp500 juta ke bawah IDR500 million and below	-

Jumlah Remunerasi yang Diberikan Dalam 1 (Satu)

Total Remuneration Provided In 1 (One) Year

A. Remunerasi yang Bersifat Tetap* Fixed Remuneration*	
1. Tunai Cash	1.471.650.076.670
2. Saham/instrument yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	-

B. Remunerasi yang Bersifat Variabel* Variable Remuneration*		
	Tidak Ditangguhkan Non-deferred	Ditangguhkan Deferred
1. Tunai Cash	1.471.650.076.670	-
2. Saham/instrument yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	-	-

Jumlah Total Remunerasi yang Bersifat Variabel yang Ditangguhkan dan Variabel Yang Ditangguhkan yang Dibayarkan Selama 1 (Satu) Tahun

Total Amount of Deferred Variables Remuneration and Determined Variable Paid for 1 (One) Year

Jumlah total Remunerasi yang bersifat variabel yang ditangguhkan, yang terdiri dari tunai dan/ atau saham telah diterapkan untuk pembayaran tahun 2025 dengan rincian sebagai berikut:

The total amount of deferred variable remuneration, consisting of cash and/or shares has been applied for payment in 2025 with the following details:

(dalam jutaan Rupiah / in IDR millions)

Tunai Cash	-
Saham Share	-

Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun

The total amount of Fixed Variable Remuneration who is 1 (one) year.

(dalam jutaan Rupiah / in IDR millions)

Tunai Cash	-
Saham Share	-

Remunerasi yang bersifat variabel (dalam jutaan rupiah) Variable remuneration (In IDR million)	**Jumlah diterima dalam 1 Tahun** Amount received in 1 Year	
	Tidak ditangguhkan Non-deferred	**Ditangguhkan*** Deferred*
Tunai Cash	-	-
Saham Share	-	-

Informasi Kuantitatif

Quantitative Information

Jenis Remunerasi yang Bersifat Variabel*) Types of Variable Remuneration*)	Sisa yang Masih Ditangguhkan Outstanding Deferred Remuneration	Total Pengurangan Selama Periode Laporan Total Deductions During the Reporting Period		
		Disebabkan Penyesuaian Eksplisit (A) Due to Explicit Adjustments (A)	Disebabkan Penyesuaian Implisit (B) Due to Implicit Adjustments (B)	Total (A)+(B) Total (A)+(B)
Tunai (dalam juta rupiah) Cash (In IDR million)	-	-	-	-
Saham/Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) Shares/share-based instruments issued by the Bank (in shares and a nominal value of millions of rupiah which is the conversion of the said shares)	-	-	-	-
Jumlah	-	-	-	-

Keterangan: *) Hanya untuk MRT
Notes: *) Only for MRT

Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja

Berdasarkan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Nomor 0206/SK/DIRCSE/2024 Tanggal 5 Juni 2024 Tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan, dan Fasilitas Dewan Komisaris dan Direksi disampaikan bahwa:

Tantiem untuk MRT diberikan dengan proporsi sebagai berikut:
a. 90% tunai dan diberikan secara langsung sesuai ketentuan.
b. 10 % ditangguhkan sebagai LTI, terdiri dari:
   1) 5% tunai; dan
   2) 5% saham.

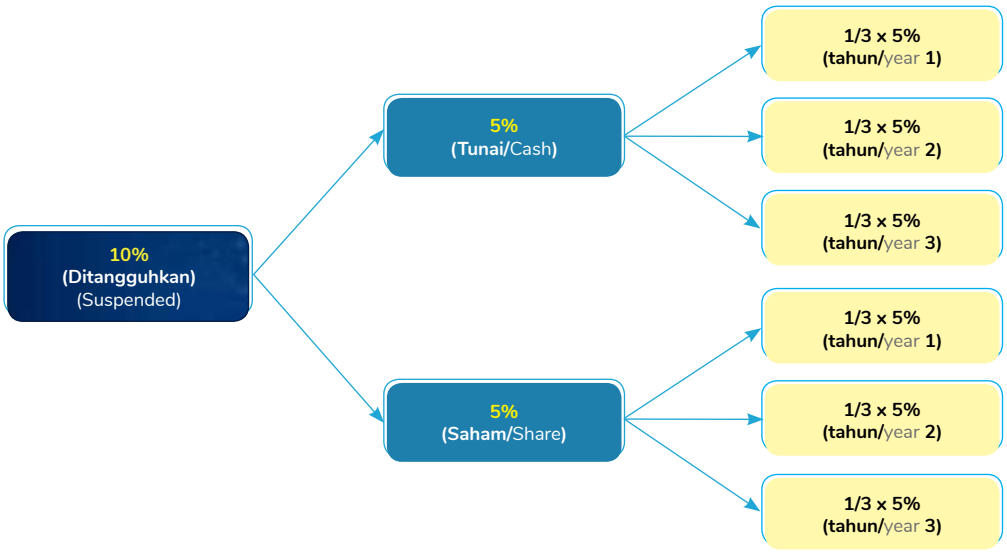
Performance-Based Long-Term Compensation Policy

Based on the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk Number 0206/SK/DIR-CSE/2024 dated June 5, 2024 concerning the Standard Operating Procedure for Management of Income, Allowances, and Facilities for the Board of Commissioners and Directors, it is stated that:

Tantiem for MRT is given in the following proportion:
a. 90% cash and given directly according to the provisions.
b. 10% is deferred as LTI, consisting of:
   1) 5% cash; and
   2) 5% shares.

Pemberian LTI diberikan dengan jangka waktu penangguhan selama 3 (tiga) tahun, dengan rincian sebagai berikut:

The provision of LTI is given with a deferral period of 3 (three) years, with the following details:



Dalam pemberian kompensasi jangka panjang berbasis kinerja Perseroan menerapkan pemberian Long Term Incentive. Penjelasan rinci terkait implementasi atas pemberian *Long Term Incentive* telah disampaikan pada Sub Bab Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum Sesuai POJK 45/POJK.03/2015 dalam Bab Tata Kelola Perusahaan Laporan Tahunan ini.

In providing long-term compensation based on performance, the Company implements the provision of Long Term Incentives. A detailed explanation regarding the implementation of the provision of Long Term Incentives has been presented in the Sub-Chapter on the Implementation of Governance in the Provision of Remuneration for Commercial Banks in Accordance with OJK regulation 45/POJK.03/2015 in the Corporate Governance Chapter of this Annual Report.

Program Kepemilikan Saham oleh Pegawai dan/atau Manajemen (ESOP/MSOP)

Pada tahun 2010, bank **bjb** melakukan aksi korporasi berupa *Initial Public Offering* (IPO). Dalam IPO tersebut, bank **bjb** mengeluarkan program EMSA (*Employee and Management Stock Allocation*) yaitu penjualan saham Perseroan kepada karyawan tetap, anggota Direksi dan anggota Dewan Komisaris (kecuali Komisaris Independen) Perseroan pada saat Penawaran Umum dengan jumlah sebanyak-banyaknya 10% (sepuluh persen) dari jumlah saham yang ditawarkan dalam Penawaran Umum atau sebanyak-banyaknya 242.407.250 lembar saham. Tidak terdapat persyaratan khusus untuk karyawan tetap yang dapat mengikuti program EMSA. Dalam hal jumlah saham yang dipesan dalam program EMSA kurang dari 10% (sepuluh persen) saham, maka sisa saham akan ditawarkan kembali kepada masyarakat. Berdasarkan hasil penawaran awal (*book building*), jumlah pemesan saham program EMSA adalah sebesar Rp46.360.200.000 atau 77.267.000 lembar saham, setara dengan 3,2% dari jumlah saham yang ditawarkan ke

Employee and/or Management Share Ownership Program (ESOP/MSOP)

In 2010, bank **bjb** undertook a corporate action in the form of an Initial Public Offering (IPO). In this IPO, bank **bjb** introduced the EMSA (Employee and Management Stock Allocation) program, which involved the sale of company shares to permanent employees, members of the Board of Directors, and members of the Board of Commissioners (except Independent Commissioners) at the time of the Public Offering, with a maximum of 10% (ten percent) of the total shares offered in the Public Offering or up to 242,407,250 shares. There were no specific requirements for permanent employees to participate in the EMSA program. If the number of shares subscribed in the EMSA program was less than 10% (ten percent), the remaining shares would be re-offered to the public. Based on the initial offering (book building) results, the number of shares subscribed in the EMSA program amounted to IDR 46,360,200,000 or 77,267,000 shares, equivalent to 3.2% of the total shares offered to the public. Shares purchased

publik. Saham yang dibeli dalam program EMSA tidak dapat dijual dalam periode 6 (enam) bulan terhitung sejak tanggal pencatatan saham Perseroan di BEI, dengan exercise price sesuai harga pada saat Penawaran Umum, yaitu Rp 600 per lembar saham. Setelah program EMSA pada saat IPO tersebut, bank **bjb** belum melaksanakan program EMSA kembali. Program EMSA ini merupakan implementasi kebijakan pemberian kompensasi jangka Panjang pada karyawan tetap, anggota Direksi dan anggota Dewan Komisaris.

Akuntan Publik

Penerapan Fungsi Audit Ekstern

Berdasarkan Peraturan Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2016 tentang perubahan atas No. 6/POJK.03/2015 tentang Transparansi dan Publikasi Laporan Bank, audit atas Laporan Keuangan bank **bjb** telah dilakukan oleh akuntan publik yang independen, kompeten, profesional dan obyektif sesuai dengan Standar Profesional Akuntan Publik, serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan.

bank **bjb** selalu berupaya meningkatkan komunikasi antara Kantor Akuntan Publik, Komite Audit dan Manajemen untuk dapat meminimalisir kendala-kendala yang terjadi selama proses audit berlangsung. Agar proses audit sesuai dengan Standar Profesional Akuntan serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan dan selesai sesuai dengan target waktu yang telah ditetapkan, secara rutin dilakukan pertemuan-pertemuan yang membahas beberapa permasalahan penting yang signifikan.

Penunjukan Akuntan Publik

Laporan keuangan wajib diaudit oleh akuntan publik yang terdaftar di Otoritas Jasa Keuangan. Penunjukan akuntan publik yang akan memberikan jasa audit atas informasi keuangan historis tahunan wajib diputuskan oleh Rapat Umum Pemegang Saham dengan mempertimbangkan usulan Dewan Komisaris.

Penunjukan Kantor Akuntan Publik dan biaya audit telah sesuai dengan keputusan RUPS Tahunan dan merupakan Kantor akuntan Publik dan Akuntan Publik (*partner in-charge*) yang terdaftar di Bank Indonesia. Penugasan audit kepada Akuntan Publik dan KAP telah memenuhi aspek-aspek:

1. Kapasitas KAP.
2. Legalitas perjanjian kerja.
3. Ruang lingkup audit.
4. Standar Profesional Akuntan Publik.
5. Komunikasi antara KAP dengan pihak terkait.

under the EMSA program could not be sold for a period of 6 (six) months from the date of the company's share listing on the IDX, with an exercise price equal to the price at the time of the Public Offering, which was IDR 600 per share. After the EMSA program at the time of the IPO, bank **bjb** has not implemented the EMSA program again. This EMSA program is an implementation of the policy of providing long-term compensation to permanent employees, members of the Board of Directors and members of the Board of Commissioners.

Public Accountant

Implementation of The External Audit Function

Based on the OJK Regulation No. 32/POJK.03/2016 regarding amendment to No. 6/POJK.03/2015 concerning Transparency and Publication of Bank Reports, an audit of bank **bjb** Financial Statements was carried out by an independent, competent, professional and objective public accountant in accordance with the Public Accountant Professional Standards, as well as work agreements and the scope of the audit that has been determined.

bank **bjb** always seeks to improve communication between the public Accountant Office, Audit Committee Management to minimize the constraints that occurred during the audit process. In order for the audit process in accordance with the professional standards of accountants as well as the work agreement and scope of audit that has been established and completed in accordance with the specified time target, regularly conducted meetings that discuss some Significant critical issues.

Public Accountant Designation

Financial statements are required to be audited by a public accountant registered with the Financial Services Authority. The designation of a public accountant that will provide audit services of annual historical financial information must be decided by the general meeting of shareholders by considering the Board of Commissioners proposal.

The appointment of Public Accountant Office and audit fee has been in accordance with the decision of the AGM and is the office of Public Accountant and public Accountant (partner incharge) registered in Bank Indonesia. Audit assignments to public accountants and KAP have fulfilled the following aspects:

1. Public Accounting Firm capacity.
2. Legality of employment agreements.
3. Audit scope.
4. Professional standards of public accountants.
5. Communication between the KAP and the related parties.

Kantor Akuntan Publik, Nama Akuntan, Fee dan Izin KAP

Daftar Kantor Akuntan Publik, Nama Akuntan, Fee dan Izin KAP dapat dilihat pada tabel di bawah ini.

Public Accounting Firms, Accountant Names, Fees and KAP Permits

List of Public Accounting Firms, Accountant Names, Fees and KAP Permits can be seen in the table below.

Tabel Kantor Akuntan Publik, Nama Akuntan, Fee dan Izin KAP
Table of Public Accounting Firms, Accountant Names, Fees and KAP License

Tahun Year	Kantor Akuntan Publik Public Accounting Firm	Periode KAP	Nama Akuntan (Partner Penanggung Jawab) Name of Accountant (Partner in Charge)	Periode Akuntan Audit Service Fee	Fee Jasa Audit Audit Service Fee	Izin KAP KAP License
2025	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan/and freind (RSM Indonesia)	Periode ke 8 8th Period	Saptoto Agustomo	Periode ke 4 4rd Period	Rp3.496.500.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2024	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan/and freind (RSM Indonesia)	Periode ke 7 7th Period	Saptoto Agustomo	Periode ke 3 3rd Period	Rp2.941.500.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2023	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan/and freind (RSM Indonesia)	Periode ke 6 6th Period	Saptoto Agustomo	Periode ke 2 2nd Period	Rp2.547.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2022	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan/and freind (RSM Indonesia)	Periode ke 5 5th Period	Saptoto Agustomo	Periode ke 1 1st Period	Rp2.500.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2021	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan/and freind (RSM Indonesia)	Periode ke 4 4th Period	Dedy Sukrisnadi	Periode ke 3 3rd Period	Rp.2.400.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2020	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan/and freind (RSM Indonesia)	Periode ke 3 3rd Period	Dedy Sukrisnadi	Periode ke 2 2nd Period	Rp.2.200.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2019	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan/and freind (RSM Indonesia)	Periode ke 2 2nd Period	Dedy Sukrisnadi	Periode ke 1 1st Period	Rp.2.700.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2018	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan/and freind (RSM Indonesia)	Periode ke 1 1st Period	Saptoto Agustomo	Periode ke 1 1st Period	Rp1.919.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015

Jasa Lain yang Diberikan Akuntan

Selama tahun 2025, tidak terdapat jasa lain yang diberikan akuntan.

Other Services Provided by The Accountant

During 2025, there were no other services provided by the auditor..

Sistem Pengendalian Internal

Sistem Pengendalian Internal (SPI) merupakan suatu mekanisme proses pengawasan yang ditetapkan oleh manajemen Perseroan secara berkesinambungan yang kualitas desain dan pelaksanaannya dipengaruhi oleh Dewan Komisaris, Direksi serta seluruh pejabat dan pegawai Perseroan.

SPI dirancang untuk dapat memberikan yang memadai guna menjaga dan mengamankan harta kekayaan Perseroan, menjamin tersedianya laporan yang akurat, meningkatkan kepatuhan terhadap ketentuan yang berlaku, mengurangi dampak kerugian keuangan, penyimpangan termasuk kecurangan (*fraud*) dan pelanggaran aspek kehati-hatian, serta meningkatkan efektivitas organisasi dan meningkatkan efisiensi biaya.

Sistem Pengendalian Intern bank **bjb** mengacu pada SEOJK 35/ SEOJK.03/2017 tentang Pedoman Sistem Pengendalian Intern Bagi Bank Umum. Pengendalian intern diselenggarakan secara berkesinambungan (*on going basis*) untuk mencapai 3 (tiga) sasaran, yaitu:

1. Mencapai efektivitas dan efisiensi pada setiap aktivitas yang dijalankan oleh Perseroan, mencakup kinerja operasional dan keuangan, serta menjaga dan mengamankan harta kekayaan Perseroan.
2. Menciptakan laporan finansial dan non-finansial bagi pihak internal dan eksternal yang terpercaya, tepat waktu, dan transparan, serta sesuai dengan regulasi dan standar yang berlaku.
3. Menjaga kepatuhan terhadap hukum dan regulasi dalam seluruh aspek aktivitas Perseroan.

Sistem Pengendalian Internal (SPI) yang efektif merupakan komponen penting dalam manajemen bank **bjb** dan menjadi dasar bagi kegiatan operasional Perseroan yang sehat dan aman. SPI yang efektif dapat membantu Direksi dan Dewan Komisaris menjaga aset bank, menjamin tersedianya pelaporan Keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan bank terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi risiko terjadinya kerugian, penyimpangan, dan pelanggaran aspek kehati-hatian.

Tujuan Pengendalian

Sistem Pengendalian Intern bank **bjb** mengacu pada SEOJK 35/ SEOJK.03/2017 tentang Pedoman Sistem Pengendalian Intern Bagi Bank Umum. Pengendalian intern diselenggarakan secara berkesinambungan (*on going basis*) untuk mencapai 3 (tiga) sasaran, yaitu:

1. Mencapai efektivitas dan efisiensi pada setiap aktivitas yang dijalankan oleh Perseroan, mencakup kinerja operasional dan keuangan, serta menjaga dan mengamankan harta kekayaan Perseroan.

Internal Control System

Internal Control System (ICS) is a supervisory process mechanism established by the Company's management on an ongoing basis, the design quality and implementation of which are influenced by the Board of Commissioners, the Board of Directors, as well as all officers and employees of the Company.

The ICS is designed to provide reasonable assurance in safeguarding and securing the Company's assets, ensuring the availability of accurate reporting, enhancing compliance with applicable regulations, reducing the impact of financial losses, irregularities including fraud and violations of prudential principles, as well as improving organizational effectiveness and cost efficiency.

The Internal Control System of bank **bjb** refers to SEOJK No. 35/SEOJK.03/2017 concerning Guidelines for Internal Control Systems for Commercial Banks. Internal control is implemented on an ongoing basis to achieve the following three (3) objectives:

1. To achieve effectiveness and efficiency in every activity carried out by the Company, covering operational and financial performance, as well as safeguarding and securing the Company's assets.
2. To produce reliable, timely, and transparent financial and non-financial reports for internal and external parties in accordance with applicable regulations and standards.
3. To ensure compliance with laws and regulations in all aspects of the Company's activities.

An effective Internal Control System (ICS) is a key component of bank **bjb**'s management and serves as the foundation for the Company's sound and secure operational activities. An effective ICS assists the Board of Directors and the Board of Commissioners in safeguarding the Bank's assets, ensuring the availability of reliable financial and managerial reporting, enhancing the Bank's compliance with applicable laws and regulations, and reducing the risk of losses, irregularities, and violations of prudential principles.

Control Objectives

Internal control system of bank **bjb** refers to OJK Circular Letter 35/ SEOJK.03/2017 concering Internal Control System Guidelines for Commercial Banks. Internal control is held continuously (on going basis) to achieve 3 (three) objectives, namely:

1. Achieving effectiveness and efficiency in every activity carried out by the company, covering operational and financial performance, as well as safeguarding and securing the company's wealth.

2. Menciptakan laporan finansial dan non-finansial bagi pihak internal dan eksternal yang terpercaya, tepat waktu, dan transparan, serta sesuai dengan regulasi dan standar yang berlaku.
3. Menjaga kepatuhan terhadap hukum dan regulasi dalam seluruh aspek aktivitas Perseroan.

Sistem Pengendalian Internal (SPI) yang efektif merupakan komponen penting dalam manajemen bank **bjb** dan menjadi dasar bagi kegiatan operasional Perseroan yang sehat dan aman. SPI yang efektif dapat membantu Direksi dan Dewan Komisaris menjaga aset bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan bank terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi Risiko terjadinya kerugian, penyimpangan, dan pelanggaran aspek kehati-hatian.

Sistem Pengendalian Internal Perseroan

Ruang lingkup pengendalian internal bank **bjb** mengacu pada Lampiran Surat Edaran Otoritas Jasa Keuangan No. 35/ SEOJK.03/2017 tentang Pedoman Standar Pengendalian Intern Bagi Bank Umum. Komponen utama sistem pengendalian internal adalah sebagai berikut.

Pengawasan oleh Manajemen dan Kultur Pengendalian

Direksi dan Dewan Komisaris mempunyai tanggung jawab terkait pengawasan Sistem Pengendalian Intern dan Budaya Pengendalian, adapun tugas tanggung jawabnya adalah sebagai berikut:

1. Direksi mempunyai tanggung jawab sebagai berikut:
   a. Melaksanakan kebijakan dan strategi yang telah disetujui oleh Dewan Komisaris.
   b. Memberikan masukan terkait prosedur untuk mengidentifikasi, mengukur, memantau dan mengendalikan risiko yang dihadapi Bank.
   c. Memelihara suatu struktur organisasi yang mencerminkan kewenangan, tanggung jawab dan hubungan pelaporan yang jelas.
   d. Memantau pendelegasian wewenang telah berjalan secara efektif dan didukung oleh penerapan akuntabilitas yang konsisten.
   e. Menetapkan kebijakan dan strategi serta prosedur pengendalian intern.
   f. Memantau implementasi pengendalian intern yang dilaksanakan oleh unit sistem pengendalian intern.
2. Dewan Komisaris mempunyai tanggung jawab:
   a. Mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan dan strategi usaha bank secara keseluruhan.
   b. Memahami risiko utama yang dihadapi Bank, menetapkan tingkat risiko yang dapat ditolerir (*risk tolerance*) dan mengawasi Direksi terkait langkah-

2. Create financial and non-financial reports for trusted, timely and transparent internal and external parties, and in accordance with applicable regulations and standards.
3. Maintain compliance with laws and regulations in all aspects of the company's activities.

Effective Internal control System (SPI) is an important component in bank **bjb** management and is the basis for the company's healthy and safe operational activities. The effective SPI helps the directors and the Board of Commissioners maintain bank assets, ensuring the availability of trustworthy financial and managerial reporting, improving the bank's compliance with the laws and regulations, and reducing Risk of loss, irregularities, and violations of caution.

Internal Control System of The Company

The scope of internal control of bank **bjb** refers to the appendix of the OJK Circular letter No. 35/ SEOJK.03/2017 concerning The Guidelines for Internal Control of Internals For Commercial Banks. The main components of internal control systems are as follows.

Monitoring by Management and Culture of Control

The Directors and the Board of Commissioners have responsibilities related to the supervision of the Control System Internal and Control Culture, while the duties and responsibilities are as follows:

1. The Directors has the following responsibilities:
   a. Implementing policies and strategies that have been approved by the Board of Commissioners.
   b. Provide input regarding procedures to identify, measure, monitor and control the risks faced by the Company.
   c. Maintain an organizational structure that reflects the clear authority, responsibilities and reporting relationship.
   d. Monitoring the delegation of authority has run effectively and supported by the application of consistent accountability.
   e. To establish policies and strategies and internal control procedures.
   f. Monitor internal control implementation implemented by internal control system unit..
2. The Board of Commissioners has the following responsibilities:
   a. Periodically ratify and review the bank's overall business policies and strategies.
   b. Understand the main risks facing the Company, establish a risk tolerance and supervise the directors regarding the measures taken by the directors in

langkah yang diambil Direksi dalam mengidentifikasi, mengukur, memantau dan mengendalikan risiko tersebut.

c. Mengesahkan struktur organisasi.
d. Mengawasi Direksi terkait tugas Direksi melakukan pemantauan efektivitas pelaksanaan Sistem Pengendalian Intern.

Budaya Pengendalian

Direksi dan Dewan Komisaris bertanggung jawab dalam meningkatkan etika kerja dan integritas yang tinggi serta menciptakan suatu budaya organisasi yang menekankan kepada seluruh Pegawai mengenai pentingnya pengendalian intern yang berlaku. Dalam rangka menciptakan budaya pengendalian tersebut, langkah-langkah yang dilakukan oleh Bank, antara lain:

1. Direksi dan Dewan Komisaris menjadi panutan (*role model*) bagi seluruh pegawai atau memiliki komitmen pribadi yang tinggi terhadap pengembangan Bank yang sehat.
2. Direksi dan Dewan Komisaris mampu mengelola sumber daya manusia, termasuk dalam proses penempatan pegawai yang sesuai dengan keterampilan, pengetahuan dan perilakunya.
3. Meningkatkan kesadaran seluruh pegawai mengenai pentingnya efektivitas pelaksanaan tugas dan tanggung jawab masing-masing dan selanjutnya pegawai mengkomunikasikan pada pihak manajemen yang terkait mengenai setiap permasalahan yang terjadi dalam kegiatan operasional dan non operasional Bank.

Identifikasi dan Penilaian Risiko

Suatu sistem pengendalian intern yang efektif mengharuskan Bank mengidentifikasi dan menilai risiko yang dapat mempengaruhi pencapaian sasaran. Penilaian risiko dilaksanakan oleh unit manajemen risiko. Audit Internal turut memberikan data terkait penyesuaian profil risiko berdasarkan hasil temuan-temuan pemeriksaan. Penilaian dapat mengidentifikasi jenis risiko yang dihadapi, penetapan limit risiko dan teknik pengendalian risiko. Metodologi penilaian risiko menjadi tolak ukur untuk membuat profil risiko dalam bentuk dokumentasi data, yang bisa dikinikan secara periodik. Penilaian risiko juga meliputi penilaian terhadap risiko yang dapat diukur (kuantitatif) dan tidak dapat diukur (kualitatif) maupun terhadap risiko yang dapat dikendalikan dan tidak dapat dikendalikan, dengan memperhatikan biaya dan manfaatnya. Selanjutnya Bank memutuskan untuk mengambil risiko tersebut atau tidak dengan cara mengurangi kegiatan usaha tertentu.

identifying, measuring, monitoring and controlling such risks.

c. Validate organizational structure.
d. Supervises directors regarding the duties of Board of Directors monitoring the effectiveness of internal control system.

Culture of Control

The Directors and the Board of Commissioners are responsible for enhancing the high ethical work and integrity and creating an organizational culture that emphasizes all officers on the importance of internal control. In order to create such a culture of control, the measures undertaken by the Company, among others:

1. The Directors and the Board of Commissioners become role models for all employees or have a high personal commitment to the development of healthy banks.
2. The Directors and Board of Commissioners are able to manage human resources, including in the process of employee placement in accordance with their skills, knowledge and behaviour.
3. Raise the awareness of all employees about the effectiveness of the implementation of the duties and responsibilities of each and the employee communicates to the management related to each problem that occurs in the Operational and non-operational activities of the Company.

Identification and Risk Assessment

An effective internal control system requires the Company to identify and assess risks that may affect the achievement of targets. Risk assessment is carried out by the risk management unit. Internal Audit also provides data related to risk profile adjustments based on the audit findings. The assessment can identify the types of risks faced, determine risk limits and risk control techniques. The risk assessment methodology serves as a benchmark for creating a risk profile in the form of data documentation, which can be updated periodically. Risk assessment also includes an assessment of measurable (quantitative) and non-measurable (qualitative) risks as well as controllable and uncontrollable risks, taking into account costs and benefits. Furthermore, the Company decides to take this risk or not by reducing certain business activities.

Kegiatan Pengendalian dan Pemisahan Fungsi Operasional (Pengendalian Operasional)

Kegiatan pengendalian meliputi kebijakan, prosedur dan praktik yang memberikan keyakinan pejabat dan pegawai Bank bahwa arahan Direksi dan Dewan Komisaris telah dilaksanakan secara efektif. Kegiatan pengendalian dapat membantu Direksi dan Dewan Komisaris dalam mengelola dan mengendalikan risiko yang dapat mempengaruhi kinerja atau mengakibatkan kerugian Bank. Kegiatan Pengendalian diterapkan pada semua tingkatan fungsional sesuai struktur organisasi Bank, yang sekurang-kurangnya meliputi:

1. *Top level Review* (Kaji Ulang oleh Manajemen)
   Direksi secara berkala meminta penjelasan (informasi) dan laporan kinerja operasional dan non operasional dari pejabat eksekutif sehingga memungkinkan untuk mereview ulang hasil kemajuan (realisasi) dibandingkan dengan target yang akan dicapai, seperti laporan keuangan dibandingkan dengan rencana kerja anggaran yang ditetapkan. Berdasarkan *review* tersebut, Direksi segera mendeteksi permasalahan seperti kelemahan pengendalian, kesalahan laporan keuangan atau penyimpangan lainnya (*fraud*).
2. *Functional Review* (Kaji Ulang Kinerja)
   Adanya *review* terhadap kinerja bank yang meliputi aktivitas operasional dan non operasional bank. *Review* ulang ini dilaksanakan oleh unit pengendalian terkait dengan frekuensi sesuai tuntutan dan kebutuhan, cakupan *review* tersebut antara lain:
   a. Melakukan *review* ulang terhadap penilaian risiko (laporan profil risiko) yang dihasilkan oleh satuan kerja manajemen risiko.
   b. Menganalisis data kegiatan operasional dan non operasional, baik data yang terkait dengan risiko maupun data keuangan, yaitu melakukan verifikasi rincian dan kegiatan transaksi dibandingkan dengan output (laporan) yang dihasilkan oleh satuan kerja manajemen risiko.
   c. Melakukan *review* ulang terhadap realisasi pelaksanaan rencana kerja dan anggaran sehingga bisa:
      - Mengidentifikasi penyebab penyimpangan yang signifikan.
      - Menetapkan persyaratan untuk tindakan perbaikan (*corrective actions*).
3. Pengendalian Sistem Informasi
   a. Bank melakukan verifikasi terhadap akurasi dan kelengkapan dari transaksi dan melaksanakan prosedur otorisasi, sesuai dengan ketentuan intern.
   b. Kegiatan pengendalian sistem informasi dapat digolongkan dalam dua kriteria, yaitu pengendalian umum dan pengendalian aplikasi.
   c. Pengendalian umum meliputi pengendalian terhadap operasional pusat data, sistem pengadaan dan pemeliharaan *software*, pengamanan akses, serta pengembangan dan pemeliharaan sistem aplikasi yang ada.

Operation Control and Separation of Operational Functions (Operational Control)

Control activities include policies, procedures and practices that provide office confidence and the Bank's officers that the direction of the Bard of Directors and Board of Commissioner were effectively implemented. Control activities can assist the Directors and Board of Commissioners in managing and controlling risks that may affect performance or result in losses from the Bank. Control activities are applied at all functional levels according to the organizational structure of the Bank, which at least includes:

1. Top level Review
   The Directors periodically asks for an explanation (information) and reports the operational and nonrelational performance of the Executive officer so that it is possible to review the progress (realization) results compared to the target to be achieved, such as Financial statements compared to a set budget work plan. According to the review, the directors immediately detected problems such as control weakness, financial report errors or other irregularities (fraud).
2. Functional Review
   Review of the bank's performance covering operational and non-operational activities of the Bank. This review is carried out by the control unit related to the frequency according to the demands and needs, the scope of the review are:

a. Re-review the risk assessment (risk profile report) generated by the risk Management unit.

b. Analyzing operational and non-operational activities data, whether data related to risk or financial data, which is to verify the details and transaction activity compared to the output (report) generated by the working unit Risk management.

c. Reviewing the realization of the implementation of the work plan and budget so that it can:
   - Identifying the causes of significant deviations.
   - Set requirements for (corrective actions).

3. Information System control
   a. Bank verifies the accuracy and completeness of the transaction and carries out the authorization procedure,in accordance with the internal provisions.
   b. Information system control activities can be classified in two criteria, namely general control and application control.
   c. General control includes control over data center operations, software procurement and maintenance systems, access security, and the development and maintenance of existing application systems.

Pengendalian umum ini diterapkan terhadap *mainframe server* dan *users workstation*, serta jaringan internal-eksternal.

d. Pengendalian aplikasi diterapkan terhadap program yang digunakan Bank dalam mengolah transaksi dan untuk memastikan bahwa semua transaksi adalah benar, akurat dan telah diotorisasi secara benar. Selain itu, pengendalian aplikasi dapat memantau terjadinya proses audit yang efektif dan untuk mengecek kebenaran proses audit dimaksud.

4. Pengendalian Aset Fisik
   Pengendalian aset fisik dilaksanakan untuk menjamin terselenggaranya pengamanan fisik terhadap aset Bank. Kegiatan ini meliputi pengamanan aset, catatan dan akses terbatas terhadap program komputer dan *file* data, serta membandingkan nilai aset dan liabilitas Bank dengan nilai yang tercantum dalam catatan Bank.
5. Dokumentasi
   a. Bank sekurang-kurangnya memformalkan dan mendokumentasikan kebijakan, prosedur, sistem dan standar akuntansi serta proses audit secara memadai.
   b. Dokumen tersebut diperbaharui secara berkala guna menggambarkan kegiatan operasional dan non operasional Bank secara aktual dan diinformasikan kepada seluruh pegawai.
   b. Atas suatu permintaan, dokumen harus senantiasa tersedia untuk kepentingan auditor intern, akuntan publik dan Otoritas Jasa keuangan Akurasi dan ketersediaan dokumen dinilai oleh auditor intern ketika melakukan audit rutin maupun non rutin.

   Pemisahan fungsi dilakukan agar setiap orang dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugasnya pada seluruh jenjang organisasi dan seluruh langka kegiatan operasional dan non operasional. Bank harus memahami prinsip pemisahan fungsi ini yang disebut sebagai "*Four-Eyes Principle*".

Sistem Akuntansi/Keuangan (Pengendalian Keuangan), Informasi dan Komunikasi

Sistem akuntansi, informasi dan komunikasi yang memadai dimaksudkan agar dapat mengidentifikasi masalah yang mungkin timbul dan digunakan sebagai sarana tukar menukar informasi dalam rangka pelaksanaan tugas sesuai dengan tanggung jawab masing-masing. Sistem akuntansi meliputi metode dan catatan dalam rangka mengidentifikasi, mengelompokkan, menganalisis, mengklasifikasi, mencatat/membukukan dan melaporkan transaksi Bank. Untuk menjamin data akuntansi yang akurat dan konsisten dengan data yang tersedia berdasarkan hasil olahan sistem maka proses rekonsiliasi antara data akuntansi dan sistem informasi manajemen wajib dilaksanakan secara berkala atau sekurang-kurangnya setiap bulan.

These common controls are applied to mainframe servers and users workstations, as well as internal-external networks.

d. Application control is applied to the program used by the Bank in processing transactions and to ensure that all transactions are true, accurate and have been properly authorised. In addition, application control can monitor the occurrence of effective audit process and to check the truth of the audit process.

4. Control of physical assets
   Physical asset control is implemented to ensure the implementation of physical safeguards against the Bank's assets. These activities include securing assets, records and restricted access to computer programs and data files, and comparing the value of Bank assets and liabilities with the value stated in the Bank's records.
5. Documentation
   a. Bank at least forizes and documents the adequate policies, procedures, systems and accounting standards and audit processes.
   b. The document is updated periodically to describe the operational and non operational activities of the Company in actual and informed to all employees.

   c. On a request, the document must always be available for the benefit of internal auditors, public accountants and financial Services Authority the accuracy and availability of documents are assessed by internal auditors when conducting routine or nonroutine audits.

   Separation of functions is done so that every person in his office does not have the opportunity to do and conceal errors or irregularities in the implementation of his duties on the entire level of organization and all rare operational and non activities Operational. The Company must understand the principle of separation of this function called the "Four-Eyes Principle".

Accounting/Financial System (Financial Control), Information and Communication

Adequate accounting, information and communication systems are intended to identify problems that may arise and be used as a means of exchanging information in order to perform the duties in accordance with their respective responsibilities. The accounting system includes the methods and records in order to identify, classify, analyze, classify, record/log and report Bank transactions. In order to ensure accurate and consistent accounting data with data available based on the results of processed systems then the process of reconciliation between accounting data and management information system must be implemented periodically or at least in a monthly basis.

Sistem informasi harus dapat menghasilkan laporan mengenai kegiatan usaha, kondisi keuangan, penerapan manajemen risiko dan pemenuhan ketentuan yang mendukung pelaksanaan tugas Direksi dan Dewan Komisaris. Sistem pengendalian intern yang efektif sekurang-kurangnya menyediakan data/informasi intern yang cukup dan menyeluruh mengenai keuangan, kepatuhan terhadap ketentuan dan peraturan yang berlaku, informasi pasar (kondisi eksternal) dan setiap kejadian serta kondisi yang diperlukan dalam rangka pengambilan keputusan yang tepat dan dapat dipertanggungjawabkan. Sistem Komunikasi mampu memberikan informasi kepada seluruh pihak, baik internal maupun eksternal.

Sistem pengendalian intern Perseroan menyediakan adanya saluran komunikasi yang efektif agar seluruh pegawai Perseroan sepenuhnya memahami dan mematuhi kebijakan dan prosedur yang berlaku dalam melaksanakan tugas dan tanggung jawabnya.

Kepatuhan Terhadap Peraturan Perundang-Undangan Lainnya

Perseroan melalui Satuan Kerja Kepatuhan dalam upaya untuk memastikan Kepatuhan Perseroan terhadap ketentuan regulator dan peraturan perundang-undangan lainnya, diantaranya melalui:

1. Membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi melalui aktivitas:
   a. Sosialisasi, observasi, rapat koordinasi dan *Focus Group Disscussion* (*FGD*) yang dilakukan pada unit kerja operasional serta bisnis Bank;
   b. Menyampaikan notifikasi peraturan perundang-undangan dan peraturan regulator kepada seluruh unit kerja termasuk unit kerja terkait;
   c. Optimalisasi peran dan fungsi Kontrol Internal Wilayah (KIW) dan Kontrol Internal Cabang (KIC);
   d. Penilaian Indikator Tingkat Kepatuhan (*Compliance Risk Indicator*) Unit Kerja;
   e. Pemantauan dan evaluasi penerapan Fungsi Kepatuhan terintegrasi pada anggota Konglomerasi Keuangan.
2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank melalui aktivitas:
   a. Melakukan program sosialisasi oleh internal Divisi Kepatuhan & APU PPT maupun berkolaborasi bersama unit kerja lain, *on site* dan observasi pada unit kerja untuk mendorong *awareness*, pemahaman dan pelaksanaan Fungsi Kepatuhan terhadap ketentuan yang berlaku dalam kegiatan operasional dan non operasional;

Information systems must be able to produce reports on business activities, financial conditions, implementation of risk management and fulfillment of provisions that support the duties of the Directors and BOC. Effective internal control system at least provides sufficient and comprehensive internal data/information on finance, compliance with applicable rules and regulations, market information (external conditions) and any events and conditions required in order to make the right and accountable decision making. Communication system is able to provide information to all parties, both internal and external.

The Bank's internal control system provides effective communication channels so that all Bank employees fully understand and adhere to the policies and procedures that are in carrying out their duties and responsibilities.

Compliance with Other Laws and Regulations

The Company through the Compliance Work Unit in an effort to ensure the Company's compliance with regulatory provisions and other laws and regulations, including through::

1. Taking steps to support the creation of a Compliance Culture in all Bank business activities at every level of the organization through the following activities:
   a. Socialization, observation, coordination meetings, and Focus Group Discussions (FGD) conducted with the Bank's operational and business units;
   b. Delivering notifications of laws and regulations, including regulatory provisions, to relevant work units;
   c. Optimization of the roles and functions of the Regional Internal Control (KIW) and Branch Internal Control (KIC);
   d. Assessment of the Compliance Risk Indicator of work units;
   e. Monitoring and evaluation of the implementation of the integrated Compliance Function within members of the Financial Conglomeration.
2. Managing the Compliance Risk faced by the Bank through the following activitie:
   a. Conducting socialization programs organized internally by the Compliance & AML-CFT Division, either independently or in collaboration with other work units, including on-site activities and observations at work units to enhance awareness, understanding, and the implementation of the Compliance Function in accordance with applicable regulations in both operational and non-operational activities;

b. Melaksanakan monitoring atas penerbitan ketentuan eksternal dan perundang-undangan lainnya, serta menyusun notifikasi yang berisi *resume* atas kebijakan atau peraturan yang dikeluarkan otoritas, misalnya PBI, PADG, POJK, SEOJK dan peraturan lain yang berhubungan dengan Bank. Hasil *resume* tersebut disampaikan kepada unit kerja terkait untuk selanjutnya diimplementasikan, dilakukan perbaikan atau penyesuaian terhadap kebijakan, sistem dan prosedur yang telah ada pada unit kerja;
c. Melakukan inventarisasi kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan ketentuan eksternal lainnya yang baru serta menjalin komunikasi berkelanjutan antara Bank dengan regulator terutama terkait teknis pelaporan, serta melaksanakan pemantauan kepatuhan unit kerja atas kewajiban pelaporan tersebut;
d. Melakukan pengkinian terhadap kertas kerja atau *tools* yang dipergunakan dalam pemantauan pelaporan dan prinsip kehatian-hatian yang dilakukan oleh Bank. Hal tersebut dilakukan agar tidak terjadi pelanggaran baik kepada otoritas pengawas ataupun otoritas yang berwenang lainnya yang dapat menimbulkan sanksi atau denda kepada Bank;
e. Melakukan pemantauan *compliance sheet* terhadap kegiatan operasional dan non operasional yang dilakukan unit kerja diantaranya yaitu *compliance sheet* perkreditan, pelaporan, dan jaringan kantor;
f. Melakukan pengembangan sistem untuk mitigasi Risiko Kepatuhan, melalui aplikasi **bjb** AMOLA yang digunakan pada kegiatan APU PPT, dan **bjb** SiPatuh yang digunakan dalam monitoring kewajiban pelaporan kepada regulator, penyampaian notifikasi ketentuan eksternal terbaru dan pemenuhan komitmen pada regulator/ lembaga pengawas lainnya;
g. Dalam menghadapi era transformasi *digital*, dilaksanakan strategi yang sejalan dengan rencana *Information Technology Strategic Planning* (ITSP) 2026 - 2030, antara lain:
    1) Prioritas pemenuhan kecukupan ketentuan-ketentuan internal khususnya dalam bidang digitalisasi;
    2) Penguatan *Risk Awareness*;
    3) *Plafform* data terintegrasi sebagai pemenuhan laporan kepada regulator;
    4) Penguatan sistem informasi menggunakan *tools Artificial Intelligence* (AI), contoh: pengembangan aplikasi **bjb**KEPO sebagai sistem yang memudahkan pegawai dalam mencari ketentuan-ketentuan yang berlaku termasuk memberikan analisa dampak dari ketentuan regulator yang baru terhadap ketentuan internal Bank;
    5) *Fraud Detection System* (FDS) untuk mendeteksi transaksi mencurigakan/ *fraud* secara tepat dan cepat.

b. Monitoring the issuance of external regulations and other applicable laws and regulations, as well as preparing notifications containing summaries of policies or regulations issued by authorities, such as PBI, PADG, POJK, SEOJK, and other regulations related to the Bank. The summarized results are communicated to the relevant work units for implementation, including improvements or adjustments to existing policies, systems, and procedures within the respective work units;
c. Conducting an inventory of reporting obligations to regulators based on OJK regulations and other newly issued external provisions, while maintaining continuous communication between the Bank and regulators, particularly regarding reporting technicalities, as well as monitoring the compliance of work units with such reporting obligations;
d. Updating working papers or tools used in monitoring reporting obligations and prudential principles implemented by the Bank, in order to prevent violations of regulations issued by supervisory authorities or other competent authorities that may result in sanctions or penalties for the Bank;
e. Monitoring compliance sheets related to operational and non-operational activities carried out by work units, including compliance sheets for lending activities, reporting, and branch network management;
f. Developing systems to mitigate Compliance Risk through applications such as **bjb** AMOLA used in AML-CFT activities, and **bjb** SiPatuh used to monitor reporting obligations to regulators, disseminate notifications of the latest external regulations, and ensure the fulfillment of commitments to regulators and other supervisory authorities;
g. In responding to the digital transformation era, strategies are implemented in line with the Information Technology Strategic Planning (ITSP) 2026–2030, including:
    1) Prioritizing the adequacy of internal regulations, particularly in the area of digitalization;
    2) Strengthening risk awareness;
    3) Integrated data platform to support reporting to regulators;
    4) Enhancing information systems through the use of Artificial Intelligence (AI) tools, for example the development of the **bjb**KEPO application, which facilitates employees in accessing applicable regulations and provides analysis of the impact of new regulatory provisions on the Bank's internal regulations;
    5) Fraud Detection System (FDS) to detect suspicious transactions or fraud accurately and promptly.

h. Menerapkan ISO 37001 : 2016 Sistem Manajemen Anti Penyuapan (SMAP) pada sektor usaha Bank untuk menghindari adanya praktik penyuapan;
i. Menerapkan ISO 37301 : 2021 Sistem Manajemen Kepatuhan (SMK) dengan tujuan untuk memastikan operasional bank sudah sesuai dengan Undang-undang, peraturan dan kode etik yang berlaku;
j. Melakukan identifikasi titik rawan gratifikasi pada Bank sebagai *early warning* dalam melaksanakan tindakan mitigasi risiko gratifikasi dan/atau *fraud*;
k. Melakukan pengkajian atas permintaan unit kerja terhadap kondisi-kondisi tertentu dalam operasional Bank yang memerlukan pendapat berdasarkan ketentuan perundang-undangan atau regulasi yang berlaku.

3. Untuk memastikan kebijakan, sistem, dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan atau peraturan perundang-undangan yang berlaku, dilaksanakan aktivitas sebagai berikut:
   a. Memberikan kajian terhadap rancangan kebijakan, Sistem, dan prosedur yang dimintakan oleh Unit Kerja terkait;
   b. Memverifikasi materi kegiatan rapat teknis dan/atau menghadiri kegiatan rapat teknis;
   c. Memberikan kajian rencana penerbitan produk dan/atau kegiatan Bank dan memverifikasi rencana produk dan/atau kegiatan Bank yang akan dikeluarkan oleh Bank;
   d. Melakukan analisa dan verifikasi dokumen atas rencana pengajuan kesiapan operasional jaringan kantor atau *compliance sheet* jaringan kantor.
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang, dilaksanakan melalui aktivitas *monitoring* dan pelaporan tindak lanjut penyelesaian komitmen Bank.
5. Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM) yang dilaksanakan dengan berlandaskan kepada 5 pilar Penerapan Program APU, PPT dan PPPSPM, yaitu:
   a. Pengawasan aktif Dewan Komisaris dan Direksi
   b. Kebijakan dan Prosedur
   c. Pengendalian Internal
   d. Sistem Informasi Manajemen, serta
   e. Sumber Daya Manusia dan Pelatihan
6. Dalam rangka menunjang terwujudnya Tata Kelola yang baik, Bank melalui Divisi Kepatuhan & APU PPT melakukan upaya-upaya pencegahan untuk mengurangi atau memperkecil risiko yang akan mengakibatkan kerugian bagi Bank maupun *stakeholders* diantaranya pencegahan tindak pidana korupsi melalui:

h. Implementing ISO 37001:2016 Anti-Bribery Management System (ABMS) within the Bank's business activities to prevent bribery practices;
i. Implementing ISO 37301:2021 Compliance Management System (CMS) to ensure that the Bank's operations are conducted in accordance with applicable laws, regulations, and codes of ethics;
j. Identifying potential gratuity-prone areas within the Bank as an early warning mechanism to support mitigation measures against gratuity risks and/or fraud;
k. Conducting reviews upon requests from work units regarding certain operational conditions within the Bank that require opinions based on applicable laws, regulations, or regulatory provisions.

3. Ensuring that the policies, systems, and procedures as well as the business activities carried out by the Bank were in accordance with the prevailing laws and regulations, and the following activities were carried out:
   a. following activities were carried out: a. Conducting a review of the proposed Policy Draft, System, and Procedures submitted by the relevant Work Uni;
   b. Verifying the materials for technical meeting activities and/or attending technical meeting;
   c. Reviewing plans for the issuance of new products and/or implementation of new activities and verifying plans for new products and/or activities to be issued by the Ban;
   d. Analyzing and verifying documents on plans for submitting office network operational readiness using the office network compliance checklist.
4. Ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other competent supervisory authorities through monitoring and reporting activities on the follow-up to the completion of the Bank's commitment.
5. The implementation of the Anti-Money Laundering (AML), Counter-Terrorism Financing (CFT), and Prevention of Financing the Proliferation of Weapons of Mass Destruction (PFWMD) Program is carried out based on the five pillars of the (AML, CFT and PFWMD) Program implementation, namely:
   a. Active supervision of the Board of Commissioners and the Directors
   b. Policies and Procedures
   c. Internal control
   d. Management Information System, and
   e. Human Capital and Training
6. In order to support the realization of Good Governance, the Bank through the Compliance Division & Anti Money Laundering and Counter-Terrorism Financing (AML-CFT) took preventive measures to reduce or minimize risks that resulted in losses for the Bank and stakeholders including prevention of corruption through:

a. Program Pengendalian Gratifikasi
Program Pengendalian Gratifikasi dilaksanakan berdasarkan Komitmen bersama/kesepakatan kerjasama penerapan Program Pengendalian Gratifikasi dan Perluasan LHKPN yang telah ditandatangani antara bank **bjb** dengan KPK pada tanggal 25 Maret 2011.
b. *Monitoring* Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)
Pada periode tahun 2025 (pelaporan LHKPN tahun 2024), berdasarkan hasil *monitoring* dari KPK, tingkat kepatuhan pelaporan bank **bjb** telah mencapai **100%**
c. *Monitoring* Benturan Kepentingan.
Selama periode Tahun 2025 terdapat 3 (tiga) laporan benturan kepentingan yang disampaikan dari Unit Kerja kepada Divisi Kepatuhan & APU PPT.

d. Penerapan *ISO* 37001:2016 Sistem Manajemen Anti Penyuapan
Pada tahun 2025, bank **bjb** melakukan audit *surveillance* ISO 37001:2016 SMAP pada ruang lingkup proses pengajuan dan pencairan kredit Korporasi dan Komersial di Kantor Pusat dan Kantor Cabang Utama Bandung serta Proses pengadaan barang/ jasa di Kantor Pusat dan dinyatakan status sertifikasi **DAPAT DILANJUTKAN** sampai Pelaksanaan audit *surveillance* berikutnya. Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan merupakan perwujudan komitmen Bank dalam aksi pencegahan dan pemberantasan korupsi, sebagai bagian dari upaya bank **bjb** untuk meningkatkan tata kelola yang baik (*Good Corporate Governance*).

Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan

Perseroan melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. Pemantauan terhadap risiko utama Perseroan harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan Perseroan sehari-hari termasuk evaluasi secara berkala, baik oleh satuan-satuan kerja operasional dan non operasional maupun oleh Satuan Kerja Audit Intern (SKAI). Perseroan memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas sistem pengendalian intern tersebut agar efektivitasnya dapat ditingkatkan.

Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris.

a. Gratuity Control Program
The Gratituity Control Program was implemented based on a joint commitment/ cooperation agreement on the implementation of the Gratification Control Program and State Administrators Wealth Reports (LHKPN) Expansion which was signed between bank **bjb** and the KPK on March 25, 2011.
b. Monitoring of State Officials' Wealth Report (LHKPN)

In the 2025 period (for the 2024 LHKPN reporting), based on monitoring results from the Corruption Eradication Commission (KPK), bank **bjb** achieved a **100%** compliance rate in reporting.
c. Monitoring Conflicts of interes.
During the 2025 period, there were three (3) conflict of interest reports submitted by Work Units to the Compliance & AML-CFT Division.
d. Implementation of ISO 37001:2016 Anti-Bribery Management System
In 2025, bank **bjb** carried out the recertification process for ISO 37001:2016 Anti-Bribery Management System within the scope of corporate and commercial loan application and disbursement processes at the Head Office and Main Branch in Bandung, as well as the procurement process at the Head Office. The implementation of ISO 37001:2016 reflects the Bank's commitment to corruption prevention and eradication efforts, as part of bank **bjb**'s continuous efforts to enhance Good Corporate Governance (GCG).

Activities Monitoring and Correction Actions Irregularities

The Bank is monitoring the overall effectiveness of internal control implementation. Monitoring of the Bank's key risks should be prioritized and serve as part of daily Bank activities including periodic evaluation, both by operational and nonoperational units and by internal Audit work unit (SKAI). The Bank monitors and evaluates The adequacy of internal control systems is related to the change in external conditions and externally and should increase the capacity of the internal control system so that its effectiveness can be improved.

The weakness in internal control, whether identified by operational working units (risk taking units), SKAI and other parties, is immediately reported and becomes the attention of officials or competent directors. Weaknesses of material internal control are also reported to the Board of Commissioners.

Kesesuaian dengan *Committee of Sponsoring Organizations of Treadway Commission* (COSO)

COSO *Internal Control – Integrated Framework*, membagi pengendalian intern dalam 5 (lima) komponen yang saling terkait yaitu:

Control Environment

Penetapan kebijakan oleh Direksi yang akan menentukan budaya dan kegiatan operasional perusahaan secara keseluruhan dan menjadi acuan bagi ke – 4 komponen lainnya, mencakup:

Tanggung jawab Direksi untuk:
1. Menyetujui dan secara periodik mereview keseluruhan strategi bisnis dan kebijakan Bank.
2. Memahami risiko utama yang dihadapi Bank, menetapkan tingkat risiko yang dapat diterima dan memastikan bahwa manajemen senior yang dapat diterima dan memastikan bahwa manajemen senior telah melaksanakan identifikasi, mengukur, memantau dan mengendalikan risiko.
3. Menyetujui struktur organisasi.
4. Memastikan bahwa manajemen senior memantau efektivitas dari sistem pengendalian intern Bank.

Tanggung jawab Manajemen Senior untuk:
1. Mengimplementasikan strategi dan kebijakan yang telah disetujui oleh Direksi.
2. Menetapkan proses untuk mengidentifikasi, mengukur, memonitor dan memantau risiko yang terjadi di Bank.
3. Memastikan bahwa struktur organisasi dengan jelas menetapkan tanggung jawab, kewenangan dan garis pelaporan serta memastikan bahwa pendelegasian tanggung jawab telah dilaksanakan secara efektif.
4. Menetapkan kebijakan pengendalian intern yang tepat serta memantau kecukupan dan efektivitas dari sistem pengendalian intern.

Tanggung jawab Direksi dan Manajemen Senior untuk:
Menetapkan standar etika dan integritas yang tinggi serta mengembangkan budaya yang menekankan dan memperlihatkan kepada seluruh karyawan mengenai pentingnya pengendalian intern. Setiap karyawan dalam organisasi perlu mengetahui peran masing-masing dalam pengendalian intern.

Risk Assessment

Mengindentifikasi dan menganalisis risiko yang dihadapi dalam pencapaian obyektif perusahaan serta menentukan bagaimana suatu risiko harus dikelola, mencakup sistem pengendalian intern yang efektif yang dapat mengidentifikasi dan menelaah risiko yang secara material dapat mempengaruhi pencapaian obyektif Bank. Penelahaan harus mencakup seluruh risiko yang

Compliance with The Committee of Sponsoring Organizations of Tradeway Commission (COSO)

COSO Internal Control – Integrated Framework, divides internal control in 5 (five) interrelated components:

Control Environment

Policy determination by the directors will determine the culture and operational activities of the company as a whole and become a reference for the 4 other components, including:

Responsibilities of the Directors:
1. Approve and periodically view the overall business strategy and policy of the Bank.
2. Understand the main risks facing the Bank, establishing acceptable levels of Riisko and ensuring that senior management is acceptable and ensuring that senior management has conducted identification, measuring, monitoring and controlling Risk.
3. Approve the organizational structure.
4. Ensure that senior management monitors the effectiveness of the Bank's internal control system..

Responsibilities of Senior Management:
1. Implement strategies and policies approved by the Directors.
2. Establish a process for identifying, measuring, monitoring and monitoring the risks that occur in the Bank.
3. Ensure that the organizational structure clearly establishesresponsibility, authority and reporting lines and ensures that the delegation of responsibility has been implemented effectively.
4. Establishing appropriate internal control policies and monitoring the adequacy and effectiveness of internal control systems..

Responsibilities of Directors and Senior Management:
To establish high ethical and integrity standards and to develop a culture that emphasizes and demonstrates to all employees about the importance of internal control. Every employee in the organization needs to know each other's role in internal control..

Risk Assessment

Identifying and analyzing the risks faced in objective achievement of the company and determining how a risk should be managed, including an effective internal control system that can identify and study the risks can materially affect the objective achievement of the Bank. The study must cover all risks that the Bank faces in consolidation (including

dihadapi Bank secara konsolidasi (antara lain: risiko kredit, risiko likuiditas, risiko operasional, risiko hukum, risiko stratejik, risiko kepatuhan dan risiko reputasi).

Control Activities

Meliputi kebijakan, prosedur dan praktek pelaksanaan untuk memastikan bahwa arahan/kebijakan Direksi dilaksanakan dengan baik dan konsisten, mencakup:

1. Ditetapkannya suatu struktur pengendalian yang tepat, yang menjelaskan aktivitas pengendalian di setiap tingkatan bisnis. Hal ini mencakup *review* oleh manajemen puncak, aktivitas pengendalian yang tepat untuk berbagai unit kerja, pengendalian fisik, pengecekkan mengenai kepatuhan terhadap limit-limit dan tindak lanjut atas ketidakpatuhan, sistem yang terkait dengan proses persetujuan dan otorisasi serta sistem verifikasi dan rekonsiliasi.
2. Adanya pemisahan tugas yang benar/tepat dan tidak ada penugasan yang berbenturan kepentingan/tanggung jawab. Area yang berpotensi terjadinya benturan kepentingan harus diidentifikasi, diminimalisir dan harus senantiasa dipantau.

Information and Communication

Mencakup perolehan dan penyampaian informasi yang relevan sebagai dasar untuk pengambilan keputusan, termasuk mengkomunikasikan secara detail dan tepat waktu sehingga dapat dilaksanakan secara efektif dan efisien, meliputi:

1. Data finansial, operasional dan kepatuhan yang komprehensif serta informasi pasar mengenai kejadian maupun kondisi yang relevan untuk pengambilan keputusan. Informasi tersebut harus dapat dipercaya, tepat waktu, dapat diakses dan dibuat dalam format yang konsisten.
2. Sistem informasi yang handal yang mencakup seluruh aktivitas Bank yang penting.
3. Saluran komunikasi yang efektif untuk memastikan bahwa seluruh karyawan memahami dan menaati kebijakan dan prosedur yang terkait dengan tugas dan tanggung jawab masing-masing dan bahwa informasi diterima oleh karyawan yang tepat.

Monitoring

Proses untuk menilai kualitas pengendalian intern yang dilakukan secara berkesinambungan untuk mematikan bahwa pengendalian berjalan sesuai dengan ketentuan, mencakup:

1. Pemantauan yang berkesinambungan terhadap efektivitas pengendalian intern serta pemantauan terhadap risiko-risiko kunci harus merupakan bagian dari aktivitas harian serta harus dievaluasi secara periodik oleh pelaksana bisnis dan audit intern.
2. Pelaksanaan audit yang komprehensif terhadap sistem pengendalian intern oleh auditor intern yang independen,

credit risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk and reputational risk).

Control Activities

Includes policies, procedures and practices to ensure that the directors 'directives/policies are well executed and consistent, including:

1. Set up a precise control structure, which explains the controlling activity at every business level. This includes reviews by top management, appropriate control activities for a variety of work units, physical control, reduction in compliance with limits and further limits on noncompliance, systems related to approval and authorization processes and verification and reconciliation system.

2. The separation of the right/right tasks and no assignment in conflict of interest/responsibilities. Areas of potential conflicts of interest must be identified, minimized and must always be monitored.

Information and Communication

Includes obtaining and delivering relevant information as the basis for decision making, including communicating in detail and timely manner so that it can be implemented effectively and efficiently, including:

1. Comprehensive financial, operational and compliance data and market information on events and conditions relevant to decision making. Such information must be reliable, timely, accessible and presented in a consistent format.

2. Reliable information system that covers all the important Bank activitie.
3. Effective communication channels to ensure that all employees understand and adhere to the policies and procedures associated with their respective duties and responsibilities and that information is received by the appropriate employees.

Monitoring

Process to assess the quality of internal controls that are carried out continuously to disable that the control is running in accordance with provisions, including:

1. Ongoing monitoring of the effectiveness of internal controls and monitoring of key risks must be part of daily activities and should be evaluated periodically by business executor and internal audit.

2. Implementation of a comprehensive audit of internal control systems by independent, trained and competent internal

terlatih dan kompeten, yang hasilnya harus dilaporkan langsung kepada Direktur Utama, Komite Audit dan manajemen senior terkait.
3. Identifikasi kekurangsempurnaan dalam pengendalian intern oleh karyawan, pelaksana bisnis maupun audit intern yang harus segera dilaporkan ke tingkat manajemen dan ditanggapi. Kekurangan yang signifikan harus dilaporkan kepada Manajemen Senior dan Direksi.

Tinjauan atas Efektivitas Sistem Pengendalian Internal

Perseroan melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. Pemantauan terhadap risiko utama Perseroan harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan Perseroan sehari-hari termasuk evaluasi secara berkala, baik oleh satuan-satuan kerja operasional dan non operasional maupun oleh Satuan Kerja Audit Intern (SKAI). Perseroan memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas sistem pengendalian intern tersebut agar efektivitasnya dapat ditingkatkan. Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris. Berdasarkan evaluasi yang telah dilakukan selama tahun 2025 menunjukkan bahwa sistem pengendalian internal pada bank **bjb** telah memadai.

Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris. Langkah-langkah perbaikan yang dilakukan Bank dalam rangka memperbaiki kelemahan pengendalian intern, antara lain:

1. Setiap laporan mengenai kelemahan dalam pengendalian intern atau tidak efektifnya pengendalian risiko Bank segera ditindaklanjuti oleh Dewan Komisaris, Direksi dan pejabat eksekutif terkait;
2. SKAI melakukan review atau langkah pemantauan lainya yang memadai terhadap kelemahan yang terjadi dan segera melaporkan kepada Direktur Utama, Dewan Komisaris dan Komite Audit, dalam hal masih terdapat kelemahan yang belum diperbaiki atau tindakan korektif yang belum ditindaklanjuti;
3. Untuk menentukan bahwa seluruh kelemahan segera ditindaklanjuti maka harus ada kesadaran dari unit terkait untuk segera mengambil langkah perbaikan. Direksi

auditors, whose results must be reported directly to the President Director, Audit Committee and related senior management.
3. Identification of imperfections in internal control by employees, business executor or internal audit which should be reported immediately to the level of management and response. Significant deficiencies should be reported to Senior Management and the Director.

Overview of The Internal Control System The Effectiveness

The Company monitors the overall effectiveness of the implementation of the internal control system. Monitoring of the Company's key risks is prioritized and forms part of the Company's day-to-day activities, including periodic evaluations conducted by both operational and non-operational work units as well as the Internal Audit Unit (SKAI). The Company also monitors and evaluates the adequacy of the internal control system in relation to changes in internal and external conditions and continuously enhances the capacity of the internal control system to improve its effectiveness. Weaknesses in internal control, whether identified by operational work units (risk-taking units), the Internal Audit Unit (SKAI), or other parties, are promptly reported and brought to the attention of the authorized officers or the Board of Directors. Material weaknesses in internal control are also reported to the Board of Commissioners. Based on the evaluation conducted during 2025, the internal control system of bank **bjb** was deemed adequate.

Weaknesses in internal control, whether identified by operational work units (risk-taking units), the Internal Audit Unit (SKAI), or other parties, are promptly reported and brought to the attention of the authorized officers or the Board of Directors. Material internal control weaknesses are also reported to the Board of Commissioners. The corrective measures undertaken by the Bank to address internal control weaknesses include the following:

1. Any report regarding weaknesses in internal control or ineffective risk control is promptly followed up by the Board of Commissioners, the Board of Directors, and the relevant executive officers;
2. The Internal Audit Unit (SKAI) conducts reviews or other appropriate monitoring measures regarding the identified weaknesses and promptly reports the results to the President Director, the Board of Commissioners, and the Audit Committee in the event that weaknesses remain unresolved or corrective actions have not yet been implemented;
3. To ensure that all weaknesses are promptly addressed, the relevant work units are required to take immediate corrective actions. The Board of Directors and the Board

dan Dewan Komisaris harus menerima laporan secara berkala berupa ikhtisar mengenai hasil identifikasi seluruh permasalahan dalam pengendalian intern.

Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

Satuan Kerja Audit Internal (SKAI), Direksi, Dewan Komisaris serta Komite Audit telah melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. SKAI, Direksi, Dewan Komisaris serta Komite Audit memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas sistem pengendalian internal tersebut agar efektivitasnya dapat ditingkatkan. Direksi, Dewan Komisaris dan Komite Audit serta SKAI menilai bahwa sistem pengendalian internal telah memadai pada tahun 2025.

Manajemen Risiko

Dasar Penerapan Manajemen Risiko

Dalam penerapan manajemen risiko, bank **bjb** senantiasa patuh dan taat terhadap regulasi dan perundang-undangan yang berlaku di Indonesia dengan mengacu pada:

Penerapan Manajemen Risiko Individu:

1. POJK Nomor 18/POJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum.
2. POJK Nomor 4/POJK.03/2016 Tentang Penilaian Tingkat Kesehatan Bank Umum.
3. POJK Nomor 11/POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
4. POJK Nomor 31/POJK.03/2019 Tentang Kewajiban Pemenuhan Rasio Pengungkit Bagi Bank Umum.
5. POJK Nomor 50/POJK.03/2017 Tentang Kewajiban Pemenuhan Rasio Pendanaan Stabil Bersih (*Net Stable Funding Ratio*) Bagi Bank Umum.
6. POJK Nomor 42/POJK.03/2017 Tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*) Bagi Bank Umum.
7. POJK Nomor 63/SEOJK.03/2020 Tentang Pelaporan Bank Umum Melalui Sistem Pelaporan Otoritas Jasa Keuangan.
8. POJK Nomor 34/POJK.03/2016 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 11/ POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
9. POJK Nomor 13/POJK.03/2021 Tentang Penyelenggaraan Produk Bank Umum tanggal 30 Juli 2021

of Commissioners receive periodic reports in the form of summaries of the results of the identification of all issues related to internal control.

Statement of The Directors and/or The Board of Commissioners on The Adequacy of The Internal Control System

The Internal Audit Unit (SKAI), Board of Directors, Board of Commissioners, and Audit Committee have monitored the overall effectiveness of internal control implementation. They assess and evaluate the adequacy of the internal control system in response to changes in internal and external conditions and must enhance its capacity to improve effectiveness. The Board of Directors, Board of Commissioners, Audit Committee, and SKAI have concluded that the internal control system was adequate in 2025.

Risk Management

Basic Implementation of The Risk Management

In implementing risk management, bank **bjb** consistently complies with and adheres to the prevailing regulations and laws in Indonesia by referring to the following provisions:

Implementation of Individual Risk Management:

1. OJK Regulation Number 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks.
2. OJK Regulation Number 4/POJK.03/2016 concerning Assessment of the Soundness Level of Commercial Banks.
3. OJK Regulation Number 11/POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks.
4. OJK Regulation Number 31/POJK.03/2019 concerning Obligations to Fulfill Leverage Ratios for Commercial Banks.
5. OJK Regulation Number 50/POJK.03/2017 concerning the Obligation to Fulfill the Net Stable Funding Ratio for Commercial Banks.
6. OJK Regulation Number 42/POJK.03/2017 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
7. OJK Regulation Number 63/SEOJK.03/2020 concerning Commercial Bank Reporting Through the Financial Services Authority Reporting System.
8. OJK Regulation Number 34/POJK.03/2016 concerning Amendments to Financial Services Authority Regulation Number 11/ POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks.
9. OJK Regulation (POJK) No. 13/POJK.03/2021 dated 30 July 2021 concerning the Implementation of Commercial Bank Products.

10. POJK Nomor 12 Tahun 2024 tanggal 31 Juli 2024 Tentang Penerapan Strategi Anti Fraud Bagi Lembaga Jasa Keuangan.
11. POJK Nomor 15 Tahun 2024 Tentang Integritas Pelaporan Keuangan Bank Tanggal 2 Oktober 2024.
12. POJK Nomor 11/POJK.03/2022 tanggal 6 Juli 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.
13. POJK Nomor 17 tahun 2023 tanggal 14 September tentang Penerapan Tata Kelola Bagi Bank Umum.
14. POJK Nomor 32 tahun 2018 tanggal 27 Desember 2018 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar Bagi Bank Umum.
15. SEOJK Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
16. SEOJK Nomor 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum.
17. SEOJK Nomor 12/SEOJK.03/2018 tanggal 2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar Untuk Risiko Suku Bunga Dalam Banking Book (*Interest Rate Risk In The Banking Book*) Bagi Bank Umum.
18. SEOJK Nomor 26/SEOJK.03/2016 tanggal 14 Juli 2016 tentang KPMM sesuai profil risiko dan pemenuhan *Capital Equivalecy Maintenant Assest* (CEMA).
19. SEOJK Nomor 26/SEOJK.03/2020 tanggal 22 Desember 2020 tentang Pelaporan Bank Umum Konvensional Melalui Sistem Pelaporan Otoritas Jasa Keuangan.
20. SEOJK Nomor 6/SEOJK.03/2020 tanggal 29 April 2020 Perhitungan Aset Tertimbang Menurut Risiko Operasional Dengan Menggunakan Pendekatan Standar Bagi Bank Umum.
21. SEOJK Nomor 21/SEOJK.03/2017 tanggal 6 Juni 2017 Tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.
22. SEOJK Nomor 24/SEOJK.03/2023 tanggal 14 Desember 2023 tentang Penilaian Tingkat Maturitas Digital Bank Umum.
23. SEOJK Nomor 26/SEOJK.03/2025 tanggal 19 November 2025 Tentang Proses Kecikupan Likuiditas Secara Internal (*Internal Liquidity Adequacy Asessment Process*).

Penerapan Manajemen Risiko Terintegrasi:
1. POJK Nomor 17/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan.
2. POJK Nomor 38/POJK.03/2017 tanggal 2017 tentang Penerapan Manajemen Risiko secara Konsolidasi bagi Bank yang melakukan pengendalian terhadap Perusahaan Anak.

10. OJK Regulation (POJK) No. 12 of 2024 dated 31 July 2024 concerning the Implementation of Anti-Fraud Strategy for Financial Services Institutions.
11. OJK Regulation (POJK) No. 15 of 2024 dated 2 October 2024 concerning the Integrity of Bank Financial Reporting.
12. OJK Regulation (POJK) No. 11/POJK.03/2022 dated 6 July 2022 concerning the Implementation of Information Technology by Commercial Banks.
13. OJK Regulation (POJK) No. 17 of 2023 dated 14 September 2023 concerning the Implementation of Corporate Governance for Commercial Banks.
14. OJK Regulation (POJK) No. 32 of 2018 dated 27 December 2018 concerning the Legal Lending Limit and Large Exposures for Commercial Banks.
15. OJK Circular Letter (SEOJK) No. 34/SEOJK.03/2016 dated 1 September 2016 concerning the Implementation of Risk Management for Commercial Banks.
16. OJK Circular Letter (SEOJK) No. 14/SEOJK.03/2017 dated 17 March 2017 concerning the Assessment of Commercial Bank Soundness Level.
17. OJK Circular Letter (SEOJK) No. 12/SEOJK.03/2018 concerning the Implementation of Risk Management and Standardized Approach for Measuring Interest Rate Risk in the Banking Book (IRRBB) for Commercial Banks.
18. OJK Circular Letter (SEOJK) No. 26/SEOJK.03/2016 dated 14 July 2016 concerning Minimum Capital Adequacy Requirements (KPMM) based on Risk Profile and the fulfillment of Capital Equivalency Maintained Assets (CEMA).
19. OJK Circular Letter (SEOJK) No. 26/SEOJK.03/2020 dated 22 December 2020 concerning Reporting by Conventional Commercial Banks through the OJK Reporting System.
20. OJK Circular Letter (SEOJK) No. 6/SEOJK.03/2020 dated 29 April 2020 concerning the Calculation of Risk-Weighted Assets for Operational Risk Using the Standardized Approach for Commercial Banks.
21. OJK Circular Letter (SEOJK) No. 21/SEOJK.03/2017 dated 6 June 2017 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks.
22. OJK Circular Letter (SEOJK) No. 24/SEOJK.03/2023 dated 14 December 2023 concerning the Assessment of Digital Maturity Level of Commercial Banks.
23. OJK Circular Letter (SEOJK) No. 26/SEOJK.03/2025 dated 19 November 2025 concerning the Internal Liquidity Adequacy Assessment Process (ILAAP)

Implementation of Integrated Risk Management:
1. OJK Regulation Number 17/POJK.03/2014 dated November 18, 2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
2. OJK Regulation Number 38/POJK.03/2017 dated 2017 concerning the Implementation of Consolidated Risk Management for Banks that exercise control over Subsidiary Companies.

3. POJK Nomor 13/POJK.03/2015 tanggal 3 November 2015 tentang Penerapan Manajemen Risiko Terintegrasi bagi Bank Perkreditan Rakyat.
4. POJK Nomor 18/POJK.04/2019 tanggal 5 Agustus 2019 tentang Perusahaan Efek Daerah.
5. POJK Nomor 18/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.
6. POJK Nomor 16/POJK.03/2022 tanggal 30 Agustus 2022 perihal Bank Umum Syariah.
7. POJK Nomor 12/POJK.03/2020 tanggal 16 Maret 2020 tentang Konsolidasi Bank Umum.
8. POJK Nomor 26/POJK.03/2015 tanggal 4 Desember 2015 tentang Kewajiban Penyediaan Modal Minimum Terintegrasi bagi Konglomerasi Keuangan.
9. POJK Nomor 30 Tahun 2024 Tentang Konglomerasi Keuangan dan Perusahaan Induk Konglomerasi Keuangan.

10. SEOJK Nomor 14/SEOJK.03/2015 tanggal 25 Mei 2015 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
11. SEOJK Nomor 1/SEOJK.03/2019 tanggal 21 Januari 2019 tentang Penerapan Manajemen Risiko Bagi Bank Perkreditan Rakyat.
12. SEOJK Nomor 36/SEOJK.03/2015 tanggal 21 Desember 2015 tentang Produk dan Aktivitas Bank Umum Syariah dan Unit Usaha Syariah.
13. SEOJK Nomor 43/SEOJK.03/2017 tentang Prinsip Kehati-hatian dan Laporan Dalam Rangka Penerapan Manajemen Risiko Secara Konsolidasi Bagi Bank yang Melakukan Pengendalian Terhadap Perusahaan Anak.

Sistem Manajemen Risiko

Bank melaksanakan penerapan sistem manajemen risiko berdasarkan 4 (empat) pilar sebagai berikut:

Pengawasan Aktif Direksi dan Dewan Komisaris

Direksi dan Dewan Komisaris bertanggung jawab atas efektivitas penerapan Manajemen Risiko Bank. Untuk itu Direksi dan Dewan Komisaris harus memahami Risiko yang dihadapi oleh Bank dan memberikan arahan yang jelas, melakukan pengawasan dan mitigasi secara aktif serta mengembangkan budaya Manajemen Risiko dalam organisasi Bank. Dalam rangka mendukung penerapan Manajemen Risiko secara efektif, Direksi secara aktif terlibat dalam *Risk Management Committee (RMC)*, Komite Manajemen Risiko Terintegrasi (KMRT) serta pembentukan Komite dalam struktur Dewan Komisaris seperti Komite Pemantau Risiko (KPR), Komite Audit dan Komite Tata Kelola (KTT).

3. OJK Regulation Number 13/POJK.03/2015 dated November 3, 2015 concerning the Implementation of Integrated Risk Management for Rural Banks.
4. OJK Regulation Number 18/POJK.04/2019 dated August 5, 2019 concerning Regional Securities Companies.
5. OJK Regulation Number 18/POJK.03/2014 dated November 18, 2014 concerning the Implementation of Integrated Governance for Financial Conglomerates.
6. OJK Regulation Number 16/POJK.03/2022 dated August 30, 2022 concerning Sharia Commercial Banks.
7. OJK Regulation Number 12/POJK.03/2020 dated March 16, 2020 concerning Commercial Bank Consolidation.
8. Regulation Number 26/POJK.03/2015 dated December 4, 2015 concerning Integrated Minimum Capital Requirements for Financial Conglomerate.
9. OJK Regulation (POJK) No. 30 of 2024 concerning Financial Conglomerates and Financial Conglomerate Holding Companies.
10. OJK Circular Letter (SEOJK) No. 14/SEOJK.03/2015 dated 25 May 2015 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
11. OJK Circular Letter (SEOJK) No. 1/SEOJK.03/2019 dated 21 January 2019 concerning the Implementation of Risk Management for Rural Banks (BPR).
12. OJK Circular Letter (SEOJK) No. 36/SEOJK.03/2015 dated 21 December 2015 concerning Products and Activities of Sharia Commercial Banks and Sharia Business Units.
13. OJK Circular Letter (SEOJK) No. 43/SEOJK.03/2017 concerning Prudential Principles and Reporting in the Implementation of Consolidated Risk Management for Banks that Exercise Control over Subsidiaries

Risk Management System

The Bank implemented a risk management system based on 4 (four) pillars as follows:

Active Supervision of The Board of Directors and Board of Commissioners

The Board of Directors and Board of Commissioners were responsible for the effectiveness of the Company's Risk Management implementation. For this reason, the Board of Directors and Board of Commissioners had to understand the risks faced by the Bank and provide clear directions, carry out active monitoring and mitigation as well as develop a culture of risk management within the Company's organization. In order to support the implementation of effective Risk Management, the Board of Directors was actively involved in the Risk Management Committee (RMC), Integrated Risk Management Committee (KMRT) and the establishment of Committees within the Board of Commissioners structure such as the Risk Monitoring Committee (KPR), Audit Committee and Governance Committee (KTT).

Kecukupan Kebijakan, Prosedur dan Penetapan Limit Sebagai Pedoman Penerapan Manajemen Risiko

Dalam rangka pengendalian Risiko secara efektif, kebijakan dan prosedur yang dimiliki Bank didasarkan pada strategi Manajemen Risiko yang dilengkapi dengan toleransi Risiko dan limit Risiko. Penetapan toleransi Risiko dan limit Risiko dilakukan dengan memperhatikan tingkat Risiko yang akan diambil dan strategi Bank secara keseluruhan. Penerapan Manajemen Risiko yang efektif telah didukung dengan kerangka yang mencakup kebijakan dan prosedur Manajemen Risiko serta limit Risiko yang ditetapkan secara jelas sejalan dengan visi, misi, dan strategi bisnis Bank. Penyusunan kebijakan dan prosedur Manajemen Risiko tersebut dilakukan dengan memperhatikan antara lain: jenis, kompleksitas kegiatan usaha, profil Risiko, *risk appetite dan risk tolerance*, keterkaitan antar Risiko, serta peraturan yang ditetapkan otoritas dan/atau praktik perbankan yang sehat. Selain itu, penerapan kebijakan dan prosedur Manajemen Risiko yang dimiliki Bank harus didukung oleh kecukupan permodalan dan kualitas SDM. Hal-hal yang perlu diperhatikan dalam penetapan kerangka Manajemen Risiko termasuk kebijakan, prosedur dan limit, antara lain:

1. Strategi Manajemen Risiko
   Strategi manajemen risiko merupakan acuan terhadap pendekatan mengenai cara pencapaian tujuan Manajemen Risiko. Bank merumuskan strategi Manajemen Risiko sesuai strategi bisnis secara keseluruhan dengan memperhatikan *risk appetite*, *risk tolerance* dan *risk limit*. Strategi Manajemen Risiko disusun untuk memastikan bahwa eksposur risiko Bank berada pada atau di bawah tingkat eksposur risiko yang ditetapkan sesuai dengan kebijakan, prosedur internal Bank, peraturan perundang-undangan dan ketentuan lain yang berlaku. Strategi Manajemen Risiko disusun berdasarkan prinsip-prinsip umum berikut:
   a. Strategi Manajemen Risiko harus berorientasi jangka panjang untuk memastikan kelangsungan usaha Bank dengan mempertimbangkan kondisi atau siklus ekonomi;
   b. Strategi Manajemen Risiko secara komprehensif dapat mengendalikan dan mengelola risiko Bank dan Perusahaan Anak; dan
   c. Mencapai kecukupan permodalan yang diharapkan disertai alokasi sumber daya yang memadai.

   Strategi Manajemen Risiko disusun dengan mempertimbangkan faktor-faktor berikut:
   a. Kondisi ekonomi serta dampaknya pada risiko Bank;
   b. Organisasi Bank, termasuk kecukupan sumber daya manusia dan infrastruktur pendukung;
   c. Kondisi keuangan Bank, organisasi Bank, kemampuan untuk menghasilkan laba dan kemampuan

Adequacy of Policies, Procedures and Setting Limits as Guidelines for The Implementation of Risk Management

In order to control Risk effectively, the Bank's policies and procedures were based on the risk management strategy complemented by risk tolerance and Risk limits. Determination of Risk tolerance and risk limits was carried out by taking into account the level of Risk to be taken and the overall strategy of the Bank. Effective implementation of risk management was supported by a framework that included risk management policies and procedures as well as Risk limits that were clearly defined in line with the Company's vision, mission and business strategy. The preparation of risk management policies and procedures was carried out by taking into account type, complexity of business activities, risk profile, risk appetite and risk tolerance, interrelationships between risks, as well as regulations stipulated by the authorities and/or sound banking practices. In addition, the implementation of risk management policies and procedures owned by the Bank had to be supported by adequate capital and quality human resources. Things that needed to be considered in determining the Risk Management framework including policies, procedures and limits, include the following:

1. Risk Management Strategy
   The risk management strategy was a reference to the approach regarding how to achieve the objectives of risk management. The Bank formulated a risk management strategy according to the overall business strategy by taking into account risk appetite, risk tolerance and risk limits. The risk management strategy was structured to ensure that the Bank's risk exposure was at or below the risk exposure level set in accordance with the Company's policies, internal procedures, laws and regulations and other applicable provisions. The risk management strategy was prepared based on the following general principle:
   a. The risk management strategy had to be long-term oriented to ensure the continuity of the Company's business by taking into account conditions or economic cycles;
   b. Comprehensive risk management strategy could control and manage the risks of the Company and Subsidiaries; and
   c. Achieve the expected capital adequacy accompanied by adequate allocation of resources.

   The risk management strategy was prepared by considering the following factors:
   a. Economic conditions and their impact on Company risk;
   b. Company organization, including the adequacy of human resources and supporting infrastructure;
   c. The financial condition of the Company, the organization of the Company, the ability to generate profits and the

mengidentifikasi, memantau, dan mengendalikan risiko yang timbul sebagai akibat perubahan faktor internal dan eksternal;

d. Diversifikasi portofolio Bank.

Strategi Manajemen Risiko di *review* secara berkala dan dikomunikasikan secara efektif kepada seluruh jenjang organisasi agar memahami secara jelas pendekatan yang telah ditetapkan serta mematuhi seluruh aspek yang terkait.

2. Tingkat Risiko yang akan diambil (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*) dan Limit (*Risk Limit*)
Risk Appetite merupakan tingkat risiko yang bersedia diambil oleh Bank dalam rangka mencapai sasaran atau tingkat laba yang diharapkan. *Risk Appetite* tercermin dalam strategi dan sasaran bisnis Bank serta mencerminkan harapan Pemangku Kepentingan. Toleransi Risiko (*risk tolerance*) merupakan tingkat dan jenis Risiko yang secara maksimum ditetapkan oleh Bank. *Risk tolerance* merupakan penjabaran dari *risk appetite*. Direksi memberikan arahan yang jelas mengenai *risk appetite*, *risk tolerance* dan *risk limit* Bank.

Bank telah menetapkan *risk appetitte statement* dan *risk tolerance* terhadap 8 (delapan) risiko melalui Surat Keputusan Direksi nomor 0489/SK/DIR-MRP/2025 tanggal 6 November 2025 perihal *Risk Appetitte Statement* dan *Risk Tolerance* PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Penetapan *Risk Appetite*, *Risk Tolerance* dan *Risk Limit* harus dapat mengakomodir tujuan seluruh *stakeholder* bank yang meliputi Regulator, Pemegang Saham, Investor, Direksi, Karyawan maupun Nasabah. Adapun tujuan dari *stakeholder* meliputi pemenuhan atas aspek kepatuhan, risiko, permodalan, return, maupun pertumbuhan yang berkelanjutan. Mengingat sifatnya yang menyeluruh, maka penetapan dan pengelolaan *Risk Appetite*, *Risk Tolerance* dan *Risk Limit* memerlukan komitmen bersama seluruh lini bank. *Risk Appetite*, *Risk Tolerance* dan *Risk Limit* yang telah ditetapkan oleh bank bertujuan untuk menunjang pencapaian strategi bisnis bank dengan tingkat risiko yang dapat diterima.

Dalam implementasinya, akan dilakukan pemantauan secara berkala atas tingkat eksposur risiko aktual terhadap posisi pencapaian strategi bisnis bank. Adapun aspek tata kelola (*governance*) terdiri dari tiga aspek, antara lain:

a. *Strategic Level*
Strategic Level merupakan jenjang kewenangan yang melekat pada Direksi melalui Komite Manajemen Risiko. Direksi berwenang menentukan selera risiko yang diinginkan (*Risk Appetite*) selaras dengan strategi

ability to identify, monitor and control risks that arise as a result of changes in internal and external factors;

d. Company portfolio diversification.

The risk management Strategy was regularly reviewed and communicated effectively to all levels of the organization in order to clearly understand the established approach and comply with all related aspects.

2. Risk Appetite, Risk Tolerance and Risk Limit
Risk Appetite is the level of risk that is willing to be taken by the Bank in order to achieve the target or expected profit level. Risk Appetite is reflected in the Bank's business strategy and objectives and reflects the expectations of Stakeholders. Risk tolerance is the maximum level and type of risk determined by the Company. Risk tolerance is a description of risk appetite. The Board of Directors provided clear directions regarding the Bank's risk appetite, risk tolerance and risk limits.

The Bank has determined a risk appetite statement and risk tolerance for 8 (eight) risks through the Decree of the Board of Directors number 0489/SK/DIR-MRP/2025 dated November 6, 2025 concerning the Risk Appetite Statement and Risk Tolerance of PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Determination of risk appetite, risk tolerance and risk limit had to be able to accommodate the objectives of all bank stakeholders which included Regulators, Shareholders, Investors, Directors, Employees and Customers. The objectives of stakeholders included compliance with aspects of compliance, risk, capital, return, and sustainable growth. Given its comprehensive nature, the determination and management of risk appetite, Risk tolerance and risk limit required a joint commitment from all lines of the bank. Risk Appetite, Risk Tolerance and Risk Limits that had been set by the bank aimed to support the achievement of the bank's business strategy with an acceptable level of risk.

In its implementation, regular monitoring was carried out on the level of actual risk exposure to the position of achieving the bank's business strategy. The governance aspect consisted of three aspects, including:

a. Strategic Level
Strategic Level was a level of authority attached to the Board of Directors through the Risk Management Committee. The Board of Directors had the authority to determine the desired risk appetite (Risk Appetite) in line

bisnis bank. Disamping itu, Direksi juga berwenang untuk memberikan persetujuan atas besaran nilai *Risk Tolerance* dan nilai *Risk Limit* dengan merujuk pada *Risk Appetite* yang telah ditentukan.

b. *Tactical Level*
Pengelolaan *Risk Appetite*, *Risk Tolerance* dan *Risk Limit* pada jenjang *Tactical Level* merupakan kewenangan Divisi Manajemen Risiko dalam hal mengembangkan metodologi *Risk Tolerance* untuk setiap jenis risiko secara *bankwide*.

c. *Operational Level*
Operational Level merupakan kewenangan dan dibentuk oleh setiap *Risk Taking* Unit dimana perannya adalah dalam menentukan besaran *Risk Limit* yang dapat diterima dan hasilnya dikoordinasikan dengan Divisi Manajemen Risiko. Besaran *Risk Limit* yang diusulkan, selanjutnya disampaikan kepada Divisi Manajemen Risiko untuk dilakukan *review* terkait metode perhitungan serta dalam rangka melakukan sinkronisasi dengan hasil perhitungan *Risk Tolerance* maupun *Risk Appetite*.

with the bank's business strategy. In addition, the Board of Directors was also authorized to give approval on the amount of risk tolerance and risk limit values by referring to the predetermined risk appetite.

b. Tactical Level
Management of risk appetite, risk tolerance and risk limit at the tactical level level was the authority of the Risk Management Work Unit in terms of developing a risk tolerance methodology for each type of risk bankwid.

c. Operational Level
The operational level was the authority and was formed by each risk taking Unit where its role is in determining the amount of acceptable risk limit and the results were coordinated with the Risk Management Work Unit. The amount of the proposed risk limit was then submitted to the Risk Management Work Unit for review regarding the calculation method and in order to synchronize with the calculation results of risk tolerance and risk appetit.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko serta Sistem Informasi Manajemen.

Identifikasi, pengukuran, pemantauan dan pengendalian Risiko merupakan bagian utama dari proses penerapan Manajemen Risiko. Identifikasi Risiko bersifat proaktif, mencakup seluruh produk dan aktivitas bisnis Bank dan dilakukan dalam rangka menganalisa sumber dan kemungkinan timbulnya Risiko serta dampaknya terhadap kelangsungan bisnis bank. Selanjutnya perlu dilakukan pengukuran Risiko yang telah diidentifikasi sesuai dengan karakteristik dan kompleksitas kegiatan usaha Bank. Atas hasil pengukuran tersebut perlu dilakukan pemantauan yang dilakukan oleh *Risk Taking Unit* (RTU) yang berkoordinasi dengan Satuan Kerja Manajemen Risiko (SKMR) selaku pihak yang independen. Selain itu, guna mendukung efektivitas penerapan Manajemen Risiko perlu didukung pula oleh pengendalian risiko dan sistem informasi manajemen risiko yang memadai.

Sistem informasi Manajemen Risiko merupakan bagian dari sistem informasi manajemen yang dimiliki dan dikembangkan sesuai dengan kebutuhan Bank, mencakup laporan atau informasi paling sedikit mengenai:

1. Eksposur Risiko;
2. Kepatuhan terhadap kebijakan dan prosedur Manajemen Risiko serta penetapan Limit Risiko; dan
3. Realisasi pelaksanaan Manajemen Risiko dibandingkan dengan target yang ditetapkan.

Sistem informasi Manajemen Risiko digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko sebagai bagian dari

Adequacy of Risk Identification, Measurement, Monitoring and Control Processes as Well as Management Information Systems.

Risk identification, measurement, monitoring and control are the main parts of the process of implementing risk management. Risk identification is proactive in nature, covers all products and business activities of the Company and is carried out in order to analyze the sources and likelihood of Risks occurring and their impact on the continuity of the Company's business. Furthermore, it is necessary to measure the risks that have been identified in accordance with the characteristics and complexity of the Company's business activities. The results of these measurements need to be monitored by the Risk Taking Unit (RTU) in coordination with the Risk Management Work Unit (SKMR) as an independent party. In addition, in order to support the effectiveness of the implementation of risk management, it is also necessary to be supported by adequate risk control and risk management information systems.

The risk management information system is part of the management information system owned and developed according to the needs of the Company, including reports or information at least on:

1. Risk Exposures;
2. Compliance with Risk Management policies and procedures, as well as the determination of Risk Limits; and
3. Realization of the Risk Management implementation in comparison with the set target.

The risk management Information system is used to assist in the process of identifying, measuring, monitoring, and controlling risks as part of the process of implementing effective

proses penerapan Manajemen Risiko yang efektif. Beberapa hal yang harus diperhatikan agar penerapan sistem informasi Manajemen Risiko berjalan efektif maka diperlukan kemampuan untuk menghasilkan informasi yang tepat waktu, akurat, konsisten, komprehensif, relevan dan informatif sehingga dapat digunakan oleh Direksi, Dewan Komisaris dan satuan kerja terkait dalam penerapan Manajemen Risiko untuk menilai, memantau dan memitigasi Risiko yang dihadapi bank dalam proses pengambilan keputusan. Selain itu, sistem informasi Manajemen Risiko harus dapat mendukung pelaksanaan pelaporan kepada regulator.

Sistem Pengendalian Internal yang Menyeluruh.

Proses penerapan Manajemen Risiko yang efektif harus dilengkapi dengan sistem pengendalian internal yang andal. Penerapan sistem pengendalian internal secara efektif dapat membantu pengurus Bank menjaga aset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan serta mengurangi Risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian. Terselenggaranya sistem pengendalian internal Bank yang andal dan efektif menjadi tanggung jawab dari seluruh *Risk Taking Unit* dan satuan kerja pendukung serta Satuan Kerja Audit Internal. Hal-hal yang perlu diperhatikan dalam pelaksanaan sistem pengendalian internal antara lain:

1. Pelaksanaan sistem pengendalian internal secara efektif dalam penerapan Manajemen Risiko mengacu pada kebijakan dan prosedur yang telah ditetapkan;
2. Pelaksanaan sistem pengendalian internal dilakukan secara efektif terhadap pelaksanaan kegiatan usaha dan operasional pada seluruh jenjang organisasi Bank, paling sedikit mampu secara tepat waktu mendeteksi kelemahan dan penyimpangan yang terjadi serta wajib memastikan:
   a. Kepatuhan terhadap peraturan dan perundang-undangan serta kebijakan atau ketentuan internal Bank;
   b. Tersedianya informasi keuangan dan manajemen yang lengkap, akurat, tepat guna, dan tepat waktu;
   c. Efektivitas dan efisiensi dalam kegiatan operasional; dan
   d. Efektivitas budaya Risiko (*risk culture*) pada organisasi Bank secara menyeluruh.
3. Sistem pengendalian internal dalam penerapan Manajemen Risiko paling sedikit mencakup:
   a. Kesesuaian antara sistem pengendalian internal dengan jenis dan tingkat Risiko yang melekat pada kegiatan usaha Bank;
   b. Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan kebijakan dan prosedur Manajemen Risiko serta penetapan Limit Risiko;
   c. Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari *Risk Taking Unit* kepada satuan kerja yang melaksanakan fungsi pengendalian;

Risk Management. Several things that must be considered in order for the implementation of Risk Management information systems to be effective are the ability to produce timely, accurate, consistent, comprehensive, relevant, and useful information. It can be used afterward by the Board of Directors, Board of Commissioners, and related work units in carrying out risk management to assess, monitor, and mitigate the risks faced by the Bank in the decisionmaking process. In addition, the risk management Information system must be able to support the implementation of reporting to regulators.

Comprehensive Internal Control System

The implementation of effective risk management must besupported by a reliable internal control system. An effective internal control system can facilitate the Company's management to safeguard the Company's assets, ensure the availability of reliable financial and managerial reporting, improve the Bank's compliance with laws and regulations, and reduce the risk of losses, irregularities, and violations of prudential aspects. The implementation of a reliable and effective Bank internal control system is the responsibility of all Risk Taking Units, and supporting work units, including the Internal Audit Work Unit. The aspects to consider in the implementation of the internal control system include the following:

1. Effective implementation of the internal control system in the implementation of Risk Management refers to the established policies and procedure;
2. The internal control system is performed effectively in carrying out business and operational activities at all levels of the Bank's organization and at least able to timely detect weaknesses and irregularities that occur and must ensure:
   a. Compliance with laws and regulations as well as the Bank's internal policies or provisions;
   b. The availability of complete, accurate, appropriate, and timely financial and management information;
   c. Effectiveness and efficiency in operational activities; and
   d. Effectiveness of risk culture in the Bank's organization as a whole.
3. The internal control system in the implementation of Risk Management at least includes:
   a. The conformity between the internal control system and the type and level of risk inherent in the Bank's business activities;
   b. The determination of authority and responsibility for monitoring compliance with Risk Management policies and procedures and the establishment of Risk Limits;
   c. The establishment of reporting lines and clear separation of functions from the Risk Taking Unit to the work unit carrying out the control function;

d. Struktur organisasi yang menggambarkan secara jelas tugas dan tanggung jawab masing-masing unit dan individu;
e. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu;
f. Kecukupan prosedur untuk memastikan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan;
g. Kaji ulang yang efektif, independen dan obyektif terhadap kebijakan, kerangka dan prosedur operasional Bank;
h. Pengujian dan kaji ulang yang memadai terhadap sistem informasi manajemen;
i. Dokumentasi secara lengkap dan memadai terhadap cakupan, prosedur operasional, temuan audit serta tanggapan pengurus Bank berdasarkan hasil audit; dan
j. Verifikasi dan kaji ulang secara berkala dan berkesinambungan terhadap penanganan kelemahan Bank yang bersifat material dan tindakan pengurus Bank untuk memperbaiki penyimpangan yang terjadi.

4. Pelaksanaan kaji ulang terhadap penerapan Manajemen Risiko paling sedikit sebagai berikut:
   a. Kaji ulang dan Evaluasi dilakukan secara berkala, paling sedikit setiap tahun oleh Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal;
   b. Cakupan kaji ulang dan Evaluasi dapat ditingkatkan frekuensi atau intensitasnya, berdasarkan perkembangan Eksposur Risiko Bank, perubahan pasar, metode pengukuran dan pengelolaan Risiko;
   c. Khusus untuk kaji ulang dan Evaluasi terhadap pengukuran Risiko oleh Satuan Kerja Manajemen Risiko, paling sedikit mencakup:
      - Kesesuaian kerangka Manajemen Risiko yang meliputi kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi dan pelaporan Risiko Bank dengan kebutuhan bisnis Bank, serta perkembangan peraturan dan *best practice* terkait Manajemen Risiko;
      - Metode, asumsi dan variabel yang digunakan untuk mengukur Risiko dan menetapkan Limit Eksposur Risiko;
      - Perbandingan antara hasil dari metode pengukuran Risiko yang menggunakan simulasi atau proyeksi pada masa datang dengan hasil aktual;
      - Perbandingan antara asumsi yang digunakan dalam metode dimaksud dengan kondisi yang sebenarnya atau aktual;
      - Perbandingan antara Limit yang ditetapkan dengan eksposur yang sebenarnya atau aktual; dan
      - Penentuan kesesuaian antara pengukuran dan Limit Eksposur Risiko dengan kinerja pada masa lalu dan posisi permodalan Bank saat ini.

d. A clear description of an organizational structure on the duties and responsibilities of each unit and individual;
e. Accurate and timely reporting of financial and operational activities;
f. Sufficient procedures to ensure the Bank's compliance with laws and regulations;
g. Effective, independent, and objective review of the Bank's operational policies, frameworks, and procedures;
h. Adequate testing and review of management information systems;
i. Complete and adequate documentation of the scope, operational procedures, audit findings, and responses of the Bank's management based on the audit results; and
j. Regular and continuous verification and review of the handling of material weaknesses of the Bank and the actions of the Bank's management to resolve irregularities that occur.

4. The implementation of a Risk Management review at least includes:
   a. Reviews and evaluations are conducted regularly, at least once a year by the Risk Management Work Unit and Internal Audit Work Unit;;
   b. The frequency or intensity of the scope of reviews and evaluations may be increased based on the development of the Bank's Risk Exposures, market changes, measurement methods, and risk management;
   c. Particularly for the review and evaluation of risk measurement by the Risk Management Work Unit, it should at least include:
      - The suitability of the Risk Management framework that includes policies, organizational structure, resource allocation, Risk Management process design, information systems, and reporting of the Bank's Risk with the Bank's business needs, as well as the development of regulations and best practices related to Risk Management;
      - Methods, assumptions, and variables currently in place to measure Risk and establish the Risk Exposure Limits;
      - Comparison between the results of Risk measurement methods using simulations or future projections and the actual results;
      - Comparison between the assumptions used in the method and the actual conditions;
      - Comparison between the set limits and the actual exposures; and
      - Determination of the appropriateness of the measurement and the Risk Exposure Limits with the Bank's past performance and the Bank's current capital position.

5. Pelaksanaan kaji ulang oleh pihak independen yang ditunjuk oleh Bank atau Satuan Kerja Audit Internal Bank antara lain mencakup:
   a. Keandalan kerangka Manajemen Risiko yang mencakup kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi dan pelaporan Risiko Bank; dan

   b. Penerapan Manajemen Risiko oleh unit bisnis atau aktivitas pendukung, termasuk kaji ulang terhadap pelaksanaan pemantauan oleh Satuan Kerja Manajemen Risiko.
6. Penyampaian hasil penilaian kaji ulang Satuan Kerja Manajemen Risiko kepada Dewan Komisaris, Satuan Kerja Audit Internal, Direktur yang membawahkan fungsi Kepatuhan dan Direksi terkait lainnya sebagai masukan dalam rangka penyempurnaan kerangka dan proses Manajemen Risiko;
7. Pemantauan oleh Satuan Kerja Audit Internal terhadap perbaikan atas hasil temuan audit internal maupun eksternal. Temuan audit yang belum ditindaklanjuti harus diinformasikan oleh Satuan Kerja Audit Internal kepada Direksi untuk diambil langkah-langkah yang diperlukan; dan
8. Tingkat responsif Bank terhadap kelemahan dan/atau penyimpangan yang terjadi terhadap ketentuan internal dan eksternal yang berlaku.

Pengendalian Internal atas Pelaporan Keuangan (ICOFR)

bank **bjb** menegaskan bahwa manajemen bertanggung jawab untuk membentuk dan memelihara Pengendalian Internal atas Pelaporan Keuangan (ICoFR) yang memadai sesuai dengan Peraturan OJK Nomor 15 Tahun 2024. Pengendalian ini dirancang untuk memberikan keyakinan yang memadai mengenai keandalan pelaporan keuangan dan penyusunan laporan keuangan sesuai dengan standar akuntansi yang berlaku. Manajemen berkomitmen untuk terus memperkuat kerangka pengendalian internal guna memastikan transparansi, akuntabilitas, dan kepercayaan pemangku kepentingan terhadap integritas pelaporan keuangan Bank.

Dalam rangka memenuhi ketentuan POJK No. 15/2024 tentang Integritas Pelaporan Keuangan Bank, PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk telah memulai fase pertama implementasi ICoFR pada semester I tahun 2026. Program ini mencakup:
- Pembaruan kebijakan dan prosedur pengendalian internal.
- Penilaian risiko dan penentuan ruang lingkup.Penyusunan Business Process Model (BPM) dan *Risk Control Matrix* (RCM).

5. The implementation of a review by an independent party appointed by the Bank or the Bank's Internal Audit Unit include:
   a. The reliability of the Risk Management framework that includes policies, organizational structure, resource allocation, Risk Management process design, information systems, and reporting of the Bank's risk; and
   b. The implementation of Risk Management by business units or supporting activities, including a review of the implementation of monitoring by the Risk Management Work Uni.
6. Submission of the Risk Management Working Unit review assessment results to the Board of Commissioners, Internal Audit Working Unit, Director in charge of the Compliance function, and other relevant Directors as input to improve the Risk Management framework and process;

7. Monitoring the improvement of internal and external audit findings by the Internal Audit Working Unit. Audit findings that have not been followed up must be informed by the Internal Audit Working Unit to the Board of Directors so that necessary steps can be taken; and

8. The Bank's level of responsiveness to weaknesses and/or irregularities that occur against applicable internal and external regulations.

Internal Control Over Financial Reporting (ICOFR)

bank **bjb** affirms that management is responsible for establishing and maintaining adequate Internal Control over Financial Reporting (ICoFR) in accordance with Financial Services Authority Regulation No. 15 of 2024. Such controls are designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements in accordance with applicable accounting standards. Management remains committed to continuously strengthening the internal control framework to ensure transparency, accountability, and stakeholder confidence in the integrity of the Bank's financial reporting.

In compliance with POJK No. 15/2024 concerning the Integrity of Bank Financial Reporting, PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk has initiated the first phase of ICoFR implementation in the first semester of 2026. This program includes:
- Enhancement of internal control policies and procedures.
- Risk assessment and determination of scope, including the development of Business Process Model (BPM) and Risk Control Matrix (RCM).

- Implementasi pengendalian internal melalui *Test of Design* (TOD).
- Evaluasi efektivitas pengendalian melalui *Test of Operating Effectiveness* (TOE).

Ruang lingkup meliputi *Entity Level Controls* (ELC), IT *General Controls* (ITGC), *Financial Statement Closing Process* (FSCP), portofolio kredit (*Consumer* dan *Retail*), *Trade Finance*, serta *Expected Credit Loss* (ECL). Manajemen menegaskan komitmennya untuk memperkuat sistem pengendalian internal guna memastikan pelaporan keuangan yang andal, kepatuhan terhadap ketentuan regulasi, serta peningkatan kepercayaan pemangku kepentingan.

- Implementation of internal controls through Test of Design (TOD).
- Evaluation of control effectiveness through Test of Operating Effectiveness (TOE).

The scope covers Entity Level Controls (ELC), IT General Controls (ITGC), Financial Statement Closing Process (FSCP), credit portfolios (Consumer and Retail), Trade Finance, as well as Expected Credit Loss (ECL). Management reaffirms its commitment to strengthening the internal control system to ensure reliable financial reporting, compliance with regulatory requirements, and enhanced stakeholder confidence.

Sertifikasi Manajemen Risiko

Risk Management Certification

Jenjang jabatan	Position Level	Jumlah Total
Sertifikasi Manajemen Risiko Jenjang 4 **Risk Management Certification Level 4**		
Account Officer	Account Office	24
Assistant Relationship Manager	Assistant Relationship Manager	8
Auditor	Auditor	5
Credit Portofolio Risk Kantor Cabang	Credit Portofolio Risk Kantor Cabang	36
Credit Recovery & Collection Officer	Credit Recovery & Collection Officer	2
Executive Assistant	Executive Assistant	1
Dealer	Dealer	13
Junior Account Officer	Junior Account Officer	53
Junior Auditor	Junior Auditor	16
Junior Relationship Manager	Junior Relationship Manager	2
Junior Relationship Officer	Junior Relationship Officer	6
Koordinator *Cash Pick Up*	Cash Pick Up Coordinator	1
Manager	Manager	244
Officer	Officer	330
Pegawai yang ditempatkan	Assigned Employees	2
Pemimpin Grup	Group Head	19
Pemimpin Kantor Cabang Pembantu	Sub-Branch Office Head	434
Professional Staf	Professional Staf	1
Relationship Manager	Relationship Manager	42
Senior Account Officer	Senior Account Officer	16
Specialist Funding Manager	Specialist Funding Manager	1
Staf	Staff	22
Team Head **bjb** Prioritas	**Team Head bjb Prioritas**	9

Jenjang jabatan	Position Level	Jumlah Total
Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Level 5		
Assistant Relationship Manager	Assistant Relationship Manager	1
Bendahara YKP	YKP Treasurer	1
CEO Regional	Regional CEO	1
Consumer & Retail Banking Specialist	Consumer & Retail Banking Specialist	1
Credit Recovery & Collection Officer	Credit Recovery & Collection Officer	11
Credit Recovery & Collection Officer (Setingkat Pemimpin Grup)	Credit Recovery & Collection Officer (Setingkat Pemimpin Grup)	1
Deputy CEO Regional	Deputy CEO Regional	4
Direktur Dana Pensiun	Director of Pension Fund	1
Direktur Utama Dapen	President Director of Pension Fund	1
Executive Business Officer	Executive Business Officer	3
Executive Business Officer (Setingkat Pemimpin Cabang)	Executive Business Officer (Setingkat Pemimpin Cabang)	1
Executive Credit Officer	Executive Credit Officer	2
Junior Account Officer Bisnis Komersial & UMKM 1	Junior Account Officer Bisnis Komersial & UMKM 1	1
Junior Relationship Officer Institusi	Junior Relationship Officer Institusi	1
Ketua YKP	YKP Chair	1
Koordinator *Service & Maintenance*	Koordinator Service & Maintenance	1
Manager	Manager	429
Officer	Officer	11
Pegawai yang ditempatkan	Assigned Employees	17
Pemimpin Divisi	Head of Division	8
Pemimpin Grup	Head of Group	166
Pemimpin Kantor Cabang	Head of Branch Office	58
Pemimpin Kantor Cabang Pembantu	Head of Sub-Branch Office	114
Pemimpin Unit Dana Pensiun Lembaga Keuangan	Head of Financial Institution Pension Fund Unit	1
Project Executive Business Culture & Digital Banking (Setingkat Wakil Pemimpin Divisi)	Project Executive for Business Culture & Digital Banking (equivalent to Deputy Division Head)	1
Project Head	Project Head	2
Project Manager	Project Manager	2
Relationship Manager	Relationship Manager	4
Relationship Officer	Relationship Officer	1
Sekretariat & Umum	Secretariat & General Affairs	1
Sekretaris	Secretary	1
Senior Relationship Manager	Senior Relationship Manager	2
Senior Specialist	Senior Specialist	9

Jenjang jabatan	Position Level	Jumlah Total
Team Head **bjb** Prioritas	Team Head **bjb** Prioritas	5
Temporary Assignment Officer	Temporary Assignment Officer	1
Trainer Specialist	Trainer Specialist	7
Wakil Pemimpin	Deputy Head	6
Sertifikasi Manajemen Risiko Jenjang 6 **Risk Management Certification Level 6**		
CEO Regional	Regional CEO	2
Ketua Umum YKP	Chairman of YKP	1
Komisaris	Commissioner	4
Manager	Manager	2
Pemimpin Divisi	Head of Division	6
Pemimpin Grup	Head of Group	4
Pemimpin Kantor Cabang	Head of Branch Office	5
Wakil Pemimpin Divisi	Deputy Head of Division	1
Sertifikasi Manajemen Risiko Jenjang 7 **Risk Management Certification Level 7**		
CEO Regional	Regional CEO	2
Direksi	Board of Directors	4
Pemimpin Divisi	Head of Division	20
Senior Project Executive	Senior Project Executive	2
Senior Specialist	Senior Specialist	1
SEVP	SEVP	3

Profil Risiko dan Pengelolaannya

Berdasarkan POJK Nomor 18/POJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum serta menindaklanjuti POJK Nomor 17/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan, terdapat 8 jenis risiko yang dihadapi Perseroan serta tambahan 2 jenis risiko terkait dengan konglomerasi keuangan yang harus dikelola dengan baik. Kedelapan jenis risiko tersebut disebut inheren risk yang meliputi: risiko kredit, risiko likuiditas, risiko pasar, risiko operasional, risiko stratejik, risiko kepatuhan, risiko hukum dan risiko reputasi serta tambahan risiko transaksi intra grup dan risiko asuransi. Adapun penjelasan mengenai risiko-risiko tersebut dan upaya pengelolaannya adalah sebagai berikut:

1. Risiko Kredit
   Terkait proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko kredit, bank **bjb** telah melakukan hal-hal sebagai berikut:

Risk Profile and Management

Based on OJK regulation on Number 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and in response to OJK regulation Number 17/POJK.03/2014 dated November 18, 2014, regarding the Implementation of Integrated Risk Management for Financial Conglomerates, the Company faces eight types of inherent risks and two additional risks related to financial conglomerates that must be properly managed. The eight inherent risks include credit risk, liquidity risk, market risk, operational risk, strategic risk, compliance risk, legal risk, and reputational risk, with additional risks being intra-group transaction risk and insurance risk. The explanations of these risks and their management efforts are as follows:

1. Credit Risk
   Regarding the process of identifying, measuring, monitoring, and controlling credit risk, bank **bjb** has carried out the following:

a. Bank secara berkala melakukan analisa menyeluruh atas aspek internal dan eksternal bank melalui *Root Cause of Credit Risk* (RCCR) yang berisi analisa penyebab penurunan kolektibilitas debitur yang berdampak pada timbulnya *Non Performing Loan* (NPL).

b. Bank melakukan perhitungan *Stress Test* Risiko Kredit yang disampaikan kepada Direksi dan Dewan Komisaris. Pelaksanaan stress test dilakukan dengan pendekatan portfolio level dan bertujuan untuk menghitung pengaruh kondisi *shock* makro ekonomi terhadap peningkatan NPL secara *bankwide*. Pelaksanaan perhitungan menggunakan satellite model yang meliputi baik kredit produktif maupun kredit non-produktif pada seluruh sektor ekonomi. *Satellite model* tersebut merupakan perhitungan regresi multiple yang menghubungkan kondisi makro ekonomi sebagai *independent variable* dan NPL sebagai *dependent variable*.

c. Selanjutnya secara berkala disusun laporan perkembangan eksposur risiko kredit yang disusun dalam rangka mitigasi risiko dan sebagai upaya perbaikan segera sesuai perkembangan tingkat risiko. Pemantauan atas kualitas portofolio kredit yang dilaporkan secara berkala kepada Direksi melalui hal-hal sebagai berikut:
   1) *Review* dan evaluasi berkala melalui pelaksanaan *business review* termasuk diantaranya pembahasan mengenai posisi serta kualitas portofolio kredit.
   2) Kaji ulang atas potensi risiko dalam aktivitas perkreditan yang dilaporkan secara independen oleh Satuan Kerja Manajemen Risiko.

2. Risiko Pasar

Adapun upaya pengelolaan Risiko Pasar yang telah dilakukan bank **bjb** adalah sebagai berikut:

a. Bank telah memiliki prosedur dan identifikasi risiko suku bunga *banking book* yang didukung oleh sistem informasi yang sangat memadai dan adanya pelaporan secara harian mengenai pergerakan nilai tukar, suku bunga, dan informasi pasar lainnya ke Direksi termasuk over limit (pelampauan limit).
b. Bank telah memiliki *risk appetite*, *risk tolerance* dan *risk limit* untuk parameter risiko pasar yang ditetapkan oleh Dewan Komisaris dan Direksi.
c. Bank melakukan proses *review* atau validasi model pengukuran risiko pasar yang dilakukan secara berkala melalui *back testing* dimana model pengukurannya masih valid sesuai hasil back testing. Adapun mengenai validasi dan *back testing* tersebut disusun dalam bentuk laporan VaR (*Value at Risk*) dan validasi model.
d. Bank memiliki prosedur pemantauan limit secara harian sebagai standardisasi pemantauan Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi terhadap aktivitas

a. The bank periodically conducts a thorough analysis of internal and external aspects of the bank through the Root Cause of Credit Risk (RCCR) which contains the analysis of the cause of the borrower's collectibility decrease in the occurrence of Non Performing Loan (NPL).
b. The Bank calculates the Credit Risk Stress Test which is submitted to the Directors and the Board of Commissioners. The implementation of stress tests is carried out using a portfolio level approach and aims to calculate the effect of macroeconomic shock conditions on bank-wide NPL increases. The calculation uses a satellite model covering both productive and nonproductive loans in all economic sectors. The satellite model is a multiple regression calculation that connects macroeconomic conditions as the independent variable and NPL as the dependent variable.

c. Further compiled reports on the progress of credit risk exposure that are arranged in order to mitigate risk and as an effort to repair immediately according to the development of risk level. Monitoring of the quality of credit portfolio reported periodically to the directors through the following matters:
   1) Periodic Review and evaluation through the implementation of the business Review including the discussion on the position and quality of the credit portfolio.
   2) Review of the potential risks in the crediting activity that is reported independently by the risk management Unit.

2. Market Risk

The Market Risk management efforts that have been carried out by bank **bjb** are as follow:

a. The Bank has had procedures and identification of interest rate banking book which is supported by a very adequate information system and the daily reporting of exchange rate movements, interest rates, and other market information to the Directors including over limit.
b. The Bank has had risk appetite, risk tolerance and risk limit for the market risk parameters established by the Board of Commissioners and Director.
c. The Bank performs a review or validation of the market risk measurement model conducted periodically through the back testing with the size of the model is still valid according to the results of back testing. As for the validation and back testing is compiled in the form of VaR (Value at Risk) and model validation.
d. The Bank has daily limit monitoring procedures as a standardized monitoring of the risk management division of the Dealing Room Treasury activities

Dealing Room Treasury termasuk tindak lanjut yang akan dilakukan oleh *risk taking* unit apabila terjadi pelampauan dan dilaporkan kepada Direksi.

e. Bank melakukan pengendalian risiko pasar melalui *monitoring* terhadap kontrak transaksi dan penilaian kembali kredibilitas *counterparty* secara harian dan dipantau oleh *dedicated person* yang berpengalaman kemudian dalam penetapan *limit counterparty* dilakukan oleh unit kerja lain yang independen dari unit kerja bisnis sehingga proses penetapan limitnya melibatkan *four eyes principle*.

f. Sebagai upaya meningkatkan informasi atas eksposur risiko pasar yang dihadapi bank, unit kerja terkait telah melaporkan eksposur risiko pasar baik secara harian (utilisasi *treasury*), mingguan (*treasury utilization report*), bulanan (analisis pengukuran risiko pasar & likuiditas), semesteran (*market risk stress test*), kepada Direksi dan pejabat eksekutif sehingga diharapkan adanya tindak lanjut perbaikan dan proses mitigasi untuk meminimalisir potensi risiko yang akan datang.

g. Bank telah memiliki Komite ALCO sebagai perangkat organisasi dalam mendukung manajemen risiko pasar yang efektif.

h. Dalam proses pengukuran, pemantauan yang dilakukan satuan kerja manajemen risiko melalui pelaporan atas aktivitas unit kerja treasury masih dilakukan secara manual dan belum tersistem namun demikian mempertimbangkan eksposur transaksi bank yang belum kompleks, potensi risiko yang dihadapi bank masih dapat termitigasi dengan baik.

i. Terdapat proses *mark to market* secara harian bagi istrumen yang aktif serta pengembangan model bagi instrumen yang kurang aktif dan tidak aktif di pasar dengan menggunakan mark to model terhadap transaksi trading bank untuk mengetahui kerugian/ keuntungan bank dan bank pun memiliki metode dalam proses mark to market-nya termasuk perhitungan valuasi model internal serta prosedur *contingency* plan dalam proses *mark to market*-nya apabila terjadi kondisi di luar normal yang dilakukan oleh unit kerja terkait

3. Risiko Likuiditas

Adapun upaya pengelolaan Risiko Likuiditas yang telah dilakukan bank **bjb** adalah sebagai berikut:

a. Bank melakukan analisis terhadap seluruh sumber risiko likuiditas baik dari sisi internal maupun eksternal seperti produk dan aktivitas perbankan yang mempengaruhi sumber penggunaan dana secara komprehensif, kecukupan pendanaan melalui pasar, serta analisis risiko didukung dengan sistem informasi dan kecukupan data yang memadai.

b. Bank telah memiliki *risk appetite*, *risk tolerance*, dan risk limit untuk parameter risiko pasar yang ditetapkan oleh Dewan Komisaris dan Direksi.

including followup to the risk taking unit in the event of a disappearance and reported to the director.

e. The Bank conducts the control of market risk through monitoring of transaction contracts and revaluation of counterparty credibility on a daily basis and monitored by experienced dedicated person later in the determination of counterparty limit Other work units that are independent of the business work unit so that the limitation of the determination process involves 4 (four) Eyes principle utilization.

f. As an effort to increase information on exposure market risks faced by banks, related work units have report good market risk exposure on a daily basis (treasury utilization report), weekly (treasury utilization report), monthly (market and liquidity risk measurement analysis), semiannually (market risk stress test), to the Board of Directors and executive officials so that action is expected continue the improvement and mitigation processes to minimize future potential risk.

g. The Bank has had the ALCO committee as an organizational device in support of effective market risk management.

h. In the process of measuring, monitoring conducted by the Risk Management unit through reporting on the activity of Trisuri work units is still done manually and not yet been installed but consider the exposure of uncomplicated bank transactions, the potential risk faced by banks can still be mitigated properly.

i. There is a daily mark to market process of bank trading transactions to determine the loss/ profit of banks and banks also have methods in its mark to market process including the calculation of internal model valuation and contingency plan procedures in its mark to market process in case of normal outside conditions carried out by the working unit.

3. Liquidity Risk

The Liquidity Risk management efforts that have been carried out by bank **bjb** are as follow:

a. The Bank conducts analysis of all sources of liquidity risk both from internal and external side such as products and banking activities that affect the source of the comprehensiveuse of funds, adequacy of funding through the market, and others and risk analysis is supported by adequate information systems and adequacy of data.

b. The Bank has had risk appetite, risk tolerance and risk limit for the market risk parameters established by the Board of Commissioners and Directors.

c. Bank telah memiliki alat pengukuran yang dapat mengkuantifikasi dan mengidentifikasi risiko likuiditas secara tepat waktu dan komprehensif berdasarkan indikator internal dan eksternal dalam *early warning indicator* berupa pengukuran untuk mengukur risiko inheren mengenai komposisi pendanaan, rasio likuiditas, proyeksi arus kas, *liquidity gap, scenario analysis*, dan *stress testing*.
d. Bank telah mengembangkan *Early Warning Indicator* risiko likuiditas yang merupakan indikator yang digunakan untuk memprediksi potensi krisis likuiditas di masa datang sebagai bentuk identifikasi, pengukuran, dan pemantauan risiko likuiditas secara harian yang bertujuan untuk memitigasi sejak dini apabila ada potensi krisis likuiditas di kemudian hari.
e. Bank melakukan pemantauan limit secara harian seperti limit (AL+NAB)/NCD, Ekses Likuiditas, LDR, Pinjaman *Overnight*, Ekses Reserve GWM Primer, Ekses Reserve GWM Sekunder, excess reserve GWM Primer, PLM, ETFR (*Excess to Total Funding Ratio*), LCR dan (AL+NAB)/NCD terhadap threshold yang telah ditetapkan oleh regulator termasuk tindak lanjut yang akan dilakukan oleh risk taking unit apabila terjadi pelampauan dan dilaporkan kepada Direksi.
f. Bank telah memiliki prosedur dalam hal rencana pendanaan darurat ketika bank menghadapi kondisi krisis likuiditas (*Contingency Funding Plan*/CFP) serta bank telah melakukan skenario uji coba CFP-*Framework* apabila terjadi krisis likuiditas dikemudian hari.
g. Bank telah melakukan perhitungan Basel III terkait risiko likuiditas yaitu perhitungan *Net Stable Funding Ratio* (NSFR) dan *Liquidity Coverage Ratio* (LCR).

4. Risiko Stratejik
Pengelolaan risiko stratejik yang dilakukan Perseroan adalah sebagai berikut:
a. Bank secara berkala melakukan pengukuran risiko stratejik melalui pemantauan atas *progress report* pencapaian rencana bisnis bank serta melakukan *business review* atas perkembangan bisnis bank.
b. Pencapaian atas bisnis bank tersebut dibahas dan dilaporkan kepada pihak manajemen yang dilakukan secara berkala termasuk kepada komite yang berada di bawah Dewan Komisaris.
c. Bank senantiasa melakukan monitoring atas kinerja kantor cabang.
d. Bank melakukan beberapa upaya dan strategi yaitu optimalisasi dalam upaya penyelesaian kredit bermasalah dengan melakukan penagihan, klaim asuransi dan eksekusi agunan, melakukan peningkatan dana CASA.

c. The Bank has a measurement tool that can quantify and identify the liquidity risk in a timely and comprehensive manner based on internal and external indicators in the form of an early warning indicator measurement to measure the risk is inherently aboutfunding composition, liquidity ratio, cash flow projection, liquidity gap, scenario analysis, and stress testing.
d. Bank has developed an Early Warning Indicator liquidity risk which is an indicator used to predict potential future liquidity crisis as a form of identification, measurement, and monitoring of liquidity risk on a daily basis that aims to mitigate early when there is potential liquidity crisis in the future. .
e. The Bank monitors limits on a daily basis such as (AL+NAB)/ NCD limits, Excess Liquidity, LDR, Overnight Loans, Excess Primary Statutory Reserve Requirement, Excess Secondary Statutory Reserve Requirement, excess Primary Statutory Reserve Requirement, PLM, ETFR (Excess to Total Funding Ratio), LCR and (AL+NAB)/NCD against the threshold set by the regulator including the follow-up that will be carried out by the risk taking unit in the event of an excess and reported to the Board of Directors.
f. The bank has had procedures in regards to emergency financing plans when the bank faces the liquidity crisis (contingency funding plan) as well as the bank has conducted a CFPframework test scenario in case of the later liquidity crisis.
g. Bank has done the calculation of Basel III related to liquidity risk, namely the calculation of Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR).

4. Strategic Risk
The strategic risk management carried out by the Company is as follow:
a. The bank periodically conducts a strategic risk measurement through the monitoring progress report on the achievement of the bank's business plan as well as conducting business review of Bank's business development.
b. The achievement of the bank's business is discussed and reported to the management conducted periodically, including to the Committee under the Board of Commissioners.
c. Bank always monitoring the performance of branch offices.
d. The Bank made several efforts and strategies that are optimization in the effort to settle the problematic credit by conducting billing, insurance claims and collateral execution, doing increased CASA funds.

e. Bank melakukan peningkatan kerjasama layanan dengan operator/instansi/lembaga lain dalam rangka meningkatkan *fee based* atau keuntungan tambahan bagi bank.

5. Risiko Operasional
Adapun upaya pengelolaan risiko operasional yang telah dilakukan bank **bjb** adalah sebagai berikut:
   a. Bank melakukan proses pengukuran risiko operasional dilakukan secara berkala melalui perangkat pengukuran risiko operasional diantaranya *risk control self assessment*, *key risk indicator*, laporan data kerugian risiko operasional pada masing-masing unit kerja serta pengukuran profil risiko operasional *bankwide* yang dilakukan secara periodik. Adapun hasil analisa atas penilaian risiko operasional tersebut dilaporkan kepada pihak manajemen yang dilakukan secara berkala seperti pelaporan *monthly report*.
   b. *Risk taking unit* senantiasa melakukan *risk assessment* atas pengembangan Produk dan Aktivitas Baru dalam rangka melakukan penerapan manajemen risiko didalamnya;
   c. Bank berupaya untuk melakukan penyempurnaan *bussiness process* terutama untuk aktivitas perkreditan. Hal tersebut terlihat dari penerapan model bisnis dengan melibatkan beberapa fungsi seperti *Relationship Manager*, *Relationship Officer* dan *Account Officer* dan telah diakomodir dalam Struktur Organisasi serta terdapat beberapa *review* atas prosedur kerja serta penggunaan sistem dalam rangka mendukung proses manajemen risiko yang handal.
   d. Bank senantiasa melakukan peningkatan kualitas SDM khususnya pada aktivitas bisnis utama bank yaitu perkreditan dengan memberikan pendidikan & pelatihan kepada pegawai.
   e. Dalam menjaga kepentingan bank dan penegakan disiplin, Bank telah melaksanakan pedoman sanksi disiplin dengan cukup efektif termasuk dalam pengenaan sistem sanksi kepegawaian.

6. Risiko Hukum
Bank melalui Divisi Hukum senantiasa melakukan penanganan atas kasus yang terjadi, baik yang dilakukan oleh bank secara langsung maupun menggunakan jasa konsultan hukum atas permintaan *risk taking unit*. Upaya yang dilakukan Perseroan dalam mengelola risiko hukum yaitu:
   a. Divisi hukum melakukan pembinaan dalam bidang hukum secara berkala melalui proses pendampingan perkara hukum, *legal session* kepada *risk taking unit* dengan pembahasan permasalahan-permasalahan hukum yang dihadapi pada kantor cabang, serta melaksanakan review terhadap perjanjian-perjanjian kerjasama yang akan dilaksanakan guna melindungi kepentingan bank. Namun masih terdapat kelemahan terkait proses *review* perjanjian yang hanya berdasarkan atas permintaaan dari *risk taking unit*.

e. Bank to improve service cooperation with other operator/ agency/institution in order to increase fee based or additional profit for Bank.

5. Operational Risk
The Operational Risk management efforts that have been carried out by bank **bjb** are as follows:
   a. The Bank performed the process of measuring operational risk carried out periodically through operational risk measurement tools including risk control self-assessments, key risk indicators, operational risk loss data reports for each work unit as well as periodic bankwide operational risk profile measurements. The results of the analysis on the operational risk assessment were reported to management carried out periodically, such as a monthly report.
   b. The risk taking unit always carried out a risk assessment on the development of new products and activities in order to implement risk management in it.
   c. The Bank strived to make improvements to the business process, especially for lending activities. This could be seen from the application of a business model that involved several functions such as Relationship Managers, Relationship Officers and Account Officers and had been accommodated in the Organizational Structure and there were several reviews of work procedures and use of systems in order to support a reliable risk management process.
   d. The Bank continued to improve the quality of human resources, especially in the main business activity of the bank, namely credit by providing education and training to employees.
   e. In safeguarding the interests of the bank and enforcing discipline, the Bank implemented guidelines for disciplinary sanctions quite effectively including the imposition of a system of employment sanction.

6. Legal Risk
The Bank, through the legal division work unit, always handles cases that occur, both those carried out by the Bank directly or using the services of a legal consultant at the request of the risk-taking unit. Efforts made by the Company in managing legal risk include the following:
   a. The Legal Division conducts periodic legal guidance through legal case assistance, legal sessions for risk-taking units to discuss legal issues encountered at branch offices, and reviews of cooperation agreements to be entered into in order to safeguard the Bank's interests. However, there are still weaknesses in the agreement review process, as it is currently conducted only upon request from the risk-taking units.

b. Bank melakukan identifikasi dan pengendalian risiko hukum terhadap produk dan aktivitas baru melalui pengkajian terkait aspek hukum serta menyampaikan informasi dan pelaporan yang berkaitan dengan mitigasi risiko hukum kepada Direksi yang membidangi unit kerja hukum.
c. Terkait dengan pelaksanaan sistem informasi manajemen risiko hukum telah dilaksanakan dengan baik salah satunya adanya laporan secara berkala terkait dengan pemantauan dan pencatatan atas pelaksanaan pendampingan perkara hukum serta penanganan hukum, *update* perkara hukum yang ditangani oleh Divisi Hukum serta laporan setiap triwulan disajikan dalam bentuk profil risiko hukum.

7. Risiko Kepatuhan
Upaya pengelolaan risiko kepatuhan yang dilakukan Perseroan adalah sebagai berikut:
a. Proses identifikasi, pengukuran, pengendalian serta pemantauan melalui penerapan *compliance sheet*, *compliance checklist* dan terdapat pula pelaporan secara rutin 3 bulan sekali dalam bentuk profil risiko kepatuhan serta adanya pemantauan dan pelaporan mengenai tingkat penyelesaian atas objek pemeriksaan oleh regulator.

b. Adanya pemantauan maupun pencatatan terkait risiko kepatuhan oleh Unit Kerja Kepatuhan walaupun masih belum menyeluruh terhadap pelanggaran ketentuan internal. Hal tersebut masih terbatas kepada pemantauan prinsip kehati-hatian, pelaporan bank dan pengkajian aspek kepatuhan dan dilaporkan melalui Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan.
c. Terkait dengan pelaksanaan aktivitas usaha bank serta produk dan aktivitas baru bank beserta pengembangannnya, bank melakukan *review* dalam hal aspek kepatuhan terhadap ketentuan atas produk dan aktivitas baru tersebut. Selain itu, Divisi Kepatuhan melakukan pengkajian yang mencakup *review* atas seluruh kebijakan/ketentuan/kegiatan usaha yang dimiliki bank.
d. Dalam menunjang penerapan manajemen risiko kepatuhan yang efektif khususnya pada *tools* risiko kepatuhan seperti form *compliance sheet* dan *compliance checklist quality assurance* masih diperlukan monitoring secara berkala guna mengefektifkan *tools* secara efisien.

8. Risiko Reputasi
a. Identifikasi serta pengukuran risiko reputasi dilakukan secara berkala yaitu melalui pemantauan terhadap keluhan nasabah baik melalui *call center* dan/atau *frontliner*.

b. The Bank conducts the identification and control of legal risks to new products and activities through assessment of legal aspects and conveys information and reporting related to the mitigation of legal risk to the directors in charge of the unit Legal work.
c. In relation to the implementation of the legal Risk management information system has been implemented with a good report periodically related to monitoring and recording of the implementation of legal guidance and legal management, Updates to legal matters handled by the Legal Division and quarterly reports are presented in the form of legal risk profiles.

7. Compliance Risk
The Company's compliance risk management efforts are as follows:
a. The processes of identification, measurement, control, and monitoring are carried out through the implementation of compliance sheets and compliance checklists. In addition, routine reporting is conducted on a quarterly basis in the form of a Compliance Risk Profile, along with monitoring and reporting on the progress of the resolution of examination findings issued by regulators.
b. The Compliance Work Unit conducts monitoring and recording of compliance risks, although such monitoring has not yet comprehensively covered violations of internal regulations. The monitoring is currently limited to prudential principles, bank reporting, and the review of compliance aspects, which are reported through the Implementation of Duties and Responsibilities of the Director of Compliance .
c. With regard to the implementation of the Bank's business activities as well as the development of new products and activities, the Bank conducts reviews of compliance aspects related to such products and activities. In addition, the Compliance Division performs assessments that include reviews of all policies, regulations, and business activities implemented by the Bank.
d. To support the effective implementation of compliance risk management, particularly in relation to compliance risk tools such as compliance sheet forms and compliance checklist quality assurance, periodic monitoring is still required to ensure that these tools are utilized effectively and efficiently.

8. Reputation Risk
a. The identification and measurement of reputational risk is carried out periodically through the monitoring of customer complaints through call centers and/or frontliners.

b. Bank melakukan penatausahaan setiap adanya pemberitaan negatif dalam Laporan Media *Monitoring* yang terdiri dari judul berita, nama media massa berikut dengan *news value* sehingga bank dapat mengetahui pengaruh dari pemberitaan tersebut.
c. Bank melakukan penatausahaan setiap adanya pengaduan nasabah dalam Laporan Pengaduan Nasabah yang disampaikan kepada Direksi secara berkala.
d. Terdapat pemantauan atas keluhan nasabah dan penyelesaian pengaduan nasabah yang sesuai dengan ketentuan/SLA.
e. Terdapat pemantauan atas pemberitaan negatif kepada bank melalui berbagai media termasuk *search engine optimation* untuk meningkatkan citra positif bagi bank, serta penilaian profil risiko reputasi melalui pelaporan profil risiko secara triwulanan
f. Bank dengan segera menindaklanjuti jika terdapat pemberitaan negatif yg memiliki dampak signifikan bagi bank baik secara materil maupun imateril dengan berkoordinasi bersama divisi terkait dan bank tetap menindaklanjuti setiap adanya pemberitaan negatif yang tidak berdampak signifikan sesuai dengan ketentuan yang berlaku.
g. Bank juga melakukan sosialisasi kepada *customer service* untuk senantiasa mengedukasi nasabah guna meminimalisir potensi risiko reputasi yang mungkin timbul atas kesalahpahaman nasabah terkait penggunaan produk/jasa bank. Selain itu terdapat kunjungan ke setiap jaringan kantor bank mengenai penyesuaian standardisasi layanan industri perbankan, *coaching* dan pendampingan kepada Kantor Cabang serta adanya program *Service* dan Budaya dalam rangka meningkatkan kualitas layanan bank.
h. Dalam rangka peningkatan kualitas layanan bank juga melakukan *survey* atas layanan bank baik secara internal maupun eksternal untuk meningkatkan kepuasan dan loyalitas nasabah kepada bank melalui:
   - *Survey Internal:*
     i. *Score* kinerja layanan sesuai dengan standar *Market Research Indonesia;*
     ii. *Monitoring* internal yang dilakukan baik oleh kantor pusat maupun kantor wilayah terhadap kantor cabang;
     iii. Adanya penilaian layanan secara *self assessment* oleh seluruh jaringan kantor bank serta selain itu terdapat *mysterious shopper* oleh vendor yang bekerjasama dengan bank dalam rangka penilaian layanan bank secara independen;
     iv. Adanya *Service Quality Assurance* yang berperan melakukan evaluasi, *coaching* dan *monitoring* layanan di kantor cabang untuk mendukung tercapainya *service excellence* dan pencitraan bank yang baik.

b. The Bank administers any negative news in the Media Monitoring Report, which consists of the news title, the name of the mass media, and the news value so that the bank can know the effect of the news.
c. The Bank administers every customer complaint in the Customer Complaint Report, which is regularly submitted to the Directors.
d. There is monitoring customer complaints and settlement of customer complaints following the provisions/SLA.
e. . There is the monitoring of negative news to banks through various media, including search engine optimization to improve a positive image for banks, as well as assessment of reputation risk profiles through risk profile reporting quarterly.
f. The Bank immediately follows up if negative news has a significant impact on the bank materially and immaterially by coordinating with the relevant divisions. The bank continues to follow up on any negative news that does not significantly impact following applicable regulations.
g. The Bank also conducts socialization to customer service to continuously educate customers to minimize the potential reputational risk that may arise from customer misunderstandings regarding the use of bank products/ services. In addition, there were visits to each bank office network regarding adjustments to standardization of banking industry services, coaching, and assistance to Branch Offices and the Service and Culture program to improve the quality of bank services.
h. To improve the quality of bank services, the bank also surveys bank services both internally and externally to increase customer satisfaction and loyalty to the bank through:
   - Internal Survey:
     i. Service performance scores in accordance with the standards of Market Research Indonesia;
     ii. Internal monitoring conducted by both the Head Office and Regional Offices over branch offices;
     iii. Service assessments carried out through self-assessment by all Bank office networks, as well as evaluations conducted by mystery shoppers from vendors collaborating with the Bank to provide independent assessments of the Bank's service quality;
     iv. The presence of a Service Quality Assurance function that conducts evaluations, coaching, and monitoring of services at branch offices to support the achievement of service excellence and enhance the Bank's reputation.

- *Survey External:*
  i. Bank bekerjasama dengan vendor mengenai *survey* kepuasan nasabah melalui program *Customer Satisfaction Index* dan *Customer Loyalitas Index* guna mengetahui ekspektasi nasabah terhadap layanan bank yang bertujuan untuk meningkatkan kepuasan dan meningkatkan loyalitas nasabah.
  ii. Bank melakukan pula sosialisasi atas hasil kepuasan nasabah/*customer feedback* tersebut kepada seluruh Kantor Cabang sebagai bahan evaluasi layanan bank;
  iii. Peningkatan kualitas SDM dilakukan melalui pemberian pendidikan & pelatihan *service excellent* & standar layanan bagi *frontliner* serta pelatihan *communication skill*.
  iv. Selain itu untuk meminimalisir potensi risiko reputasi yang berasal dari keluhan nasabah atas produk/layanan bank, bank terus melakukan koordinasi dengan unit kerja terkait mengenai tindaklanjut perbaikan terkait kerusakan mesin/ sistem transaksi yang ada pada mesin ATM dan *electronic banking*;
  v. Bentuk mitigasi lainnya yang secara rutin dilakukan yaitu sebagai berikut:
     a) *Media Visit* ke beberapa media massa berskala nasional baik cetak maupun elektronik;
     b) Membangun sarana komunikasi dengan para investor;
     c) Menjalin hubungan baik rekan-rekan media baik lokal maupun nasional dan pelaksanaan *media gathering*, undangan media untuk berpartisipasi dalam liputan kegiatan bank serta pelaksanaan seminar bagi beberapa media massa dalam rangka menjaga nilai keseimbangan antara bank dengan pihak media.

9. Risiko Transaksi Intra Grup
   Yang dimaksud dengan risiko transaksi intra-grup adalah Risiko akibat ketergantungan suatu entitas baik secara langsung maupun tidak langsung terhadap entitas lainnya dalam satu Konglomerasi Keuangan dalam rangka pemenuhan kewajiban perjanjian tertulis maupun perjanjian tidak tertulis baik yang diikuti perpindahan dana dan/atau tidak diikuti perpindahan dana. Sebagai bentuk penerapan manajemen risiko yang baik, bank telah memiliki Petunjuk teknis Pengukuran Risiko Transaksi Intra Grup melalui Surat Keputusan Direksi nomor 010/SK/MRP-MRT/2025.

- External Survey:
  i. Bank in cooperation with the vendor on customer satisfaction survey through Customer Satisfaction Index and Customer Engagement Index program to know the customer's expectation of Bank services that aims to increase satisfaction and increase customer loyalty.
  ii. Bank also conducts socialization of customer feedback to all branch office as the evaluation of Bank service;
  iii. Improvement in the quality of human resources through the provision of education and training excellent service and service standards for supplying frontliner and communication skills training.
  iv. In addition to minimizing the potential risk of reputations arising from customer complaints of bank products/services, Companys continue to coordinate with related work units on the followup improvements related to the breakdown of machine/transaction system existing in ATM machines and electronic banking;
  v. Other forms of mitigation that are routinely carried out as follow:
     a) Media Visit to several mass Media of national scale both print and electronic;
     b) Establishing means of communication with investors;
     c) Establishing good relations of local and national media colleagues and the implementation of media gathering, media invitations to participate in the coverage of bank activities as well as the implementation of seminars for several mass media in order to maintain value Balance between banks and media.

9. Intra-Group Transaction Risk
   Intra-Group Transaction Risk refers to the risk arising from the dependency of an entity, either directly or indirectly, on another entity within the same Financial Conglomeration in fulfilling obligations under written or unwritten agreements, whether or not such arrangements involve the transfer of funds. As part of the implementation of sound risk management practices, the Bank has established Technical Guidelines for the Measurement of Intra-Group Transaction Risk through the Board of Directors' Decree No. 010/SK/ MRP-MRT/2025.

Hubungan kepemilikan dan/atau pengendalian di berbagai sektor jasa keuangan akan mempengaruhi kelangsungan usaha Lembaga Jasa Keuangan (LJK) yang disebabkan oleh eksposur risiko yang timbul baik secara langsung maupun tidak langsung dari kegiatan usaha entitas yang tergabung dalam suatu Konglomerasi Keuangan. Adapun kebijakan mengenai risiko transaksi intra-grup di bank **bjb** mengacu kepada POJK No. 17/POJK.03./2014 tanggal 18 November 2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan dan SEOJK No. 14/SEOJK.03/2015 tanggal 25 Mei 2015 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan. Transaksi intra-grup antar LJK dalam Konglomerasi Keuangan bank **bjb** diukur berdasarkan nilai transaksi keuangan bank **bjb** dengan LJK anggota Konglomerasi Keuangan bank **bjb**, maupun antar sesama LJK dalam Konglomerasi Keuangan bank **bjb** yang meliputi penyertaan, garansi bank, pinjaman, surat berharga, serta giro.

Terdapat beberapa hal yang dilakukan oleh bank **bjb** sebagai entitas utama dalam menerapkan Manajemen Risiko transaksi intra-grup dalam Konglomerasi Keuangan antara lain:

1. Memiliki kecukupan kebijakan serta proses manajemen risiko transaksi intra-grup untuk Konglomerasi Keuangan secara keseluruhan yang tercantum dalam Kebijakan Manajemen Risiko Terintegrasi;
2. Melakukan pemantauan transaksi intra-grup dalam Konglomerasi Keuangan dan menyusun laporan secara berkala yang tercantum dalam pelaporan Profil Risiko Terintegrasi;
3. Mempertimbangkan dampak transaksi intra-grup terhadap kinerja LJK anggota Konglomerasi Keuangan secara langsung maupun terhadap Konglomerasi Keuangan bank **bjb** secara keseluruhan.

Dalam pelaksanaan transaksi intra-grup, bank **bjb** selaku Entitas Utama melaksanakan penerapan manajemen risiko dengan melakukan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko terhadap seluruh faktor risiko (*risk factors*) yang bersifat material secara terintegrasi, dan didukung oleh sistem informasi manajemen risiko transaksi intra-grup yang memadai.

1. Identifikasi Risiko Transaksi Intra-Grup
   Identifikasi risiko transaksi intra-grup dilakukan dengan melakukan analisis terhadap jenis produk dan/atau transaksi antar LJK dalam Konglomerasi Keuangan bank **bjb** yang dapat menimbulkan risiko transaksi intra-grup dalam Konglomerasi Keuangan.
2. Pengukuran Risiko Transaksi Intra-Grup
   Pengukuran risiko transaksi intra-grup bertujuan untuk memperoleh peringkat tingkat risiko transaksi intra-grup Konglomerasi Keuangan dengan cara menyusun

Ownership and/or control relationships in various financial services sectors will affect the continuity of the business of Financial Services Institutions (LJK) caused by risk exposure arising directly or indirectly from the business activities of entities included in a Financial Conglomerate. The policy regarding intra-group transaction risks at bank **bjb** refers to OJK regulation No. 17/POJK.03./2014 dated November 18, 2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates and SEOJK No. 14/SEOJK.03/2015 dated May 25, 2015 concerning the Implementation of Integrated Risk Management for Financial Conglomerates. Intra-group transactions between LJKs in the bank **bjb** Financial Conglomerate are measured based on the value of bank **bjb**'s financial transactions with LJK members of the bank **bjb** Financial Conglomerate, as well as between fellow LJKs in the bank **bjb** Financial Conglomerate which include participation, bank guarantees, loans, securities, and demand deposits.

There are several things that bank **bjb** does as the main entity in implementing intra-group transaction risk management in the Financial Conglomerate, including:

1. Have adequate policies and processes for intragroup transaction risk management for the Financial Conglomerate as a whole as stated in the Integrated Risk Management Policy;
2. Monitor intra-group transactions within the Financial Conglomerate and prepare periodic reports as stated in the Integrated Risk Profile report;
3. Consider the impact of intra-group transactions on the performance of LJK members of the Financial Conglomerate directly and on the bank **bjb** Financial Conglomerate as a whole.

In implementing intra-group transactions, bank **bjb** as the Main Entity implements risk management by carrying out the process of identifying, measuring, monitoring and controlling risks against all material risk factors in an integrated manner, and supported by an adequate intragroup transaction risk management information system.

1. Identification of Intra-Group Transaction Risks
   Identification of intra-group transaction risks is carried out by analyzing the types of products and/or transactions between LJKs in the bank **bjb** Financial Conglomerate which can give rise to intra-group transaction risks in the Financial Conglomerate.
2. Intra-Group Transaction Risk Measurement
   The measurement of intra-group transaction risk aims to obtain a ranking of the level of intra-group transaction risk of the Financial Conglomerate by

metodologi pengukuran, keakuratan sumber data hingga prosedur yang digunakan. Hal tersebut menjadi bagian yang tidak terpisahkan dari laporan Profil Risiko Terintegrasi.

3. Pemantauan Risiko Transaksi Intra-Grup
   Pemantauan risiko transaksi intra-grup dilakukan dengan melakukan evaluasi terhadap eksposur Risiko Transaksi Intra-grup yang bersifat material atau yang berdampak pada kondisi permodalan Konglomerasi Keuangan;
4. Pengendalian Risiko Transaksi Intra-Grup
   Dalam rangka melaksanakan pengendalian Risiko, bank **bjb** sebagai Entitas Utama memastikan Konglomerasi Keuangan dapat melakukan pengendalian atas risiko transaksi intra-grup yang dapat membahayakan kelangsungan usaha Konglomerasi Keuangan. Pengendalian risiko transaksi intra-grup dilakukan dengan memperhatikan beberapa hal antara lain komposisi parameter risiko inheren transaksi intra-grup pada penilaian profil risiko terintegrasi, kewajaran transaksi terkait transaksi intra-grup, ketersediaan dan kelengkapan dokumentasi transaksi intra-grup serta pemenuhan ketentuan hukum/regulator yang berlaku untuk setiap transaksi intra-grup.
5. Sistem Informasi Manajemen Risiko Transaksi Intra-Grup meliputi:
   bank **bjb** sebagai entitas utama menyampaikan Laporan profil risiko transaksi intra-grup yang merupakan bagian dari laporan profil risiko terintegrasi.

10. Risiko Asuransi
    Risiko asuransi adalah Risiko akibat kegagalan perusahaan asuransi memenuhi kewajiban kepada pemegang polis sebagai akibat dari ketidakcukupan proses seleksi Risiko (underwriting), penetapan premi (pricing), penggunaan reasuransi, dan/atau penanganan klaim.

    Mitigasi risiko asuransi pada perbankan mencakup berbagai strategi untuk mengurangi atau mengendalikan potensi kerugian yang timbul dari produk asuransi yang ditawarkan oleh bank. Salah satu langkah utama adalah diversifikasi portofolio asuransi, di mana bank menyebar risiko dengan menawarkan berbagai jenis produk asuransi.

Penerapan Manajemen Risiko Terintegrasi

bank **bjb** ditunjuk sebagai Entitas Utama dari konglomerasi keuangan oleh Pemerintah Provinsi Jawa Barat melalui Surat Nomor 539/1495/Invest&BUMD tanggal 27 Maret 2015 perihal Penunjukan bank **bjb** sebagai Entitas Utama. Struktur Konglomerasi bank **bjb** sebagaimana Surat Keputusan Direksi

compiling a measurement methodology, the accuracy of data sources and the procedures used. This is an integral part of the Integrated Risk Profile report.

3. Intra-Group Transaction Risk Monitoring
   Monitoring of intra-group transaction risks is carried out by evaluating the exposure to Intra-group Transaction Risks that are material or have an impact on the capital conditions of the Financial Conglomerate.

4. Intra-Group Transaction Risk Control
   In order to implement Risk control, bank **bjb** as the Main Entity ensures that the Financial Conglomerate can control the risk of intra-group transactions that can endanger the continuity of the Financial Conglomerate's business. Control of intra-group transaction risks is carried out by considering several things, including the composition of the inherent risk parameters of intra-group transactions in the integrated risk profile assessment, the fairness of transactions related to intra-group transactions, the availability and completeness of intra-group transaction documentation and the fulfillment of applicable legal/regulatory provisions for each intragroup transaction.
5. The Intra-Group Transaction Risk Management Information System includes:
   bank **bjb** sebagai entitas utama menyampaikan Laporan profil risiko transaksi intra-grup yang merupakan bagian dari laporan profil risiko terintegrasi.

10. Insurance Risk
    Insurance risk is the risk resulting from the failure of an insurance company to fulfill its obligations to policyholders due to inadequate risk selection processes (underwriting), premium pricing, use of reinsurance, and/or claims handling.

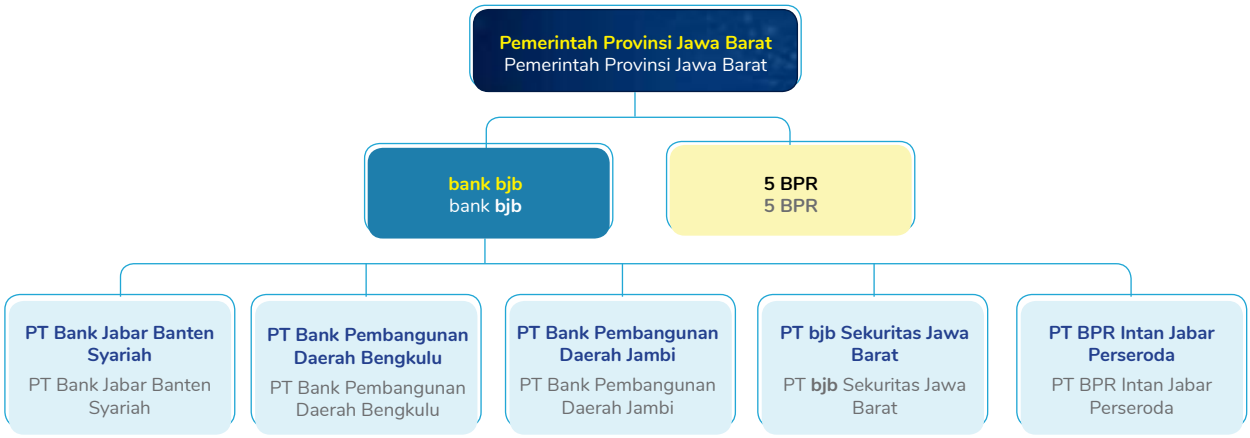
    Insurance risk mitigation in the banking sector encompasses various strategies to reduce or control potential losses arising from insurance products offered by the Bank. One of the key measures is the diversification of the insurance portfolio, whereby the Bank spreads risk by offering a variety of insurance products.

Integrated Risk Management Implementation

bank **bjb** was appointed as the Main Entity of the financial conglomeration by the Government of West Java Province through Letter No. 539/1495/Invest&BUMD dated March 27, 2015 concerning the Appointment of bank **bjb** as the Main Entity. The structure of the bank **bjb** Financial Conglomeration,

PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0041/SK/DIR-DSM/2025 Tentang Struktur Konglomerasi Keuangan PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. adalah sebagai berikut:

as stipulated in the Board of Directors' Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0041/SK/DIR-DSM/2025 concerning the Financial Conglomeration Structure of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, is as follows:



Keterangan / Information

- **Pemegang Saham Pengendali Non LJK** / Non LJK Controlling Shareholders
- **Perusahaan Terelasi** / Associated Companies
- **Entitas Utama Yang ditunjuk** / Designated Primary Entity
- **Entitas Anak** / Subsidiary Entity

Industri keuangan merupakan salah satu industri yang memiliki kompleksitas operasional dan tingkat persaingan yang tinggi, sehingga menyebabkan industri keuangan terekspos risiko yang tinggi dan harus beroperasi secara berhati-hati serta efisien. Seiring dengan perkembangan globalisasi, teknologi informasi, dan inovasi produk serta aktivitas Lembaga Jasa Keuangan (LJK) telah menciptakan sistem keuangan yang sangat kompleks, dinamis, dan saling terkait antar masing- masing sektor jasa keuangan baik dalam produk dan kelembagaan, maupun kepemilikan yang menyebabkan meningkatnya eksposur risiko. Menghadapi kondisi tersebut, LJK perlu memperhatikan seluruh risiko yang dapat mempengaruhi kelangsungan usahanya. Risiko yang harus diperhatikan mencakup seluruh risiko yang secara langsung maupun tidak langsung dapat mempengaruhi kelangsungan usaha LJK, baik yang berasal dari perusahaan anak dan perusahaan terelasi (*sister company*), maupun entitas lainnya yang tergabung dalam suatu konglomerasi keuangan. Dalam rangka pengukuran risiko secara lebih menyeluruh, konglomerasi keuangan harus menerapkan manajemen risiko secara terintegrasi. Melalui penerapan manajemen risiko secara terintegrasi, konglomerasi keuangan akan mendapat manfaat antara lain pengelolaan risiko yang lebih baik, selain itu, penerapan manajemen risiko terintegrasi bagi konglomerasi keuangan diharapkan dapat mewujudkan stabilitas sistem keuangan yang tumbuh secara berkelanjutan, sehingga mampu meningkatkan daya saing nasional.

The financial industry is one of the most complex and highly competitive sectors, exposing it to significant risks and requiring cautious and efficient operations. With the advancement of globalization, information technology, and financial product innovations, Financial Services Institutions (LJK - Lembaga Jasa Keuangan) have created a highly complex, dynamic, and interconnected financial system across different financial service sectors, whether in terms of products, institutions, or ownership structures, leading to increased risk exposure. To navigate these challenges, LJK must carefully assess all risks that could impact their business sustainability, including risks originating from subsidiaries, affiliated companies (sister companies), or other entities within a financial conglomerate. To achieve a comprehensive risk assessment, financial conglomerates must implement an integrated risk management approach. By applying integrated risk management, financial conglomerates can benefit from better risk management practices. Additionally, the implementation of integrated risk management is expected to contribute to financial system stability, fostering sustainable growth and enhancing national competitivenes.

bank **bjb** selaku Entitas Utama wajib menerapkan Manajemen Risiko Terintegrasi secara komprehensif dan efektif, yang disesuaikan dengan karakteristik dan kompleksitas usaha Konglomerasi Keuangan dengan rincian sebagai berikut:

a. Memastikan pelaksanaan manajemen risiko terintegrasi dalam Konglomerasi Keuangan;
b. Memastikan kecukupan kebijakan, prosedur, dan penetapan limit Manajemen Risiko Terintegrasi;
c. Memastikan kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian risiko secara terintegrasi, dan sistem informasi Manajemen Risiko Terintegrasi;
d. Memastikan kecukupan infrastruktur pelaksanaan Manajemen Risiko Terintegrasi.

Sebagai implementasi dari Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2014 Tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, bank **bjb** melaksanakan penerapan Manajemen Risiko Terintegrasi mencakup paling sedikit:
a. Pengawasan Direksi dan Dewan Komisaris Entitas Utama;
b. Kecukupan Kebijakan, Prosedur, dan Penetapan Limit Manajemen Risiko Terintegrasi;
c. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, Pengendalian Risiko secara Terintegrasi, dan Sistem Informasi Manajemen Risiko Terintegrasi; serta
d. Sistem Pengendalian Intern yang Menyeluruh Terhadap Penerapan Manajemen Risiko Terintegrasi.

Bank juga membentuk Komite Manajemen Risiko Terintegrasi yang beranggotakan Direktur/Pejabat Eksekutif yang membawahkan fungsi manajemen risiko dari bank serta perusahaan anak yang memiliki peran sebagai pemberi masukan serta rekomendasi terhadap pelaksanaan manajemen risiko di dalam Konglomerasi Keuangan dengan berdasarkan Surat Keputusan Direksi bank **bjb** nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi. Beberapa agenda yang telah dibahas dalam Komite Manajemen Risiko Terintegrasi adalah:
a. Laporan Profil Risiko Terintegrasi dan Konsolidasi;
b. *Risk Appetite Statement* dan *Tolerance* Konglomerasi Keuangan;
c. Laporan Kecukupan Permodalan Minimum Terintegrasi
d. Penerapan Manajemen Risiko Terintegrasi Pada Konglomerasi Keuangan;
e. Kinerja Keuangan Konglomerasi Keuangan;
f. Hasil Pelaksanaan Audit Internal Terintegrasi Pada Konglomerasi Keuangan;
g. Overview Penerapan Fungsi Kepatuhan Pada Konglomerasi Keuangan;

As the Main Entity, bank **bjb** is required to implement Integrated Risk Management in a comprehensive and effective manner, tailored to the characteristics and complexity of its Financial Conglomerate operations. The details of this implementation include:
a. Ensuring the execution of Integrated Risk Management within the Financial Conglomerate;
b. Ensuring the adequacy of policies, procedures, and risk management limits for Integrated Risk Management;
c. Ensuring the adequacy of the identification, measurement, monitoring, and risk control processes, as well as the Integrated Risk Management information system;
d. Ensuring the adequacy of the infrastructure required for the implementation of Integrated Risk Management.

As implementation of OJK Regulation No. 17/ POJK.03/2014 concerning The Implementation of Integrated Risk Management for Financial Conglomerations, bank **bjb** conducts integrated risk management application covering at least:

a. Supervision of Directors and BOC of the main entity;
b. Adequacy of the integrated risk management limit policies, procedures, and limits;
c. Adequacy of the process of identification, measurement, monitoring, integrated risk control, and integrated risk management information system; and
d. Comprehensive internal control system for the implementation of integrated risk management.

The bank also formed an Integrated Risk Management Committee consisting of Directors/Executive Officers who oversee the risk management function of the bank and subsidiary companies who have the role of providing input and recommendations regarding the implementation of risk management within the Financial Conglomeration based on the Decree of the Board of Directors of bank **bjb** number 0823/SK /DIR-MRI/2021 dated December 28, 2021 concerning Guidelines for the Integrated Risk Management Committee. Several agendas discussed within the Integrated Risk Management Committee include the following:
a. Integrated and Consolidated Risk Profile Report;
b. Risk Appetite Statement and Tolerance for the Financial Conglomerate;
c. Integrated Minimum Capital Adequacy Report ;
d. Implementation of Integrated Risk Management within the Financial Conglomerate;
e. Financial Performance of the Financial Conglomerate;
f. Results of Integrated Internal Audit within the Financial Conglomerate;
g. Overview of Compliance Function Implementation within the Financial Conglomerate;

Penilaian Risiko

Berdasarkan hasil *self-assessment* bank terhadap peringkat risiko bank **bjb** secara keseluruhan setiap triwulan pada tahun 2025 adalah **Low to Moderate** dengan *trend* risiko stabil apabila dibandingkan dengan tahun sebelumnya. Hal tersebut mencerminkan kemungkinan kerugian yang dihadapi dari risiko inheren tergolong rendah selama periode waktu tertentu dimasa datang dan terkait kualitas penerapan manajemen risiko bank secara komposit memadai, meskipun terdapat kelemahan minor tetapi kelemahan tersebut telah menjadi perhatian manajemen bank. Ringkasan profil risiko selama kurun waktu 2025 untuk 8 (delapan) jenis risiko yang dikelola bank adalah sebagai berikut:

Risk Assessment

Based on the results of the bank's self-assessment of bank **bjb**'s overall risk rating every quarter in 2025 is **Low to Moderate** with a stable risk trend when compared to the previous year. This reflects that the possibility of loss from inherent risk is relatively low for a certain period of time in the future and related to the quality of the implementation of composite risk management in a bank that is adequate, even though there are minor weaknesses, these weaknesses have become the attention of the bank's management. Summary of risk profile during 2025 for 8 (eight) types of risks managed by the bank are as follows:

No	Jenis Risiko Types of Risk	Profil Risiko bank bjb 2025 bank bjb Risk Profile 2025			
		Triwulan I First Quarter	Triwulan II Second Quarter	Triwulan III Third Quarter	Triwulan IV Fourth Quarter
1	Risiko Kredit Credit Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
2	Risiko Pasar Market Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
3	Risiko Likuditas Liquidity Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
4	Risiko Operasional Operational Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
5	Risiko Hukum Legal Risks	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
6	Risiko Stratejik Strategic Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
7	Risiko Kepatuhan Compliance Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
8	Risiko Reputasi Reputational Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
Predikat Risiko Risk Predicate		**Low to Moderate**	**Low to Moderate**	**Low to Moderate**	**Low to Moderate**

Tinjauan atas Efektivitas Sistem Manajemen Risiko

Sistem informasi Manajemen Risiko merupakan bagian dari sistem informasi manajemen yang dimiliki dan dikembangkan sesuai dengan kebutuhan Bank, mencakup laporan atau informasi paling sedikit mengenai:

1. Eksposur Risiko;
2. Kepatuhan terhadap kebijakan dan prosedur Manajemen Risiko serta penetapan Limit Risiko; dan
3. Realisasi pelaksanaan Manajemen Risiko dibandingkan dengan target yang ditetapkan.

Sistem informasi Manajemen Risiko digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko sebagai bagian dari

Review of The Effectiveness of The Risk Management System

The Risk Management Information System is part of the management information system owned and developed according to the Bank's needs. It includes reports or information on at least the following:

1. Risk Exposure;
2. Compliance with Risk Management policies and procedures, as well as Risk Limit setting; and
3. Realization of Risk Management implementation compared to the set target.

The Risk Management Information System is used to support the process of identifying, measuring, monitoring, and controlling risks as part of the effective implementation of

proses penerapan Manajemen Risiko yang efektif. Beberapa hal yang harus diperhatikan agar penerapan sistem informasi Manajemen Risiko berjalan efektif maka diperlukan kemampuan untuk menghasilkan informasi yang tepat waktu, akurat, konsisten, komprehensif, relevan dan informatif sehingga dapat digunakan oleh Direksi, Dewan Komisaris dan satuan kerja terkait dalam penerapan Manajemen Risiko untuk menilai, memantau dan memitigasi Risiko yang dihadapi bank dalam proses pengambilan keputusan. Selain itu, sistem informasi Manajemen Risiko harus dapat mendukung pelaksanaan pelaporan kepada regulator.

Risk Management. To ensure the system functions effectively, it must be capable of generating information that is timely, accurate, consistent, comprehensive, relevant, and informative. This enables the Board of Directors, Board of Commissioners, and relevant work units to assess, monitor, and mitigate risks in the decision-making process. Additionally, the Risk Management Information System must support regulatory reporting requirement.

Kecukupan informasi yang dihasilkan dari sistem informasi Manajemen Risiko harus dilakukan *review* secara berkala untuk memastikan bahwa cakupan tersebut telah memadai sesuai perkembangan tingkat kompleksitas usaha. Dalam pengembangan sistem informasi Manajemen Risiko, bank dapat menugaskan pihak ketiga/*outsourcing* dalam penyempurnaan sistem tersebut.

The adequacy of the information generated by the Risk Management Information System must be reviewed periodically to ensure that its scope remains sufficient in line with the increasing complexity of the business. In developing the Risk Management Information System, the bank may engage third parties or outsourcing services to enhance the system.

Untuk memastikan pengendalian yang memadai atas sistem informasi Manajemen Risiko yang efektif, bank harus menatausahakan dan mengkinikan dokumentasi sistem yang memuat *hardware*, *software*, *database*, parameter, tahapan proses, asumsi yang digunakan, sumber data dan *output* yang dihasilkan.

To ensure adequate control over an effective Risk Management Information System, the bank must maintain and update system documentation, which should include details on hardware, software, databases, parameters, process stages, assumptions used, data sources, and generated outputs.

1. Sistem Informasi Manajemen Risiko Kredit
   Sistem Informasi Manajemen Risiko Kredit menyediakan data mengenai jumlah seluruh Eksposur Kredit peminjam individual dan pihak lawan transaksi, eksposur *country risk*, pencadangan yang dibentuk terkait *country risk* untuk disampaikan kepada Direksi sebagai bahan pertimbangan dalam menentukan strategi Mitigasi Risiko Kredit yang akan digunakan.
2. Sistem Informasi Manajemen Risiko Pasar
   a. Sistem Informasi Manajemen Risiko Pasar harus dapat mengukur Eksposur Risiko dan memantau perubahan faktor pasar (suku bunga dan nilai tukar) secara harian dan *real time basis*, serta dapat digunakan untuk memproyeksikan potensi kerugian. Terkait Risiko suku bunga pada *banking book*, proses pengkuruan Eksposur Risiko sekurang-kurangnya dilakukan secara bulanan.
   b. Sistem Informasi Manajemen Risiko harus dapat memfasilitasi *Stress Testing* terutama untuk mengindentifikasi Risiko secara cepat sehingga dapat segera melakukan tindakan perbaikan, termasuk sebagai respon perubahan faktor pasar yang dapat berdampak negatif pada rentabilitas dan modal bank.
3. Sistem Informasi Manajemen Risiko Likuiditas
   Sistem Informasi Manajemen Risiko Likuiditas digunakan untuk menjalankan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko serta pembuatan pelaporan periodik posisi dan kondisi likuiditas bank dalam keadaan normal maupun krisis secara lengkap,

1. Credit Risk Management Information System
   The Credit Risk Management Information System provides data on the total credit exposure of individual borrowers and counterparties, country risk exposure, and the provisions established for country risk. This data is submitted to the Board of Directors as a basis for determining the Credit Risk Mitigation Strategy to be implemented.

2. Market Risk Management Information System
   a. The Market Risk Management Information System must be able to measure risk exposure and monitor market factor changes (such as interest rates and exchange rates) daily and in real time. Additionally, it should be able to project potential losses. For interest rate risk in the banking book, risk exposure measurements should be conducted at least monthly.

   b. The system must also facilitate Stress Testing to quickly identify risks, enabling the bank to take corrective actions immediately. This includes responding to market factor changes that could negatively impact the bank's profitability and capital.

3. Liquidity Risk Management Information System
   The Liquidity Risk Management Information System is used for identifying, measuring, monitoring, and controlling risk, as well as for generating periodic reports on the bank's liquidity position and condition under both normal and crisis situations. The system ensures completeness,

akurat, terkini, utuh dan berkesinambungan serta dapat menyediakan informasi sekurang-kurangnya mengenai:

a. Arus kas dan profil maturitas dari aset, kewajiban dan rekening administratif;
b. Kepatuhan terhadap ketentuan internal dan eksternal terkait Risiko Likuiditas termasuk limit dan rasio likuiditas;
c. Laporan Profil Risiko dan tren likuiditas untuk kepentingan Direksi dan Dewan Komisaris secara tepat waktu;
d. Informasi yang dapat digunakan untuk keperluan *Stress Testing*;
e. Informasi lain yang terkait dengan Risiko Likuiditas seperti posisi dan valuasi portofolio aset likuid berkualitas tinggi, konsentrasi sumber pendanaan, aset dan kewajiban serta tagihan dan kewajiban pada rekening administratif yang bersifat tidak stabil.

4. Sistem Informasi Manajemen Risiko Stratejik
   a. *Risk Coordinator Unit* memastikan bahwa Sistem Informasi Manajemen Risiko Stratejik yang dimiliki bank telah memadai dalam rangka mendukung proses perencanaan dan pengambilan keputusan stratejik dan dilakukan kaji ulang sekurang-kurangnya 1 (satu) kali dalam 1 (satu) tahun.
   b. Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi bertanggung jawab memastikan seluruh Risiko material yang timbul dari perubahan lingkungan bisnis, dan implementasi strategi dilaporkan kepada Direksi.

5. Sistem Informasi Manajemen Risiko Operasional
   Sistem Informasi Manajemen Risiko Operasional menghasilkan laporan yang lengkap dan akurat dalam rangka mendeteksi dan mengkoreksi penyimpangan secara tepat waktu. Mekanisme pelaporan terkait Risiko Operasional memberikan informasi sesuai dengan kebutuhan pengguna, diantaranya namun tidak terbatas pada:
   a. Profil Risiko Operasional dan kerugian yang disebabkan oleh Risiko Operasional.
   b. Hasil dari berbagai metode pengukuran Risiko Operasional dan trend dan/atau ringkasan dari temuan audit internal.
   c. Laporan status dan efektivitas pelaksanaan rencana tindak dari operational *risk issues*.
   d. Laporan penyimpangan prosedur.
   e. Laporan kejadian *fraud*.
   f. Rekomendasi Divisi Manajemen Risiko untuk Risiko Operasional, surat pembinaan Auditor Eksternal, khususnya aspek pengendalian operasional bank dan surat pembinaan regulator.
   g. Laporan hasil investigasi awal atas hasil *monitoring* dari aplikasi *Fraud Detection System* (FDS) dan **bjb** *Wshistleblowing System* (**bjb**WBS).
6. Sistem Informasi Manajemen Risiko Hukum
   Risk Coordinator Unit mencatat dan menatausahakan

accuracy, timeliness, consistency, and continuity of liquidity information, providing at least the following:

a. Cash flow and maturity profiles of assets, liabilities, and off-balance sheet accounts;
b. Compliance with internal and external liquidity risk regulations, including liquidity limits and ratio;
c. Liquidity risk profile reports and trends for the Board of Directors and Board of Commissioners on time;
d. Information for Stress Testing purposes;
e. Other liquidity risk-related information, such as position and valuation of high-quality liquid asset portfolios, funding source concentration, assets and liabilities, as well as receivables and payables in administrative accounts that are unstable.

4. Strategic Risk Management Information System
   a. The Risk Coordinator Unit ensures that the bank's Strategic Risk Management Information System is adequate to support the strategic planning and decision-making process, and it is reviewed at least once a year.
   b. The Credit, Market, and Integrated Risk Management Division is responsible for ensuring that all material risks arising from changes in the business environment and strategy implementation are reported to the Board of Directors.
5. Operational Risk Management Information System
   The Operational Risk Management Information System generates comprehensive and accurate reports to detect and correct deviations on time. The reporting mechanism related to Operational Risk provides information based on user needs, including but not limited t:
   a. Operational Risk Profile and losses caused by Operational Risk.
   b. Results from various Operational Risk measurement methods, trends, and/or summaries of internal audit findings.
   c. Status report and effectiveness of action plans related to operational risk issues.
   d. Report on procedural deviations.
   e. Fraud incident reports.
   f. Recommendations from the Risk Management Division regarding Operational Risk, guidance letters from External Auditors, especially on the bank's operational control aspects, and guidance letters from regulator.
   g. Laporan hasil investigasi awal atas hasil monitoring dari aplikasi Fraud Detection System (FDS) dan **bjb** Whistleblowing System (**bjb**WBS).
6. Legal Risk Management Information System
   The Risk Coordinator Unit records and administers every

setiap kejadian, termasuk proses litigasi yang terkait dengan Risiko Hukum beserta jumlah potensi kerugian yang diakibatkan oleh kejadian dimaksud dalam suatu administrasi data. Pencatatan dan penatausahaan data tersebut disusun dalam suatu data stastistik yang dapat digunakan untuk memproyeksikan potensi kerugian aktivitas bisnis bank pada periode tertentu.

7. Sistem Informasi Manajemen Risiko Kepatuhan
   Risk Coordinator Unit mengembangkan Sistem Informasi Manajemen Risiko Kepatuhan yang merupakan bagian dari Sistem Informasi manajemen secara keseluruhan sesuai dengan kebutuhan bank. Sistem Informasi Manajemen Risiko Kepatuhan digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko Kepatuhan sebagai bagian dari proses penerapan Manajemen Risiko Kepatuhan yang efektif. Agar penerapan Sistem Informasi Manajemen Risiko Kepatuhan berjalan efektif, maka diperlukan kemampuan untuk menghasilkan informasi yang tepat waktu, akurat, konsisten, komprehensif, revelan dan informatif sehingga dapat digunakan oleh Direksi, Dewan Komisaris dan unit kerja lainnya yang terkait dalam penerapan Manajemen Risiko Kepatuhan untuk menilai, memantau dan memitigasi Risiko Kepatuhan yang dihadapi bank dalam proses pengambilan keputusan. Selain itu, Sistem Informasi Manajemen Risiko dapat mendukung pelaksanaan pelaporan kepada regulator.
8. Sistem Informasi Manajemen Risiko Reputasi
   a. *Risk Coordinator Unit* memiliki prosedur *reguler* dan mekanisme pelaporan Risiko Reputasi atau kejadian yang menimbulkan Risiko Reputasi, baik dalam bentuk tertulis maupun dalam bentuk sistem elektronik termasuk pembahasan dalam *board* atau *management meeting*.
   b. *Risk Coordinator Unit* memiliki mekanisme sistem peringatan dini untuk memberikan sinyal kepada manajemen sehingga dapat melakukan tindak lanjut dan Mitigasi Risiko yang dibutuhkan.
9. Sistem Informasi Manajemen Risiko Terintegrasi
   a. Sistem Manajemen Risiko Terintegrasi dikembangkan sesuai dengan kebutuhan setiap LJK Dalam Konglomerasi Keuangan dalam rangka penerapan Manajemen Risiko Terintegrasi yang efektif.
   b. Sistem Manajemen Risiko Terintegrasi digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko.
   c. Laporan Sistem Informasi Manajemen Risiko Terintegrasi sekurang-kurangnya menghasilkan informasi mengenai:
      - Eksposur Risiko yang mencakup eksposur kuantitatif dan kualitatif secara terintegrasi dan rincian eksposur untuk setiap jenis Risiko

incident, including litigation processes related to Legal Risk, along with the potential losses resulting from such incidents in a data administration system. The recorded data is compiled into statistical records, which can be used to project potential losses in the bank's business activities over a specific period.

7. Compliance Risk Management Information System
   The Risk Coordinator Unit develops the Compliance Risk Management Information System as an integral part of the bank's overall management information system, tailored to the bank's needs. This system supports the process of identification, measurement, monitoring, and control of Compliance Risk, ensuring effective Compliance Risk Management implementation. To ensure the effectiveness of this system, it must be able to generate timely, accurate, consistent, comprehensive, relevant, and informative information. This information must be accessible to the Board of Directors, Board of Commissioners, and relevant work units to assess, monitor, and mitigate Compliance Risk in the bank's decision-making process. Additionally, the Compliance Risk Management Information System should support regulatory reporting processes to regulators.

8. Reputation Risk Management Information System
   a. The Risk Coordinator Unit has regular procedures and a reporting mechanism for Reputation Risk or events that may cause Reputation Risk, both in written form and through an electronic system, including discussions in board or management meetings.
   b. The Risk Coordinator Unit has an early warning system mechanism to provide signals to management, enabling them to take follow-up actions and implement the necessary Risk Mitigation measures.
9. Integrated Risk Management Information System
   a. The Integrated Risk Management System is developed according to the needs of each Financial Services Institution (LJK) within the Financial Conglomerate to ensure the effective implementation of Integrated Risk Management.
   b. The Integrated Risk Management System is used to support the process of risk identification, measurement, monitoring, and control.
   c. The Integrated Risk Management Information System report must at least provide the following information:
      - Risk exposure, covering both quantitative and qualitative exposure in an integrated manner, along with a detailed breakdown of each type of risk for every

dari masing-masing LJK Dalam Konglomerasi Keuangan.
- Kesesuaian pelaksanaan Manajemen Risiko Terintegrasi dengan ketentuan internal dan eksternal yang berlaku.

d. Memberikan informasi yang akurat, lengkap, informatif, tepat waktu sehingga dapat digunakan untuk menilai, memantau dan memitigasi Risiko yang dihadapi masing-masing LJK Dalam Konglomerasi Keuangan.
e. Cakupan informasi yang dihasilkan dari Sistem Informasi Manajemen Risiko dilakukan kaji ulang sekurang-kurangnya 1 (satu) kali dalam 1 (satu) tahun untuk memastikan bahwa cakupan informasi yang dihasilkan telah memadai sesuai perkembangan tingkat kompleksitas kegiatan usaha LJK Dalam Konglomerasi Keuangan.
f. Laporan Profil Risiko Terintegrasi disampaikan kepada Direksi, Komite Manajemen Risiko Terintegrasi (KMRT) dan Regulator sekurang-kurangnya 2 (dua) kali dalam setahun atau sesuai kebutuhan apabila kondisi pasar berubah dengan cepat.
g. Sistem Informasi Manajemen Risiko Terintegrasi didokumentasikan untuk memudahkan pelaksanaan jejak audit

Berdasarkan evaluasi atas efektivitas yang telah dilakukan selama tahun 2025, menunjukkan bahwa sistem manajemen risiko pada bank **bjb** telah memadai..

Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit atas Kecukupan Sistem Manajemen Risiko

Direksi dan Dewan Komisaris melalui Komite Pemantau Risiko menilai bahwa selama tahun 2025 manajemen risiko telah berjalan memadai yang tercermin hasil *review* atas kelengkapan dan keakuratan identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan risiko, serta atas kecukupan skenario mitigasi yang diusulkan oleh unit kerja operasional telah memadai.

Financial Services Institution (LJK) within the Financial Conglomerat.
- Compliance with Integrated Risk Management implementation based on applicable internal and external regulations.

d. Providing accurate, complete, informative, and timely information, enabling the assessment, monitoring, and mitigation of risks faced by each Financial Services Institution (LJK) within the Financial Conglomerate.
e. The scope of information produced by the Risk Management Information System is reviewed at least once a year to ensure that it remains adequate and aligns with the increasing complexity of business activities within the Financial Conglomerate.
f. The Integrated Risk Profile Report is submitted to the Board of Directors, Integrated Risk Management Committee (KMRT), and Regulators at least twice a year or as needed if market conditions change rapidl.
g. The Integrated Risk Management Information System is documented to facilitate the execution of audit trails.

Based on the evaluation of effectiveness conducted throughout 2025, the Bank's risk management system at bank **bjb** has been deemed adequate.

Statement of The Board of Directors and/ or The Board of Commissioners or The Audit Committee on The Adequacy of The Risk Management System

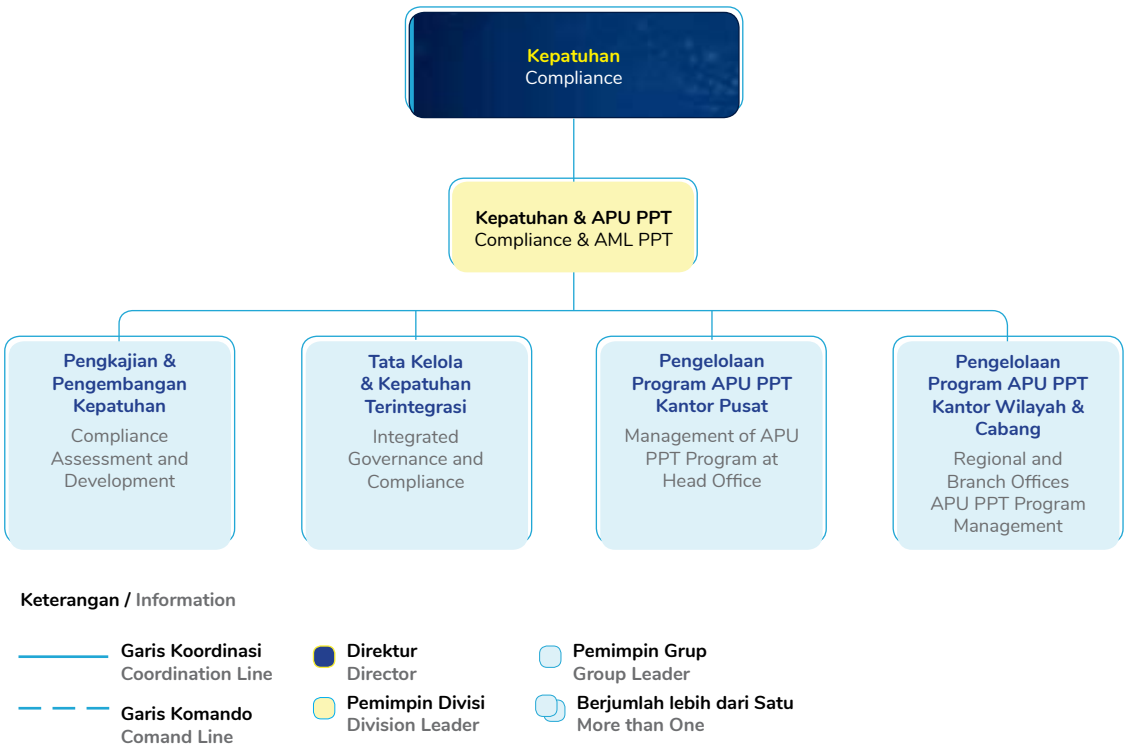
The Board of Directors and the Board of Commissioners, through the Risk Monitoring Committee, assess that throughout 2025 the implementation of risk management has been adequate, as reflected in the results of the review on the completeness and accuracy of risk identification, measurement, monitoring, control, and reporting, as well as the adequacy of mitigation scenarios proposed by the operational work units.

Fungsi Kepatuhan

Struktur Organisasi Divisi Kepatuhan dan APU PPT

Compliance Function

Organizational Structure of The Compliance and AML-CFT Division



Direktur yang Membawahkan Fungsi Kepatuhan

1. Fungsi Kepatuhan Bank meliputi tindakan untuk:
   a. Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
   b. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank;
   c. Memastikan agar kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang – undangan;
   d. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/ atau otoritas pengawas lain yang berwenang.
2. Tugas dan tanggung jawab Direktur yang membawahkan Fungsi Kepatuhan, paling kurang mencakup:
   a. Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan Bank;
   b. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;

Director in Charge of The Compliance Function

1. The Bank's Compliance Function includes actions to:
   a. Realizing the implementation of Compliance Culture at all levels of the organization and business activities of the Ban;
   b. Managing Compliance Risk faced by the Bank;
   c. Ensuring that policies, provisions, systems and procedures as well as business activities carried out by the Bank comply with the provisions of the Financial Services Authority and provisions of laws and regulations;
   d. Ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/ or other authorized supervisory authoritie.
2. Duties and responsibilities of the Director in charge of the Compliance Function, at least include:
   a. Formulating strategies to encourage the creation of the Bank's Compliance Culture;
   b. Proposing compliance policies or compliance principles to be determined by the Board of Directors;

c. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan di dalam penyusunan ketentuan dan pedoman internal Bank;
d. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang – undangan;
e. Meminimalkan Risiko Kepatuhan Bank;
f. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank atau pimpinan kantor cabang dari bank yang berkedudukan di luar negeri tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang – undangan; dan
g. Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan.

Tugas dan tanggung jawab sebagaimana dimaksud di atas tidak menghilangkan hak dan kewajiban Direktur yang membawahkan Fungsi Kepatuhan sebagai anggota Direksi Bank sebagaimana diatur dalam Undang-Undang mengenai Perseroan Terbatas, dalam hal diperlukan keputusan terhadap perbuatan tertentu dari seluruh anggota Direksi Bank.

Sebagai bentuk kepatuhan Perseroan kepada POJK No. 46/ POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, bank **bjb** telah menunjuk Direktur yang membawahkan fungsi kepatuhan. Direktur Kepatuhan bank **bjb** telah memenuhi prasyarat integritas dan kompetensi dibuktikan dengan telah lulus proses *fit and proper test* dari Otoritas Jasa Keuangan.

Divisi Kepatuhan & APU PPT

bank **bjb** telah membentuk Satuan Kerja Kepatuhan yang termasuk dalam Direktorat Kepatuhan dan Manajemen Risiko yakni Divisi Kepatuhan dan APU PPT. Satuan Kerja Kepatuhan independen terhadap unit kerja bisnis dan melaksanakan kegiatan sesuai dengan fungsi yang tercantum POJK Nomor 46/POJK.03/2017 tentang Pelaksanaan fungsi kepatuhan bank umum.

c. Establishing compliance systems and procedures to be used in preparing the Bank's internal regulations and guidelines;
d. Ensuring that all policies, provisions, systems and procedures as well as business activities carried out by the Bank comply with the provisions of the Financial Services Authority and provisions of laws and regulations;
e. Minimizing Bank Compliance Risk;
f. Taking preventive measures so that policies and/or decisions taken by the Board of Directors of the Bank or the head of a branch office of a bank domiciled abroad do not deviate from the provisions of the Financial Services Authority and the provisions of laws and regulations; And
g. Performing other tasks related to the Compliance Function.

The duties and responsibilities referred to above did not diminish the rights and obligations of the Director in charge of the Compliance Function as a member of the Bank's Board of Directors as stipulated in the Law on Limited Liability Companies, in the event that a decision was required on certain actions from all members of the Bank's Board of Director.

As a form of obedience to OJK Regulation No. 46/ POJK.03/2017 regarding the implementation of the general Bank's compliance function, bank **bjb** has appointed director who overtakes compliance function. Director of Compliance bank **bjb** has fulfilled the prerequisites of integrity and competence evidenced by having passed the fit and proper test process of the Financial Services Authority.

Compliance & AML-CFT Division

bank **bjb** has formed a Compliance Work Unit under the Compliance Directorate, namely the Compliance & AML-CFT Division. The Compliance Work Unit is independent of the business work unit and carries out activities in accordance with the functions stated in OJK regulation No 46/POJK.03/2017 concerning Implementation of Commercial Bank Compliance Function.

Profil Kepala Divisi Kepatuhan dan APU PPT

Profile of Head of Compliance and AML CFT Division



Deden Hilman

Pemimpin Divisi Kepatuhan dan APU PPT
Head of Compliance and AML CFT Division

Umur/Age
51 Tahun per Desember 2025 / 51 Years as of December 2025

Kewarganegaraan/Citizenship
Indonesia

Domisili/Domicile
Bandung

Riwayat Pendidikan	Educational Background
• Sarjana Hukum dari Universitas Padjadjaran (1998). • Magister Ekonomi & Hukum Bisnis dari Universitas Padjadjaran Bandung (2010).	• Bachelor of Laws from Padjadjaran University (1998). • Masters in Economics & Business Law from Padjadjaran University Bandung (2010).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Tingkat 4 dari Lembaga Sertifikasi Profesi Perbankan (LSPP) • Sertifikasi Kepatuhan • Sertifikasi Keagenan Bancassurance	• Level 4 Risk Management Certification from the Banking Professional Certification Institute (LSPP) • Compliance Certification • Bancassurance Agency Certification
Pengalaman Kerja	**Work Experience**
Bergabung di Perseroan sejak 2002 dan menempati berbagai posisi jabatan antara lain: • Pemimpin Grup KYC - Divisi Kepatuhan & Hukum (2012 - 2013) • Pemimpin Grup Pengelolaan APU PPT - Divisi Kepatuhan (2013 - 2017) • Pemimpin Grup Customer Care - Divisi Jaringan Layanan dan Operasional (2017 - 2019) • Pemimpin Grup Customer Care - Divisi Jaringan & Layanan (2019 - 2024)	Joined bank **bjb** since dated September 11, 2001 with a history of position as follows: • Pemimpin Grup KYC - Divisi Kepatuhan & Hukum (2012 - 2013) • Pemimpin Grup Pengelolaan APU PPT - Divisi Kepatuhan (2013 - 2017) • Pemimpin Grup Customer Care - Divisi Jaringan Layanan dan Operasional (2017 - 2019) • Pemimpin Grup Customer Care - Divisi Jaringan & Layanan (2019 - 2024)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Direksi Nomor 0575/SK/DIR-HCA/2024 tanggal 25 November 2024	Based on Decree of the Board of Directors No. 0285/SK/DIR-HCA/2023.

Tugas dan Tanggung Jawab Satuan Kerja Kepatuhan

Satuan Kerja Kepatuhan memiliki tugas dan tanggung jawab sebagai berikut:

1. Membuat langkah untuk mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi.
2. Melakukan identifikasi, pengukuran, pemantauan dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan OJK yang mengatur mengenai penerapan manajemen risiko bagi bank umum.
3. Menilai dan mengevaluasi efektivitas, kecukupan dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan.

Duties and Responsibilities of The Compliance Work Unit

The Compliance Work Unit has the duties and responsibilities at least including:

1. Make steps to support the creation of a Compliance Culture in all business activities of the Bank at every level of the organization.
2. Identifying, measuring, monitoring and controlling compliance risk by referring to OJK regulations governing the application of risk management for commercial bank.
3. Assess and evaluate the effectiveness, adequacy and suitability of policies, regulations, systems and procedures owned by the Bank with the provisions of the legislation.

4. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur agar sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan.
5. Melakukan upaya untuk memastikan bahwa kebijakan, ketentuan sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan.
6. Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan antara lain:
   a. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada OJK dan/atau otoritas pengawas lain yang berwenang.
   b. Melakukan sosialisasi kepada seluruh pegawai Bank mengenai hal-hal yang terkait dengan Fungsi Kepatuhan terutama mengenai ketentuan yang berlaku.
   c. Bertindak sebagai narahubung (*contact person*) untuk permasalahan kepatuhan Bank bagi pihak internal maupun eksternal.

Satuan Kerja Kepatuhan melaksanakan kegiatan sesuai dengan fungsi yang tercantum dalam POJK Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum yaitu:

1. Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank.
3. Memastikan kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan.
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2025

Berdasarkan POJK Nomor 46/POJK.03/2017 Tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Bank melakukan upaya langkah-langkah yang bersifat pencegahan (*ex-ante*) untuk memitigasi Risiko Kepatuhan yang dihadapi. Pada tahun 2025 Divisi Kepatuhan & APU-PPT telah melakukan langkah-langkah sebagai berikut:

1. **Mewujudkan Budaya Kepatuhan Pada Semua Tingkatan Organisasi Bank**
   Sebagai upaya dalam mewujudkan terlaksananya Budaya Kepatuhan, Divisi Kepatuhan & APU PPT telah melakukan hal-hal sebagai berikut:
   a. **Pelaksanaan Sosialisasi**
      Pada tahun 2025, Divisi Kepatuhan & APU PPT melaksanakan kegiatan sosialisasi yang dilaksanakan di 28 Jaringan Kantor.

4. Conduct a review and/or recommend updating and refining policies, provisions, systems and procedures to comply with OJK provisions and statutory provision.
5. Make efforts to ensure that the policies, system and procedure provisions, as well as the Bank's business activities are in accordance with the OJK and statutory regulations.
6. Perform other tasks related to the Compliance Function, including:
   a. Ensuring the Bank's compliance with commitments made by the Bank to OJK and/or other supervisory authorities.
   b. Disseminating information to all Bank employees regarding matters relating to the Compliance Function, especially regarding applicable regulations.
   c. Acting as a contact person for the Bank's compliance issues for internal and external parties.

The Compliance unit conducts activities in accordance with the functions stated in the OJK Regulation Number 46/POJK.03/2017 regarding The Implementation of Compliance Function of The Public Bank:

1. Establish the implementation of culture of compliance at all levels of the organization and business activities of the Bank.
2. Managing the compliance risk faced by the Bank.
3. Ensure that the policies, provisions, systems and procedures and business activities undertaken by the Bank are in accordance with the provisions of OJK and the provisions of legislation.
4. Ensure that the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other regulatory authorities..

Implementation of Compliance Function Work Program in 2025

According to OJK regulation Number 46/POJK.03/2017 concerning the Implementation of Compliance Function in Commercial Banks, the Bank has undertaken preventive (*exante*) measures to mitigate Compliance Risk. In 2025, the Compliance & AML-CFT Division took the following steps:

1. **Establishing a Compliance Culture at All Organizational Levels**
   As part of efforts to implement a Compliance Culture, the Compliance & AML-CFT Division has carried out the following actions:
   a. **Conducting Socialization Activities**
      In 2025, the Compliance & AML-CFT Division conducted socialization activities at 28 branch offices.

b. **Menyampaikan Notifikasi Peraturan Perundang-Undangan dan Peraturan Regulator Kepada Unit Kerja Terkait**
Divisi Kepatuhan & APU PPT memberikan notifikasi peraturan perundang-undangan dan peraturan regulator kepada unit kerja terkait sebanyak 158 notifikasi. Hal tersebut merupakan upaya dalam mewujudkan budaya kepatuhan unit kerja terkait untuk melakukan perubahan ketentuan internal Bank dengan melakukan penyesuaian terhadap peraturan eksternal yang berlaku.

c. **Melakukan pengendalian internal melalui Kontrol Internal Wilayah (KIW) dan Kontrol Internal Cabang (KIC)**
Dalam mendukung penerapan Fungsi Kepatuhan pada Bank, Divisi Kepatuhan & APU PPT berkoordinasi dengan Divisi Manajemen Risiko Operasional melalui sistem pengendalian internal yang memadai dan didukung oleh aktivitas KIW dan KIC pada proses operasional dan perkreditan di Kantor Wilayah dan Kantor Cabang. Proses pelaksanaan aktivitas KIW dan KIC tersebut yaitu untuk melakukan *Review* terhadap Fungsi Manajemen Risiko dan Kepatuhan terhadap ketentuan serta peraturan perundang-undangan yang berlaku meliputi proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko yang dilakukan oleh *Risk Taking Unit* di Kantor Wilayah/ Kantor Cabang dan seluruh jaringan kantor kelolaannya.

Proses aktivitas KIW dan KIC dalam pelaksanaan *Review*, monitoring dan *control testing* terhadap aspek manajemen risiko yang dilakukan oleh *Risk Taking Unit* di Kantor Wilayah/Kantor Cabang dan seluruh jaringan kantor kelolaannya, meliputi jenis aktivitas sebagai berikut:
- *Monitoring* Aktivitas Operasional Harian;
- *Monitoring* Aktivitas Operasional Bulanan;
- *Monitoring* Aktivitas Operasional Triwulanan;
- *Monitoring* Aktivitas Perkreditan.

Adapun hasil *Review* KIW dan KIC dikemukakan secara objektif dan disertai dengan informasi data pendukung agar dapat mencerminkan kepatuhan beserta *mapping* risiko dari setiap *Risk Taking Unit*.

d. **Penilaian Indikator Tingkat Kepatuhan (*Compliance Risk Indicator*) Unit Kerja**
- Penilaian Indikator Tingkat Kepatuhan Unit Kerja dilakukan guna dapat menggambarkan kepatuhan dari setiap Unit Kerja yang telah ditetapkan melalui Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 009/SK/KAP-TPG/2025 tanggal 29 September 2025 tentang Perubahan Parameter Indikator Kepatuhan Unit Kerja.

b. **Providing Notifications on Laws, Regulations, and Regulatory Requirements to Relevant Work Units**
The Compliance & AML-CFT Division issued notifications on laws, regulations, and regulatory requirements to relevant work units. This initiative aims to instill a compliance culture within the respective work units by ensuring the internal bank regulations are updated and aligned with applicable external regulations.

c. **Implementing Internal Control through Regional Internal Control (KIW) and Branch Internal Control (KIC)**
To support the implementation of the compliance function within the Bank, the Compliance & APUPPT Division coordinates with the Operational Risk Management Division through an adequate internal control system. This system is reinforced by KIW and KIC, which oversee operational and credit processes at Regional Offices and Branch Offices. The implementation of KIW and KIC activities includes conducting reviews of risk management aspects and compliance with applicable regulations and laws. This review process covers Risk Identification, Measurement, Monitoring, and Control, which is carried out by the Risk-Taking Units at Regional Offices, Branch Offices, and their managed office network.

The KIW and KIC activities encompass the execution of reviews, monitoring, and control testing over risk management aspects implemented by the Risk Taking Units at the Regional Offices/Branch Offices and across all managed office networks, covering the following activities:
- Daily Operational Activity Monitoring;
- Monthly Operational Activity Monitoring;
- Quarterly Operational Activity Monitoring;
- Credit Activity Monitoring.

The results of the reviews conducted by KIW and KIC are presented objectively and supported by relevant underlying data to reflect compliance levels, as well as the risk mapping of each Risk Taking Unit.

d. **Assessment of Compliance Risk Indicators at the Work Unit Level**
- The assessment of Compliance Risk Indicators at the work unit level is conducted to reflect the level of compliance of each Work Unit, as stipulated under the Decree of the Division of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. No. 009/SK/KAP-TPG/2025 dated September 29, 2025 concerning the Amendment to the Parameters of Work Unit Compliance Indicators.

- Berdasarkan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. No 0477/SK/DIR-KAP/2023 tanggal 27 November 2023 tentang Pedoman Sistem Manajemen Kepatuhan bahwa penilaian Indikator Tingkat Kepatuhan dilakukan **secara berkala paling sedikit 1 (satu) tahun 1 (satu) kali**.

2. Pengelolaan Risiko Kepatuhan
   a. Berdasarkan POJK No 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum bahwa definisi Risiko Kepatuhan adalah risiko yang timbul akibat Bank tidak mematuhi ketentuan dan/ atau tidak melaksanakan ketentuan peraturan perundang-undangan dan ketentuan yang berlaku. Dalam hal ini, Divisi Kepatuhan & APU PPT sebagai satuan kerja kepatuhan senantiasa melakukan program-program untuk meningkatkan Budaya Kepatuhan pada Bank, hal ini bertujuan agar Bank dapat menjadikan kepatuhan sebagai budaya (*culture*) sehingga nilai, perilaku, dan tindakan yang dilakukan Bank mencerminkan kesadaran akan adanya Risiko Kepatuhan.
   b. Proses identifikasi, pengukuran, pemantauan dan pengendalian terhadap segala kejadian yang mengakibatkan terjadinya Risiko Kepatuhan. Parameter Risiko Inheren dan Kualitas Penerapan Manajemen Risiko (KPMR) Kepatuhan yang digunakan Bank dalam melaksanakan self assessment mengacu kepada SEOJK No 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum, sebagai berikut:

No	Parameter Risiko Inheren Inherent Risk Parameters
1	Jenis dan Signifikansi Pelanggaran yang Dilakukan Types and Significance of Violations Committed
2	Frekuensi Pelanggaran yang Dilakukan atau *Track Record* Kepatuhan Bank Frequency of Violations or the Bank's Compliance Track Record
3	Pelanggaran Terhadap Ketentuan atas Transaksi Keuangan Tertentu Violations of Provisions Governing Specific Financial Transactions

   c. Sebagai upaya dalam pengelolaan Risiko Kepatuhan, Bank melakukan upaya-upaya sebagai berikut:
      - Melakukan program sosialisasi oleh internal Divisi Kepatuhan & APU PPT maupun berkolaborasi bersama unit kerja lain, *on site* dan observasi pada unit kerja untuk mendorong *awareness*, pemahaman dan pelaksanaan Fungsi Kepatuhan terhadap ketentuan yang berlaku dalam kegiatan operasional dan non operasional;
      - Melaksanakan monitoring atas penerbitan ketentuan eksternal dan perundang-undangan lainnya, serta menyusun notifikasi yang berisi *resume* atas kebijakan atau peraturan yang

- Pursuant to the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. No. 0477/SK/DIR-KAP/2023 dated November 27, 2023 regarding the Compliance Management System Guidelines, the assessment of Compliance Risk Indicators is **conducted periodically at least once annually**.

2. Compliance Risk Management
   a. Pursuant to POJK No. 18/POJK.03/2016 dated March 22, 2016 concerning the Implementation of Risk Management for Commercial Banks, Compliance Risk is defined as the risk arising from the Bank's failure to comply with and/or implement prevailing laws and regulations as well as other applicable provisions. In this regard, the Compliance & APU PPT Division, as the compliance function, continuously implements programs aimed at enhancing the Bank's Compliance Culture. These initiatives are intended to embed compliance as an integral culture within the Bank, such that the Bank's values, behaviors, and actions reflect awareness of Compliance Risk.
   b. The process of identifying, measuring, monitoring, and controlling all events that may give rise to Compliance Risk. The parameters of Inherent Risk and the Quality of Risk Management Implementation (KPMR) for Compliance applied by the Bank in conducting its self-assessment refer to SEOJK No. 14/SEOJK.03/2017 dated March 17, 2017 concerning the Assessment of Commercial Bank Soundness Levels, as follows:
   c. As part of its efforts to manage Compliance Risk, the Bank undertakes the following initiatives:
      - Conducting socialization programs organized by the Compliance & APU PPT Division, as well as in collaboration with other work units, including on-site activities and observations at work units, to enhance awareness, understanding, and implementation of the Compliance Function in accordance with prevailing regulations in both operational and non-operational activities;
      - Monitoring the issuance of external regulations and other prevailing laws and regulations, and preparing notifications containing summaries of policies or regulations issued by authorities, such as PBI,

dikeluarkan otoritas, misalnya PBI, PADG, POJK, SEOJK dan peraturan lain yang berhubungan dengan Bank. Hasil resume tersebut disampaikan kepada unit kerja terkait untuk selanjutnya digunakan oleh unit kerja terkait untuk dilakukan penerapan, perbaikan atau penyesuaian terhadap kebijakan, sistem dan prosedur yang telah ada pada unit kerja;

- Melakukan inventarisasi kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan ketentuan eksternal lainnya yang baru serta menjalin komunikasi berkelanjutan antara Bank dengan regulator terutama terkait teknis pelaporan, serta melaksanakan pemantauan kepatuhan unit kerja atas kewajiban pelaporan tersebut;

- Melakukan pengkinian terhadap kertas kerja atau *tools* yang dipergunakan dalam pemantauan pelaporan dan prinsip kehatian-hatian yang dilakukan oleh Bank. Hal tersebut dilakukan agar tidak terjadi pelanggaran baik kepada otoritas pengawas ataupun otoritas yang berwenang lainnya yang dapat menimbulkan sanksi atau denda kepada Bank;
- Melakukan pemantauan *compliance sheet* terhadap kegiatan operasional dan non operasional yang dilakukan unit kerja diantaranya yaitu *compliance sheet* perkreditan, pelaporan, dan jaringan kantor;
- Melakukan pengembangan sistem untuk mitigasi Risiko Kepatuhan, melalui aplikasi **bjb** AMOLA yang digunakan pada kegiatan APU PPT, dan **bjb** SiPatuh yang digunakan dalam *monitoring* kewajiban pelaporan kepada regulator, penyampaian notifikasi ketentuan eksternal terbaru dan pemenuhan komitmen pada regulator/lembaga pengawas lainnya;
- Dalam menghadapi era transformasi *digital*, dilaksanakan strategi yang sejalan dengan rencana *Information Technology Strategic Planning* (ITSP) 2026 - 2030, antara lain:
  a) Prioritas pemenuhan kecukupan ketentuan-ketentuan internal khususnya dalam bidang digitalisasi;
  b) Penguatan *Risk Awareness*;
  c) Plafform data terintegrasi sebagai pemenuhan laporan kepada regulator;
  d) Penguatan sistem informasi menggunakan *tools Artificial Intelligence* (AI), contoh: pengembangan aplikasi **bjb**KEPO sebagai sistem yang memudahkan pegawai dalam mencari ketentuan-ketentuan yang berlaku termasuk memberikan analisa dampak dari ketentuan regulator yang baru terhadap ketentuan internal Bank;

PADG, POJK, SEOJK, and other regulations relevant to the Bank. The summaries are disseminated to the relevant work units to be used as a basis for implementation, improvement, or adjustment of existing policies, systems, and procedures within such work units;

- Conducting an inventory of regulatory reporting obligations in accordance with OJK regulations and other newly issued external provisions, and maintaining continuous communication between the Bank and regulators, particularly in relation to reporting technicalities, as well as monitoring the compliance of work units with such reporting obligations;
- Updating working papers or tools used in monitoring reporting obligations and the implementation of prudential principles within the Bank, in order to prevent any violations against supervisory authorities or other competent authorities that may result in sanctions or penalties imposed on the Bank;

- Monitoring compliance sheets related to both operational and non-operational activities performed by work units, including compliance sheets on credit, reporting, and office network;
- Developing systems to mitigate Compliance Risk through applications such as **bjb** AMOLA, which is utilized for APU PPT activities, and **bjb** SiPatuh, which is used for monitoring regulatory reporting obligations, dissemination of notifications on newly issued external regulations, and fulfillment of commitments to regulators and other supervisory authorities;
- In addressing the digital transformation era, implementing strategies aligned with the Information Technology Strategic Planning (ITSP) 2026–2030, including:
  a) Prioritizing the adequacy of internal regulations, particularly in the area of digitalization;
  b) Strengthening Risk Awareness;
  c) Establishing an integrated data platform to support regulatory reporting;
  d) Enhancing information systems through the utilization of Artificial Intelligence (AI) tools, for example, the development of the **bjb**KEPO application, which facilitates employees in accessing applicable regulations and provides impact analysis of new regulatory provisions on the Bank's internal policies;

e) *Fraud Detection System* (FDS) untuk mendeteksi transaksi mencurigakan/*fraud* secara tepat dan cepat.
f) Menerapkan ISO 37001 : 2016 Sistem Manajemen Anti Penyuapan (SMAP) pada sektor usaha Bank untuk menghindari adanya praktik penyuapan;
g) Menerapkan ISO 37301 : 2021 Sistem Manajemen Kepatuhan (SMK) dengan tujuan untuk memastikan operasional bank sudah sesuai dengan Undang-undang, peraturan dan kode etik yang berlaku;
h) Melakukan identifikasi titik rawan gratifikasi pada Bank sebagai *early warning* dalam melaksanakan tindakan mitigasi risiko gratifikasi dan/atau *fraud*;
i) Melakukan pengkajian atas permintaan unit kerja terhadap kondisi-kondisi tertentu dalam operasional Bank yang memerlukan pendapat berdasarkan ketentuan perundang-undangan atau regulasi yang berlaku.

3. Melakukan *Review* Kecukupan dan Kesesuaian Kebijakan, Sistem dan Prosedur serta Kegiatan Usaha dan Operasional Bank Sesuai dengan Ketentuan yang Berlaku

Divisi Kepatuhan & APU PPT secara berkesinambungan mengambil langkah-langkah dalam memastikan kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank sesuai dengan ketentuan OJK ataupun ketentuan peraturan perundang-undangan yang berlaku. Langkah-langkah tersebut dilaksanakan melalui beberapa aktivitas, diantaranya:

a. Melakukan Kajian terhadap Rancangan Kebijakan, Sistem, dan Prosedur yang Diusulkan oleh Unit Kerja Terkait

   Pada tahun 2025, Divisi Kepatuhan & APU PPT melakukan kajian atas rancangan kebijakan, sistem, dan prosedur yang diusulkan oleh Divisi/Unit Kerja terkait sebanyak 383 kajian terdiri dari Surat Keputusan Direksi/Divisi, Kebijakan, Standar Operasional Prosedur (SOP), Pedoman, Manual Produk dan Petunjuk Teknis.

b. Memverifikasi Materi Kegiatan Rapat Teknis Maupun Komite Kredit dan/atau Menghadiri Kegiatan Rapat Teknis Maupun Komite Kredit

   Pada tahun 2025, terdapat pengajuan kredit melalui mekanisme kegiatan rapat teknis maupun komite kredit dan/atau menghadiri kegiatan rapat teknis maupun komite kredit sebanyak 12 debitur.

c. Melakukan Kajian dan Memverifikasi Dokumen Terkait Rencana Penerbitan Produk dan/atau Kegiatan Bank

   Dalam memastikan kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank sesuai dengan ketentuan OJK ataupun ketentuan

e) Implementing a Fraud Detection System (FDS) to detect suspicious and/or fraudulent transactions accurately and promptly;
f) Implementing ISO 37001:2016 Anti-Bribery Management System (ABMS) within the Bank's business activities to prevent bribery practices;
g) Implementing ISO 37301:2021 Compliance Management System (CMS) to ensure that the Bank's operations are conducted in accordance with applicable laws, regulations, and codes of conduct;
h) Identifying potential gratification risk points within the Bank as an early warning mechanism in mitigating gratification and/or fraud risks;
i) Conducting assessments of requests from work units regarding specific operational conditions requiring opinions based on prevailing laws and regulations.

3. Reviewing the Adequacy and Compliance of Policies, Systems, Procedures, and Bank Operations with Applicable Regulations

The Compliance & AML-CFT Division continuously measures to ensure that the Bank's policies, regulations, systems, procedures, and business activities comply with OJK regulations and applicable laws. These measures are carried out through several activities, including:

a. Conducting Reviews of Proposed Policies, Systems, and Procedures from Relevant Work Units

   In 2025, the Compliance & APU PPT Division conducted reviews of proposed policies, systems, and procedures submitted by the respective Divisions/Work Units, totaling 383 review engagements, comprising Board of Directors/Division Decrees, Policies, Standard Operating Procedures (SOP), Guidelines, Product Manuals, and Technical Instructions.

b. Verification of Technical Meeting Materials and/or Credit Committee Meetings, and/or Attendance at Technical Meetings and/or Credit Committee Meetings

   In 2025, there were 12 debtors whose credit proposals were submitted through technical meetings and/or credit committee mechanisms, and/or where the Compliance & APU PPT Division attended such technical meetings and/or credit committee meetings.

c. Conducting Reviews and Verifying Documents Related to the Bank's Product Issuance and/or Activities

   In ensuring that the Bank's policies, provisions, systems, procedures, and business activities are in compliance with OJK regulations and other prevailing

peraturan perundang-undangan yang berlaku, Direktur Kepatuhan melalui Divisi Kepatuhan & APU-PPT mengkaji dan memverifikasi dokumen terkait rencana penerbitan produk dan/atau kegiatan Bank serta melakukan audiensi atas proses permohonan persetujuan rencana penerbitan produk kepada regulator. Berdasarkan Rencana Penyelenggaraan Produk Bank (RPPB), terdapat 11 RPPB selama Tahun 2025.

d. Menganalisa dan Memverifikasi Dokumen dalam Rangka Memastikan Kesiapan Operasional Jaringan Kantor

Otoritas Jasa Keuangan menerbitkan POJK No 12/POJK.03/2021 tentang Bank Umum sebagai langkah penyesuaian strategi bisnis dan kebutuhan nasabah terkini yang memiliki ekspektasi tinggi akan layanan yang begitu cepat. Berdasarkan POJK tersebut, Bank wajib mengajukan permohonan izin kepada OJK dengan disertai dokumen dari pejabat Divisi Kepatuhan & APU PPT yang berwenang yang menyatakan bahwa Bank Berbadan Hukum Indonesia (BHI) telah melaksanakan persiapan operasional dalam rangka pemindahan alamat.

Permohonan izin pembukaan Kantor Pusat, Kantor Wilayah dan Kantor Cabang dilakukan melalui *Review*/kajian *compliance sheet* dari Divisi Kepatuhan & APU PPT, sedangkan permohonan izin pembukaan KCP Tipe A, Tipe B dan Tipe C tidak dipersyaratkan dilengkapi dengan *compliance sheet*.

Pada tahun 2025, tidak terdapat permohonan kesiapan pemindahan dan/atau pembukaan jaringan kantor.

4. **Memastikan Kepatuhan Bank terhadap Komitmen yang Dibuat oleh Bank kepada Regulator dan/atau Otoritas Pengawas Lain yang Berwenang**

Dalam memastikan kepatuhan terhadap komitmen yang dibuat Bank kepada Regulator, Divisi Kepatuhan & APU PPT senantiasa melaksanakan pemantauan terhadap pemenuhan komitmen yang dilaksanakan oleh unit kerja terkait.

5. **Menciptakan Tata Kelola Perusahaan Sesuai Ketentuan OJK dan Ketentuan Peraturan Perundang-undangan yang Berlaku**

a. Penerapan Tata Kelola Bank berlandaskan kepada prinsip transparansi, akuntabilitas, pertanggungjawaban, independensi, dan kesetaraan berpedoman kepada Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.

laws and regulations, the Compliance Director, through the Compliance & APU PPT Division, reviews and verifies documents related to the proposed issuance of Bank products and/or activities, and conducts hearings in relation to the approval process for such product issuance plans with the regulator. Based on the Bank's Product Implementation Plan (RPPB), there were 11 RPPBs in 2025.

d. Analysis and Verification of Documents to Ensure Operational Readiness of Office Network

The Financial Services Authority issued POJK No. 12/POJK.03/2021 concerning Commercial Banks as part of efforts to align business strategies with evolving customer needs, particularly in meeting higher expectations for prompt and efficient services. Pursuant to the regulation, the Bank is required to submit an application for approval to OJK, accompanied by a document issued by the authorized officer of the Compliance & APU PPT Division stating that the Bank as an Indonesian Legal Entity (BHI) has completed the necessary operational preparations in relation to office relocation.

Applications for the establishment of Head Office, Regional Offices, and Branch Offices are submitted through a review/assessment in the form of a compliance sheet by the Compliance & APU PPT Division, while applications for the establishment of Sub-Branch Offices (KCP) Type A, Type B, and Type C are not required to be supported by a compliance sheet.

In 2025, there were no applications submitted for office relocation and/or the establishment of new office networks.

4. **Ensuring Bank Compliance with Commitments Made to Regulators and/or Other Authorized Supervisory Authorities**

To ensure compliance with the commitments made by the Bank to Regulators, the Compliance & APU-PPT Division continuously monitors the fulfillment of these commitments by the relevant work units.

5. **Establishing Corporate Governance under OJK Regulations and Applicable Laws and Regulations**

a. The implementation of the Bank's governance is based on the principles of transparency, accountability, responsibility, independence, and fairness, in accordance with the Financial Services Authority Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks.

b. Penyusunan Laporan Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola Semester I Tahun 2025 dan Laporan Pelaksanaan Tata Kelola Tahun 2024 masih mengacu kepada Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum.

c. Dalam rangka mewujudkan terwujudnya Tata Kelola yang baik, Bank melalui Divisi Kepatuhan & APU PPT melakukan upaya-upaya pencegahan untuk mengurangi atau memperkecil risiko yang akan mengakibatkan kerugian bagi Bank maupun *stakeholders* diantaranya pencegahan tindak pidana korupsi melalui:

- **Program Pengendalian Gratifikasi**
  Program Pengendalian Gratifikasi dilaksanakan berdasarkan komitmen bersama/kesepakatan kerjasama penerapan program pengendalian gratifikasi dan perluasan LHKPN yang telah ditandatangani antara bank **bjb** dengan KPK pada tanggal 25 Maret 2011.

- ***Monitoring* Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)**
  Jumlah Wajib Lapor LHKPN bank **bjb** Tahun 2024 adalah sebanyak 1.517 Wajib Lapor yang terdiri dari Dewan Komisaris, Direksi dan pegawai dengan *Corporate Title Manager* sampai dengan *Senior Executive Vice President*, dimana posisi tanggal 31 Maret 2025, Wajib Lapor telah seluruhnya menyampaikan e-LHKPN (100%), sehingga tingkat ketepatan pelaporan bank **bjb** telah dinilai 100% oleh KPK.

- ***Monitoring* Benturan Kepentingan**
  Bank sebagai Lembaga Jasa Keuangan yang menjalankan kegiatan usahanya dengan berlandaskan asas kepercayaan, wajib berkomitmen untuk selalu menjaga kepercayaan para pemangku kepentingan melalui prinsip-prinsip tata kelola perusahaan yang baik. Dalam mewujudkan tata kelola perusahaan yang baik dalam rangka membangun sumber daya manusia yang berkompeten, profesional dan berintegritas, diperlukan lingkungan kerja yang dapat terbebas dari segala kondisi yang menimbulkan benturan kepentingan yaitu lingkungan kerja yang berintegritas, independen, profesional dan tidak bertentangan dengan ketentuan yang berlaku yang dapat mengarah pada praktik Korupsi, Kolusi dan Nepotisme (KKN). Selama periode Tahun 2025 terdapat 3 (tiga) laporan benturan kepentingan yang disampaikan dari Unit Kerja kepada Divisi Kepatuhan & APU PPT.

b. The preparation of the Self-Assessment Report on Governance Implementation for the First Semester of 2025 and the Governance Implementation Report for 2024 still refers to Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 dated March 17, 2017 concerning the Implementation of Governance for Commercial Banks.

c. In order to realize sound governance practices, the Bank, through the Compliance & APU PPT Division, undertakes preventive measures to mitigate or minimize risks that may result in losses for the Bank and its stakeholders, including the prevention of corruption through:

- **Gratification Control Program**
  The Gratification Control Program is implemented based on a joint commitment/cooperation agreement on the implementation of the gratification control program and the expansion of LHKPN reporting, which was signed between bank **bjb** and the Corruption Eradication Commission (KPK) on March 25, 2011.

- **Monitoring of State Officials' Wealth Report (LHKPN)**
  The total number of mandatory LHKPN reporters at bank **bjb** in 2024 amounted to 1,517 individuals, comprising members of the Board of Commissioners, Board of Directors, and employees with Corporate Titles ranging from Manager to Senior Executive Vice President. As of March 31, 2025, all mandatory reporters had submitted their e-LHKPN (100%), resulting in a 100% reporting compliance rate for bank **bjb** as assessed by the KPK.

- **Conflict of Interest Monitoring**
  As a financial services institution operating based on trust, the Bank is committed to maintaining stakeholders' trust through the implementation of good corporate governance principles. In fostering competent, professional, and high-integrity human resources, it is essential to establish a work environment free from conditions that may give rise to conflicts of interest—namely, an environment that upholds integrity, independence, and professionalism, and is in compliance with prevailing regulations, thereby preventing practices related to Corruption, Collusion, and Nepotism (KKN). During 2025, there were 3 (three) conflict of interest reports submitted by Work Units to the Compliance & APU PPT Division.

- **Implementasi ISO 37001: 2016 Sistem Manajemen Anti Penyuapan (SMAP)**
  Selaras dengan Instruksi Presiden Nomor 10 Tahun 2016 tentang Aksi Pencegahan dan Pemberantasan Korupsi dan Peraturan Presiden Nomor 54 tahun 2018 tentang Strategi Nasional Pencegahan Korupsi serta penandatanganan Komitmen Bersama implementasi SNI ISO 37001:2016 SMAP antara Otoritas Jasa Keuangan (OJK) dengan Asosiasi Perbankan pada tanggal 18 Agustus 2020, bank **bjb** melaksanakan implementasi dan Sertifikasi SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan pada ruang lingkup Proses Pengajuan dan Pencairan Kredit Komersial dan Korporasi pada Kantor Pusat dan Kantor Cabang Utama Bandung. Pada tahun 2022 dilakukan perluasan ruang lingkup penerapan SMAP pada Proses Pengadaan Barang/Jasa di Kantor Pusat.

  Pada tahun 2025, bank **bjb** melakukan audit *surveillance* ISO 37001:2016 SMAP pada ruang lingkup proses pengajuan dan pencairan kredit Korporasi dan Komersial di Kantor Pusat dan Kantor Cabang Utama Bandung serta Proses pengadaan barang/jasa di Kantor Pusat dan dinyatakan status sertifikasi **DAPAT DILANJUTKAN** sampai Pelaksanaan audit *surveillance* berikutnya.
- **Implementasi ISO 37301: 2021 Sistem Manajemen Kepatuhan (SMK)**
  Sejalan dengan implementasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) di Tahun 2021, dilakukan juga implementasi ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK) pada ruang lingkup yang sama yaitu Proses Pengajuan dan Pencairan Kredit Komersial dan Korporasi pada Kantor Pusat dan Kantor Cabang Utama Bandung. Pada Tahun 2023 dilakukan perluasan ruang lingkup yaitu pada penerapan Fungsi Kepatuhan di Divisi Kepatuhan & APU PPT. Pada tahun 2025, bank **bjb** melakukan audit *surveillance* ISO 37301:2021 SMK dan dinyatakan status sertifikasi **DAPAT DILANJUTKAN** sampai Pelaksanaan audit *surveillance* berikutnya.

6. **Pelaksanaan Program Kerja Fungsi Kepatuhan Terintegrasi**
   Menunjuk POJK No 18/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan pasal 22 bahwa Satuan Kerja Kepatuhan Terintegrasi mempunyai tugas paling sedikit memantau dan mengevaluasi pelaksanaan Fungsi Kepatuhan pada masing-masing LJK dalam Konglomerasi Keuangan, dengan rincian LJK dalam Konglomerasi Keuangan bank **bjb** sebagai berikut:

- **Implementation of ISO 37001:2016 Anti-Bribery Management System (ABMS)**
  In line with Presidential Instruction No. 10 of 2016 concerning the Action Plan for the Prevention and Eradication of Corruption, Presidential Regulation No. 54 of 2018 concerning the National Strategy for Corruption Prevention, and the signing of the Joint Commitment for the implementation of SNI ISO 37001:2016 ABMS between the Financial Services Authority (OJK) and the Banking Association on August 18, 2020, bank **bjb** has implemented and obtained certification for SNI ISO 37001:2016 Anti-Bribery Management System within the scope of the Commercial and Corporate Credit Origination and Disbursement Processes at the Head Office and the Bandung Main Branch Office. In 2022, the scope of SMAP implementation will be expanded in the Goods/Services Procurement Process at the Head Office.

  In 2025, bank **bjb** conducted a surveillance audit of ISO 37001:2016 ABMS covering the Corporate and Commercial Credit Origination and Disbursement Processes at the Head Office and Bandung Main Branch Office, as well as Procurement Processes at the Head Office. The certification status was declared maintained/continued until the next surveillance audit.
- **Implementation of ISO 37301:2021 Compliance Management System (CMS)**
  In line with the implementation of ISO 37001:2016 ABMS in 2021, bank **bjb** also implemented ISO 37301:2021 Compliance Management System (CMS) within the same scope, namely the Commercial and Corporate Credit Origination and Disbursement Processes at the Head Office and the Bandung Main Branch Office. In 2023, the scope was expanded to include the implementation of the Compliance Function within the Compliance & APU PPT Division. In 2025, bank **bjb** conducted a surveillance audit of ISO 37301:2021 CMS, and the certification status was declared maintained/continued until the next surveillance audit.

6. **Implementation of the Integrated Compliance Function Work Program**
   With reference to POJK No. 18/POJK.03/2014 dated **November 18, 2014** concerning the Implementation of Integrated Governance for Financial Conglomerates, Article 22 stipulates that the Integrated Compliance Function is at minimum responsible for monitoring and evaluating the implementation of the Compliance Function within each Financial Services Institution (LJK) in the Financial Conglomerate. The composition of Financial Services Institutions (LJK) within the bank **bjb** Financial Conglomerate is as follows:

Perusahaan Anak Subsidiary Company		Perusahaan Terelasi Related Companies	
1.	PT Bank Jabar Banten Syariah (bank **bjb** Syariah)	1.	PT BPR Karya Utama Jabar
2.	PT BPR Intan Jabar	2.	PT BPR Cianjur Jabar
3.	PT **bjb** Sekuritas Jawa Barat (**bjb** Sekuritas)	3.	PT BPR Indramayu Jabar
4.	PT. Bank Pembangunan Daerah Bengkulu	4.	PT BPR Cipatujah Jabar
5.	PT Bank Pembangunan Daerah Jambi	5.	PT BPR Bogor Jabar

Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT), dan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM)

Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal atau disebut juga dengan program APU, PPT dan PPPSPM (*Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction*/AML, CFT, and CPF) merupakan program yang dilaksanakan secara berkesinambungan dalam rangka pemenuhan kewajiban berdasarkan ketentuan:

1. Undang-Undang Republik Indonesia Nomor 8 Tahun 2010 Tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang (UU PP TPPU);
2. Undang-Undang Republik Indonesia Nomor 9 Tahun 2013 Tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme (UU PP TPPT);
3. Undang-Undang Republik Indonesia Nomor 4 Tahun 2023 Tentang Pengembangan Dan Penguatan Sektor Keuangan (UU P2SK);
4. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 8 Tahun 2023 Tanggal 14 Juni 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan (POJK APU, PPT dan PPPSPM);
5. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 32/SEOJK.03/2017 Tanggal 22 Juni 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan;
6. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 37/SEOJK.05/2017 Tanggal 17 Juli 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Industri Keuangan Non Bank;
7. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 47/SEOJK.04/2017 Tanggal 6 September 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Pasar Modal;

Anti Money Laundering (AML) and Counter Terrorist Financing (CFT) Program, and Prevention of Financing of Proliferation of Weapons of Mass Destruction (PFWMD)

The implementation of the Anti-Money Laundering Program, Counter-Terrorism Financing, and Prevention of Financing of Proliferation of Weapons Of Mass Destruction or also known as the AML, CFT and PFWMD program is a program that is implemented on an ongoing basis in order to fulfill obligations based on the following provisions:

1. Law of the Republic of Indonesia Number 8 of 2010 on the Prevention and Eradication of Money Laundering Crimes (UU PP TPPU);
2. Law of the Republic of Indonesia Number 9 of 2013 on the Prevention and Eradication of Terrorism Financing Crimes (UU PP TPPT);
3. Law of the Republic of Indonesia Number 4 of 2023 on the Development and Strengthening of the Financial Sector (UU P2SK);
4. OJK Regulation (POJK) Number 8 of 2023 dated June 14, 2023, on the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention of Proliferation Financing of Weapons of Mass Destruction in the Financial Services Sector (OJK regulation AML, CFT and PFWMD);
5. OJK Circular Letter (SEOJK) Number 32/SEOJK.03/2017 dated June 22, 2017, on the Implementation of AntiMoney Laundering Programs and Prevention of Terrorism Financing in the Banking Sector;
6. OJK Circular Letter (SEOJK) Number 37/SEOJK.05/2017 dated July 17, 2017, on the Implementation of AntiMoney Laundering Programs and Prevention of Terrorism Financing in the Non-Bank Financial Industry;;
7. Financial Services Authority Circular Letter (SEOJK) Number 47/SEOJK.04/2017 dated September 6, 2017, on the Implementation of Anti-Money Laundering Programs and Prevention of Terrorism Financing in the Capital Market Sector;

8. Ketentuan eksternal yang diatur oleh PPATK maupun regulator lainnya;
9. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., nomor 0584/SK/DIR-KAP/2024 tanggal 2 Desember 2024 tentang Perubahan atas Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., nomor 0484/SK/DIR-KAP/2023 tanggal 30 November 2023 tentang Kebijakan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (Kebijakan Penerapan Program APU, PPT dan PPPSPM);
10. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., nomor 0586/SK/DIR-KAP/2024 tanggal 3 Desember 2024 tentang Perubahan atas Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., nomor 0499/SK/DIR-KAP/2023 tanggal 13 Desember 2023 tentang Standar Operasional Prosedur Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (SOP Penerapan Program APU, PPT dan PPPSPM);
11. Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 005/SK/KAP-PPA/2023 tanggal 26 September 2023 tentang Petunjuk Teknis Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Unit Kerja (Juknis Penerapan Program APU, PPT, dan PPPSPM di Unit Kerja);
12. Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 001/SK/KAP-PPA/2025 tanggal 16 Juni 2025 tentang Petunjuk Teknis Pelaporan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Kantor Pusat (Juknis Pelaporan Program APU, PPT dan PPPSPM);
13. Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 007/SK/KAP-PPA/2025 tanggal 16 Juni 2025 tentang Petunjuk Teknis Pemantauan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Kantor Pusat (Juknis Pemantauan Program APU, PPT dan PPPSPM);

Selain mengacu pada ketentuan di atas, dalam rangka penguatan terhadap penerapan APU, PPT dan PPPSPM juga mengacu pada best practice international, rekomendasi *Financial Action Task Force* (FATF) dan prinsip-prinsip pada *AML Wolfsberg*.

8. External Provisions regulated by PPATK and other regulators;
9. Decision Letter of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 0584/SK/DIR-KAP/2024 dated December 2, 2024, on Amendments to the Decision Letter of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 0484/SK/DIR-KAP/2023 dated November 30, 2023, on the Policy for the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention of Proliferation Financing of Weapons of Mass Destruction (Policy on the Implementation of AML, CFT and PFWMD Programs);
10. Decision Letter of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 0586/SK/DIR-KAP/2024 dated December 3, 2024, on Amendments to the Decision Letter of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 0499/SK/DIR-KAP/2023 dated December 13, 2023, on the Standard Operating Procedure for the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention of Proliferation Financing of Weapons of Mass Destruction (SOP for the Implementation of AML, CFT and PFWMD Programs).
11. Decree of the Division of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 005/SK/KAPPPA/2023 dated September 26, 2023, concerning technical Guidelines for the Implementation of AntiMoney Laundering Programs, Prevention of Terrorism Financing and Prevention of Financing of Weapons of Mass Destruction Proliferation in work Units (Technical Guidelines for the Implementation of AML, CFT and PFWMD in Work Units); and
12. Division Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. No. 001/SK/KAP-PPA/2025 dated June 16, 2025 concerning the Technical Guidelines for Reporting the Anti-Money Laundering and Counter-Terrorism Financing Program at the Head Office (Technical Guidelines for Reporting of the AML, CTF, and PPPSPM Programs);
13. Division Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. No. 007/SK/KAP-PPA/2025 dated June 16, 2025 concerning the Technical Guidelines for Monitoring the Anti-Money Laundering and Counter-Terrorism Financing Program at the Head Office (Technical Guidelines for Monitoring of the AML, CTF, and PPPSPM Programs);

In addition to referring to the above provisions, in order to strengthen the implementation of AML, CFT and PPPSPM, it also refers to international best practices, Financial Action Task Force (FATF) recommendations and the principles of AML Wolfsberg.

Selama Tahun 2025, sebagai komitmen bank **bjb** dalam mendukung Program APU, PPT dan PPPSPM telah dilakukan penguatan dan perbaikan secara berkelanjutan atas seluruh aspek terkait penerapan program APU, PPT dan PPPSPM diantaranya:

1. Peran aktif dari Direksi dan Dewan Komisaris untuk memastikan efektivitas penerapan program APU PPT dan PPPSPM antara lain:
   a. Melaksanakan rapat bersama Direksi dan Dewan Komisaris secara berkala dan memberikan arahan terkait penerapan program APU, PPT dan PPPSPM;
   b. Memberikan instruksi atau arahan atas laporan pemantauan penerapan pengelolaan program APU, PPT dan PPPSPM secara rutin baik Triwulanan maupun semesteran dalam rangka penyempurnaan penerapan program APU, PPT dan PPPSPM;
   c. Memberikan instruksi atau arahan atas laporan insidentil terkait isu-isu APU, PPT dan PPPSPM terkini;
   d. Memberikan persetujuan atas Kebijakan Penerapan Program APU, PPT dan PPPSPM; dan
   e. Memberikan persetujuan laporan rencana dan realisasi pengkinian data nasabah;
   f. Melakukan penunjukan Penanggung Jawab APUPPT baik di Kantor Pusat, Kantor Cabang dan Aktivitas Usaha Non Bank (DPLK, Kustodian dan Wali Amanat)
2. Ketersediaan kebijakan dan prosedur yang memadai untuk mengelola dan memitigasi risiko TPPU, TPPT, dan/atau PPSPM serta memastikan penerapan program APU, PPT dan PPPSPM bank **bjb** telah sesuai dengan perubahan ketentuan regulator serta perkembangan produk dan operasional perbankan dengan melakukan:
   a. *Review* dan penyempurnaan ketentuan internal terkait APU, PPT dan PPPSPM yang telah dimiliki minimal 1 (satu) kali dalam 1 (satu) tahun.
   b. *Review* aspek APU, PPT dan PPPSPM atas seluruh kebijakan dan prosedur Bank serta atas pengembangan atau penerbitan produk dan/atau aktivitas baru, pengembangan sistem bank **bjb** terkait profil nasabah dan/atau transaksi keuangan, formulir dan kebijakan dan/atau prosedur bank **bjb** untuk memastikan kesesuaiannya dengan ketentuan APU, PPT dan PPPSPM; dan
   c. Pengembangan ketentuan Petunjuk Teknis Pemantauan Program APU, PPT dan PPPSPM pada Kustodian dan Wali Amanat.
3. Adanya pengendalian Intern yang efektif dan independen yang dilakukan melalui:
   a. Pemeriksaan secara berkala dilakukan oleh Satuan Kerja Audit Internal (SKAI) yang khusus memeriksa terkait pelaksanaan penerapan program APU, PPT dan PPPSPM pada operasional perbankan seluruh jaringan

During 2025, as bank **bjb**'s commitment in supporting AML, CFT and PPPSPM Program, strengthening and continuous improvement have been carried out on all aspects related to the implementation of AML, CFT and PPPSPM programs including:

1. The active role of the Board of Directors and Board of Commissioners in ensuring the effectiveness of the implementation of the AML, CFT and PFWMD programs include:
   a. Holding periodic meetings with the Board of Directors and Board of Commissioners and providing guidance regarding the implementation of the AML, CFT and PFWMD programs;
   b. Providing instructions or guidance on monitoring reports related to the management of the AML, CFT and PFWMD programs routinely, both quarterly and semi-annually, in order to improve the implementation of these programs;
   c. Providing instructions or guidance on incidental reports related to current issues of AML, CFT and PFWMD;
   d. Approving the Policy for the Implementation of the AML, CFT and PFWMD Programs;
   e. Approving the reports on plans and actual implementation of customer data updates;
   f. Appointing the Person in Charge of AML CFT at the Head Office, Branch Offices, and Non-Banking Business Activities (DPLK, Custodian, and Trustee).
2. The availability of adequate policies and procedures to manage and mitigate the risks of TPPU, TPPT, and/or PPSPM and ensure the implementation of the AML, CFT and PFWMD programs at bank **bjb** is in accordance with regulatory changes and the developments in banking products and operations by:
   a. Reviewing and improving the internal provisions related to AML, CFT and PFWMD that have been established, at least once a year.
   b. Reviewing the AML, CFT and PFWMD aspects of all bank policies and procedures as well as the development or issuance of new products and/or activities, the development of bank **bjb**'s systems related to customer profiles and/or financial transactions, forms, and policies and/or procedures to ensure their compliance with AML, CFT and PFWMD regulations.; and
   c. Development of Technical Guidelines for Monitoring the Anti-Money Laundering, Counter-Terrorism Financing, and PPPSPM Programs for Custodian and Trustee Functions.
3. The existence of effective and independent internal control conducted throug:
   a. Regular audits conducted by the Internal Audit Unit (SKAI), which specifically examines the implementation of the AML, CFT and PFWMD programs in the banking operations of all bank **bjb** branches and Business

kantor bank **bjb** dan Kegiatan Usaha Bank sehingga hasil dari pemeriksaan yang dilakukan oleh SKAI ini dapat menjadi salah satu sumber untuk melakukan perbaikan terhadap kelemahan pada aspek APU, PPT dan PPPSPM yang ditemukan;

b. Pelaksanaan pemantauan APU, PPT dan PPPSPM oleh Divisi Kepatuhan & APU PPT dengan melakukan *On Site* dan/atau *Online Review & Monitoring* terhadap jaringan kantor, Konglomerasi Keuangan, Kegiatan Usaha Bank dan Kelompok Usaha Bank atas implementasi program APU, PPT dan PPPSPM.

c. Penguatan penerapan program APU, PPT dan PPPSPM pada konglomerasi keuangan bank **bjb** secara terintegrasi dan pada Unit Dana Pensiun Lembaga Keuangan (DPLK) melalui pemantauan yang dilakukan secara berkala untuk memastikan APU, PPT dan PPPSPM telah diterapkan sesuai dengan ketentuan yang berlaku; dan

d. Pelaksanaan dan Pemantauan penerapan program APU, PPT dan PPPSPM pada aktivitas usaha bank **bjb** yaitu Jasa Kustodian dan Wali Amanat;

4. Penyempurnaan sistem/aplikasi untuk melakukan pemantauan profil dan transaksi nasabah dan/atau calon nasabah yang dapat digunakan untuk mendeteksi kejahatan pencucian uang, pendanaan terorisme dan pendanaan proliferasi senjata pemusnah massal serta berfungsi untuk membantu dalam penyampaian laporan kepada PPATK dan pihak berwenang lain antara lain:
   a. Fitur penilaian tingkat risiko nasabah sehingga pemantauan terhadap nasabah dapat dilakukan dengan pendekatan berbasis risiko (*Risk Based Approach*);
   b. Fitur pemantauan proses pengkinian data nasabah yang dilakukan oleh jaringan kantor cabang berdasarkan rencana pengkinian data nasabah yang disampaikan kepada OJK setiap tahun;
   c. Fitur *Screening* profil nasabah/calon nasabah/pelaku transaksi terhadap *watchlist* yang digunakan pada setiap pembukaan rekening dan hubungan usaha nasabah serta pada proses transaksi. Adapun fitur dimaksud berfungsi untuk menentukan kecocokan data profil nasabah/calon nasabah/pelaku transaksi dengan *watchlist* yang diterbitkan oleh otoritas berwenang maupun *watchlist* yang lazim digunakan dalam *best practice* secara internasional (antara lain *The Office of Foreign Assets Control* (OFAC) *List*, *United Nation* (UN) *List*, Daftar Terduga Teroris dan Organisasi Teroris (DTTOT) dan Daftar Pendanaan Proliferasi Senjata Pemusnah Massal, daftar *Politically Exposed Person* (PEP) dan daftar *watchlist* lainnya yang dapat dipertanggung jawabkan. bank **bjb** juga melakukan

Activities of the bank. The results from the audits conducted by SKAI can serve as one of the sources for making improvements to weaknesses in the AML, CFT and PFWMD aspects that are identified;

b. The implementation of monitoring AML, CFT and PFWMD by the Compliance & APU PPT Division through On-Site and/or Online Review & Monitoring of branch networks, financial conglomerates, Business Activities of the Bank, and the Bank's Business Groups to assess the implementation of the AML, CFT and PFWMD programs.
c. Strengthening the implementation of the Anti-Money Laundering, Counter-Terrorism Financing, and PPPSPM Programs across the bank **bjb** financial conglomerate in an integrated manner, as well as within the Financial Institution Pension Fund (DPLK), through periodic monitoring to ensure that the AML, CTF, and PPPSPM programs have been implemented in accordance with prevailing regulations; and
d. Implementation and monitoring of the AML, CTF, and PPPSPM programs within bank **bjb**'s business activities, namely Custodian Services and Trustee Services;

4. Improvement of the system/application for monitoring customer and/or prospective customer profiles and transactions that can be used to detect money laundering, terrorism financing, and weapons of mass destruction proliferation financing, as well as to assist in reporting to the Financial Transaction Reports and Analysis Center (PPATK) and other relevant authorities. This includes:
   a. A feature for assessing the customer's risk level so that monitoring can be done with a Risk-Based Approach;
   b. A feature for monitoring customer data updates carried out by the branch office network based on the customer data update plan submitted to the OJK (Financial Services Authority) every year;
   c. A feature for screening the profile of customers/prospective customers/transaction parties against watchlists used during account opening and business relationships, as well as during transaction processes. This feature functions to determine the match between customer profiles, prospective customers, or transaction parties and watchlists issued by the relevant authorities, as well as other commonly used international best practice watchlists (including The Office of Foreign Assets Control (OFAC) List, United Nations (UN) List, Terrorist and Terrorist Organization Suspects List (DTTOT), Weapons of Mass Destruction Proliferation Financing List, Politically Exposed Person (PEP) List, and other accountable watchlists). bank **bjb** also performs screening of all existing customers during

screening atas seluruh nasabah *existing* setiap proses pengkinian data *watchlist*. Pemutakhiran dilakukan secara berkelanjutan di antaranya:
- Penambahan fitur *screening bulk*; dan
- Upaya integrasi fungsi *screening watchlist* dengan berbagai aplikasi di bank **bjb**, diantaranya *E-Form* (aplikasi pencatatan pelaku transaksi), **bjb** FAST (aplikasi *onboarding Teller*), SMB (aplikasi *onboarding digital banking*), LMS (aplikasi pinjaman), dan lain-lain. Dimana seluruh kanal yang relevan akan diintegrasikan secara penuh dengan sistem *screening* APU, PPT dan PPPSPM guna memastikan kepatuhan dan optimalisasi proses pemantauan.

d. Fitur pemantauan transaksi yang digunakan untuk membantu proses identifikasi Transaksi Keuangan Mencurigakan (TKM), Transaksi Keuangan Tunai (TKT), Transaksi Keuangan Transfer Dana Dari dan ke Luar Negeri (TKL) yang wajib dilaporkan kepada PPATK;
e. Fitur Laporan Penerapan program APU, PPT dan PPPSPM jaringan kantor cabang secara berkala untuk membantu proses pemantauan penerapan program APU, PPT dan PPPSPM di seluruh jaringan kantor cabang sehingga dapat memiliki kesamaan persepsi dalam melakukan penerapan program APU, PPT dan PPPSPM;
f. Fitur yang dapat mengakomodir proses korespondensi yang dilakukan oleh Kantor Pusat dengan jaringan kantor cabang dalam rangka koordinasi dan penyampaian dokumen terkait dengan penerapan program APU, PPT dan PPPSPM;
g. Penyesuaian sistem informasi internal bank **bjb** *existing* untuk dapat mengakomodir seluruh kebutuhan terkait dengan penerapan program APU, PPT dan PPPSPM. Penyesuaian terbaru pada aplikasi frontend transaksi di *Teller* (**bjb** FAST Menu Transaksi) mencakup penguatan dalam identifikasi pelaku transaksi, penandaan flagging untuk transaksi tunai dan non-tunai, standarisasi dan otomasi narasi transaksi, penguatan pada kolom sumber dana dan tujuan transaksi, penambahan fitur *flagging* indikasi transaksi keuangan mencurigakan, serta fitur pencatatan otomatis pada saat *Teller* melakukan penolakan transaksi;

h. Fitur pengelolaan data *Walk-In Customer* (WIC) dan *Conductor* yang bukan merupakan nasabah bank **bjb** telah dikembangkan melalui *E-Form* QR Transaksi dan CDD (*Customer Due Diligence*) Pelaku Transaksi. Inisiatif strategis ini tidak hanya memastikan kepatuhan terhadap regulasi yang berlaku, tetapi juga meningkatkan kualitas layanan yang diberikan oleh bank **bjb**; dan

each data update process. The updates are carried out continuously, including:

- Adding bulk screening features; and
- Efforts to integrate watchlist screening functions with various applications in bank **bjb**, such as E-Form (transaction party recording application), **bjb** FAST (Teller onboarding application), SMB (digital banking onboarding application), LMS (loan application), and others. All relevant channels will be fully integrated with the AML, CFT and PFWMD screening system to ensure compliance and optimize monitoring processes.

d. A feature for monitoring transactions used to assist in identifying Suspicious Financial Transactions (TKM), Cash Financial Transactions (TKT), and International Fund Transfer Transactions (TKL) that must be reported to PPATK;
e. A feature for reporting the implementation of AML, CFT and PFWMD programs across branch office networks on a regular basis to help monitor the implementation of AML, CFT and PFWMD programs across all branch offices, ensuring a shared understanding in implementing these programs;

f. A feature to accommodate correspondence between the Head Office and the branch office network for coordination and submission of documents related to the implementation of AML, CFT and PFWMD programs;
g. Adjustment of the bank **bjb**'s existing internal information system to accommodate all the needs related to the implementation of AML, CFT and PFWMD programs. Recent adjustments to the front-end Teller transaction application (**bjb** FAST Transaction Menu) include strengthening the identification of transaction parties, flagging of cash and non-cash transactions, standardization and automation of transaction narratives, strengthening source of funds and transaction purpose columns, adding a feature for flagging suspicious financial transactions, and automatic recording when the Teller rejects a transaction;
h. A feature for managing Walk-In Customer (WIC) and Conductor data (non-bank **bjb** customers) has been developed through the E-Form QR Transaction and Customer Due Diligence (CDD) Transaction Party features. This strategic initiative ensures compliance with applicable regulations and enhances the quality of services provided by bank **bjb**; and

i. Integrasi antara sistem informasi APU, PPT dan PPPSPM dengan sistem informasi internal bank **bjb**.

4. Penerapan prosedur penyaringan terhadap pegawai baru (*Pre Employee Screening*) terhadap seluruh pegawai dan pengenalan & pemantauan terhadap profil pegawai (*Know Your Employee*) sebagai upaya mencegah bank **bjb** digunakan sebagai media untuk tindak pidana pencucian uang, tindak pidana pendanaan terorisme dan/atau pendanaan proliferasi senjata pemusnah massal (TPPU, TPPT dan/atau PPPSPM);
5. Peningkatan pemahaman dan kompetensi terhadap penerapan APU, PPT dan PPPSPM melalui pendidikan dan pelatihan APU, PPT dan PPPSPM secara berkesinambungan dan berkala untuk pejabat dan/atau pegawai sesuai dengan kebutuhan paling sedikit sebanyak 1 (satu) kali dalam 1 (satu) tahun bekerjasama dengan **bjb** university sebagai Unit Kerja yang menyelengarakan pelatihan antara lain meliputi:
   a. Pemberian materi APU, PPT, dan PPPSPM sebagai materi wajib dalam pelaksanaan pendidikan terhadap pegawai baru maupun pendidikan regular lainnya yang diselenggarakan oleh **bjb** university.
   b. Pendidikan dan pelatihan APU, PPT, dan PPPSPM menggunakan metode secara online (*e-learning*) maupun *offline* (tatap muka) baik diselenggarakan secara mandiri maupun bekerjasama dengan pihak lain.
   c. Pengembangan materi pelatihan APU, PPT dan PPPSPM diantaranya melakukan *update* materi terkait teknik, metode, dan tipologi TPPU, TPPT, dan/atau PPSPM.
6. Pemenuhan kewajiban pelaporan kepada Regulator antara lain:
   a. Penyampaian pelaporan Individual Transaksi Keuangan Mencurigakan (LTKM), Transaksi Keuangan Tunai (LTKT), Transaksi Transfer Dana Dari dan Ke Luar Negeri (LTKL), permintaan data profil dan transaksi nasabah, penyampaian data melalui Sistem Informasi Pengguna Jasa Terpadu (SIPESAT) dan Sistem Informasi Terduga Pendanaan Terorisme (SIPENDAR) kepada PPATK;
   b. Penyusunan dan penyampaian laporan penilaian risiko APU, PPT dan PPPSPM (*Individual Risk Asessment*) kepada OJK;
   c. Penyampaian Laporan Rencana dan Realisasi Pengkinian Data Nasabah pada OJK; dan
   d. Pelaporan APU PPT dan Pemantauan Profil DTTOT, DPPSPM dan *Blacklist* lainnya melalui aplikasi milik OJK;
7. Melakukan pemeliharaan dan pemantauan terhadap profil nasabah dengan daftar-daftar orang maupun lembaga yang wajib dipantau berdasarkan *database* informasi dari otoritas yang berwenang baik nasional maupun internasional;

i. Integration between AML, CFT and PFWMD information systems with bank **bjb**'s internal information systems.

4. Implementation of screening procedures for new employees (Pre-Employee Screening) for all employees, as well as the identification and monitoring of employee profiles (Know Your Employee), as part of efforts to prevent bank **bjb** from being used as a medium for money laundering, terrorism financing, and/or proliferation financing of weapons of mass destruction (ML, TF, and/or WMD Proliferation Financing).
5. Improvement of understanding and competence regarding the implementation of ML, TF, and WMD Proliferation Financing through continuous and periodic training on ML, TF, and WMD Proliferation Financing for officials and/or employees, at least once a year in collaboration with **bjb** University as the Work Unit that organizes training, which includes:
   a. Providing mandatory AML, CFT and PFWMD Proliferation Financing materials in the education of new employees as well as other regular training sessions organized by **bjb** University.
   b. Conducting AML, CFT and PFWMD Proliferation Financing education and training through online (e-learning) or offline (face-to-face) methods, either independently or in collaboration with other parties.
   c. Developing training materials for AML, CFT and PFWMD Proliferation Financing, including updating content related to techniques, methods, and typologies of ML, TF, and/or WMD Proliferation Financing.
6. Compliance with reporting obligations to Regulators, including:
   a. Submitting reports on Suspicious Financial Transactions (SFT), Cash Financial Transactions (CFT), Fund Transfers to and from Abroad (FTTA), requests for customer profile and transaction data, and submitting data through the Integrated Service System (SIPESAT) and the Suspected Terrorism Financing System (SIPENDAR) to PPATK;
   b. Preparing and submitting an individual risk assessment report on AML, CFT and PFWMD Proliferation Financing (Individual Risk Assessment) to OJK;
   c. Submitting Reports on the Plan and Realization of Customer Data Updates to OJK; and
   d. Reporting AML, CFT, and Monitoring Profiles of DTTOT, DPPSPM, and other Blacklists through OJK's application.;
7. Perform maintenance and monitoring of customer profiles, including lists of individuals and institutions that must be monitored based on information databases from relevant national or international authorities;

8. Melakukan pemantauan terhadap Nasabah yang dijadikan tersangka atau terdakwa suatu tindak pidana serta Daftar Tersangka dan Terduga Teroris oleh pihak yang berwenang maupun dari media massa atau berdasarkan informasi lainnya dari sumber yang resmi;
9. Melakukan kegiatan pemantauan terhadap pelaksanaan pengkinian data nasabah oleh seluruh unit kerja dan cabang;
10. Melakukan Pemantauan secara efektif terhadap Profil dan Transaksi Nasabah dengan memantau pelaksanaan pengelompokan nasabah sesuai dengan tingkat risiko terjadinya pencucian uang;
11. Melakukan upaya-upaya pencegahan dan mitigasi risiko dalam kaitannya dengan penanganan transaksi perjudian daring yang dilakukan di bank **bjb**. Proses pencegahan dan penanganan dilaksanakan sesuai dengan ketentuan yang berlaku serta arahan regulator terkini.
12. Melakukan koordinasi dengan pihak berwenang terkait dengan permintaan data, pemblokiran rekening serta penyitaan dana berkenaan dengan kasus pencucian uang, pendanaan terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal;
13. Keikutsertaan dalam rangkaian kegiatan rezim APU PPT dan PPPSPM, diantaranya:
    a. Kegiatan *Financial Integrity Rating on Money Laundering and Terrorism Financing* (FIR on ML/TF) yang diselenggarakan oleh Pusat Pelaporan Analisis Transaksi Keuangan (PPATK), dimana dari hasil penilaian diperoleh bank **bjb** memperoleh skor FIR on ML/TF sebesar 9,53 dengan kategori Sangat Baik;
    b. Survei dan penilaian indeks efektivitas kinerja PPATK dalam upaya pencegahan dan pemberantasan TPPU dan TPPT;
    c. Rangkaian kegiatan Gerakan Nasional 23 Tahun APU PPT di Indonesia melalui pemanfaatan media publikasi seperti penayangan pada *website*, media sosial, layar informasi pada *banking hall* serta videotron yang dimiliki oleh bank **bjb**; dan
    d. *Cyber Patrol* dalam mencegah pemanfaatan layanan bank **bjb** digunakan sebagai alat penampungan dana hasil perjudian *online* yang sejalan dengan arahan Bank Indonesia.

8. Monitor customers who are suspects or defendants in criminal cases, as well as the lists of suspects and individuals linked to terrorism, based on information from authorities or media outlets, or other official sources;
9. Monitor the process of updating customer data across all work units and branches;
10. Effectively monitor customer profiles and transactions by overseeing the grouping of customers according to the risk level of money laundering;
11. Undertake preventive and risk mitigation efforts related to the handling of online gambling transactions conducted at bank **bjb**. The prevention and handling process is carried out in accordance with applicable regulations and current regulatory guidance.
12. Coordinate with relevant authorities regarding data requests, account blocking, and the seizure of funds related to money laundering, terrorism financing, and the financing of weapons of mass destructio;
13. Participation in activities under the AML, CFT, and PFWMD regime, including:
    a. Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF) activities organized by the Indonesian Financial Transaction Reports and Analysis Center (PPATK), whereby based on the assessment results, bank **bjb** achieved an FIR on ML/TF score of 9.53, categorized as Very Good;
    b. Survey and assessment of the effectiveness index of PPATK's performance in efforts to prevent and eradicate money laundering and terrorism financing (TPPU and TPPT);
    c. A series of activities under the 23rd National Movement of APU PPT in Indonesia, implemented through the utilization of publication media such as website displays, social media, information screens in banking halls, as well as videotron media owned by bank **bjb**; and
    d. Cyber Patrol initiatives to prevent the misuse of bank **bjb** services as a channel for accommodating funds derived from online gambling activities, in line with directives from Bank Indonesia.

Perkara Hukum

Perkara Hukum yang Dihadapi Perusahaan

Jumlah perkara hukum yang dihadapi bank **bjb** selama tahun 2025 adalah sebagai berikut.

Legal Case

Legal Matters Faced by The Company

The number of legal cases/lawsuit faced by bank **bjb** during 2025 is as follows.

Tabel Perkara hukum
Table of Legal Cases

No.	Perkara Hukum Legal Cases	Jumlah Total	
		Perdata Civil	Pidana Criminal
1.	Telah Selesai (telah mempunyai kekuatan hukum yang tetap) Completed (has permanent legal force)	107	113
2.	Dalam proses penyelesaian In the process of completion	70	60
Total		**177**	**173**

Perkara yang masih berjalan di tahun 2025
Ongoing Legal Cases Throughout 2025

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
1	**Unit Kerja :** Cabang Suci **Jenis :** Gugatan Pailit **No. Perkara :** 46/Pdt.Sus-Pailit/2021/PN.Niaga.Jkt .Pst **Yurisdiksi :** Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat **tgl Registrasi:** *N/A	Pemberesan harta pailit debitor oleh tim kurator	-	-	-
	Work Unit: Suci Branch **Type :** Bankruptcy Lawsuit **Case No:** 46/Pdt.Sus-Pailit/2021/PN.Niaga.Jkt .Pst **Jurisdiction :** Commercial Court at Central Jakarta District Court **Registration date:** *N/A	Settlement of the bankrupt debtor's estate by the court-appointed receiver (curator)	-	-	-
2	**Unit Kerja :** Div PPK **Jenis :** Gugatan Pailit No Perkara : 26/Pdt-Sus-PembatalanPerdamaian/2022/PN-Niaga-.Jkt.Pst jo nomor 23/Pdt-Sus-PKPU/2012/PN-Niaga-.Jkt.Pst **Yurisdiksi :** Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat **Tgl Registrasi:** *N/A	Pemberesan harta pailit debitor oleh tim kurator	-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: PPK Division **Type :** Bankruptcy Lawsuit **Case No:** 26/Pdt-Sus- Peace Cancellation/2022/PN-Niaga-. Jkt.Pst in conjunction with no 23/Pdt-SusPKPU/2012/PN-Niaga-.Jkt.Pst **Jurisdiction :** Commercial Court at Central Jakarta District Court **Registration date:** *N/A	Settlement of the bankrupt debtor's estate by the court-appointed receiver (curator)	-	-	-
3	**Unit Kerja:** KC Daan Mogot **Jenis :** Pailit **No. Perkara :** 43/Pdt.Sus pembatalPerdamaian/2023/PN.Niaga.Jkt.Pst **Yurisdiksi :** Pengadilan Niaga pada Negeri Jakarta Pusat	Pemberesan harta pailit debitor oleh tim kurator	-	-	-
	Work Unit: KC Daan Mogot **Type:** Bankruptcy **Case No:** 43/Pdt.Sus peace cancellation /2023/PN.Niaga. Jkt.Pst **Jurisdiction :** Commercial Court in Central Jakarta District	Settlement of the bankrupt debtor's estate by the court-appointed receiver (curator)	-	-	-
4	**Unit Kerja :** Khusus Banten **Jenis :** Gugatan Perbuatan Melawan Hukum oleh H. Ukon Winardi dan Hj. Iho binti H. Kusni **No. Perkara :** 176/Pdt.G/2022/PN.Srg **Yurisdiksi :** Pengadilan Negeri Serang	Kasasi	Kerugian Materil : 198.200.000, - Kerugian Immateril : Rp. 1.500.000.000,-	-	-
	Work Unit: Banten only **Type:** Unlawful Act Lawsuit by H. Ukon Winardi and Hj. Iho binti H. Kusni **Case No:** 176/Pdt.G/2022/PN.Srg **Jurisdiction :** Serang District Court	Cassation	Material Loss: IDR198,200,000, Immaterial Loss: IDR1,500,000,000,-	-	-
5	**Unit Kerja :** Surakarta **Jenis :** Kepailitan **No. Perkara :** 18/Pdt.Sus-PKPU/2023/PN. Niaga Smg **Yurisdiksi :** Pengadilan Niaga pada Pengadilan Negeri Semarang	Pemberesan harta pailit debitor oleh tim kurator	-	-	-
	Work Unit: Surakarta **Type:** **Bankruptcy** Case No: 18/Pdt.Sus-PKPU/2023/PN. Niaga Smg **Jurisdiction:** Commercial Court at Semarang District Court	Settlement of the bankrupt debtor's estate by the court-appointed receiver (curator)	-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
6	**Unit Kerja:** Kantor Cabang Cikarang **Jenis :** Pailit **No Perkara:** 2/Pdt.Sus-Pembatalan Perdamaian/2024/PN.Niaga Jkt.Pst jo. No. 381/Pdt.Sus-PKPU/2022/PN.Niaga Jkt. Pst **Tanggal Perkara:** 18 April 2024 **Yurisdiksi:** Pengadilan Niaga pada Negeri Jakarta Pusat **Work Unit:** Cikarang Branch Office **Type:** Bankruptcy **Case No:** 2/Pdt.Sus-Peace Cancelation/2024/PN.Niaga Jkt. Pst in conjunction with No. 381/Pdt.Sus-PKPU/2022/PN.Niaga Jkt.Pst **Case Date:** April 18, 2024 **Jurisdiction:** Commercial Court of Central Jakarta District	Pemberesan harta pailit debitor oleh tim kurator Settlement of the bankrupt debtor's estate by the court-appointed receiver (curator)	- -	- -	- -
7	**Unit Kerja :** Kantor Cabang Medan **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 646/Pdt.G/2023/PN .Mdn **Yurisdiksi :** Pengadilan Negeri Medan **Tgl Registrasi:** 08 Agustus 2023 **Work Unit:** Medan Branch Office **Type :** Unlawful Act Lawsuit **Case No:** 646/Pdt.G/2023/PN .Mdn **Jurisdiction :** Medan District Court **Registration Date:** August 8, 2023	Proses Kasasi Cassation Process	- -	- -	- -
8	**Unit Kerja:** Kantor Cabang Karawang **Jenis :** Pailit **No. Perkara :** 313/Pdt.Sus-PKPU/2023/PN. Niaga.Jkt.Pst **Yurisdiksi :** Pengadilan Niaga Pada Pengadilan Negeri Jakarta Pusat **Tgl Registrasi:** 1 Juli 2024 **Work Unit:** Karawang Branch Office **Type:** Bankruptcy **Case No:** 313/Pdt.Sus-PKPU/2023/PN. Niaga.Jkt.Pst **Jurisdiction :** Commercial Court at Central Jakarta District Court **Registration Date:** July 1, 2024	Pemberesan harta pailit debitor oleh tim kurator Settlement of the bankrupt debtor's estate by the court-appointed receiver (curator)	- -	- -	- -

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
9	**Unit Kerja:** Kantor Cabang Utama Bandung **Jenis :** Pailit **No. Perkara :** 119/Pdt.Sus-PKPU/2023/PN.Niaga.Sby **Yurisdiksi :** Pengadilan Niaga pada Pengadilan Negeri Surabaya **Work Unit:** Bandung Main Branch Office **Type:** Bankruptcy **Case No:** 119/Pdt.Sus-PKPU/2023/PN.Niaga.Sby **Jurisdiction:** Commercial Court at Surabaya District Court	Pemberesan harta pailit debitor oleh tim kurator Settlement of the bankrupt debtor's estate by the court-appointed receiver (curator)	Kerugian materil : tidak ada Karugian imateril : tidak ada Material Loss: None Immaterial Loss: None	- -	- -
10	**Unit Kerja:** Kantor Cabang Suci **Jenis :** Gugatan PMH **No Perkara :** 490/Pdt.G/2023/PN Bdg **Yurisdiksi :** Pengadilan Negeri Bandung **Work Unit:** Suci Branch Office **Type:** PMH Lawsuit **Case No:** 490/Pdt.G/2023/PN Bdg **Jurisdiction:** Bandung District Court	Proses kasasi Cassation process	Tidak ada None	- -	- -
11	**Unit Kerja :** Divisi Korporasi **Jenis :** Pailit **No. Perkara:** 2/Pdt.Sus-Homologasi/2024/PN.Niaga.smg **Yurisdiksi :** Pengadilan Niaga pada Pengadilan Negeri Semarang **Tgl Registrasi:** *N/A **Work Unit :** Corporate Division **Type:** Bankruptcy **Case No:** 2/Pdt.Sus-Homologasi/2024/PN.Niaga.smg **Jurisdiction :** Commercial Court at Semarang District Court **Registration Date:** *N/A	Pemberesan harta pailit debitor oleh tim kurator settlement of the debtor's bankrupt assets by the curator team	Tidak ada None	- -	- -
12	**Unit Kerja:** Kantor Cabang Patrol **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 53/Pdt.G/2023/PN Idm **Yurisdiksi :** Pengadilan Negeri Indramayu Tgl Registrasi: 18 Oktober 2023	Berkas kasasi sudah dikirim ke Mahkamah Agung melalui kepanitraan PN Indramayu dengan surat pengiriman berkas No W11.U12/73/ HK.02/1/2025 tanggal 09 Januari 2025	Pokok Petitum : Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah sawah SHM No. 57 an atas nama Romlah dan SHM No 57 an Sobari batal demi hukum	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: Patrol Branch Office **Type:** Unlawful Act **Case No:** 53/Pdt.G/2023/PN Idm **Jurisdiction:** Indramayu District Court **Registration Date:** October 18, 2023	The cassation case file has been submitted to the Supreme Court through the Registry of the Indramayu District Court under cover letter No. W11.U12/73/HK.02/1/2025 dated January 9, 2025.	Main Point of Petitum: To declare legally that the execution of the mortgage auction for a plot of rice field land SHM No. 57 in the name of Romlah and SHM No. 57 in the name of Sobari is null and void.	-	-
13	**Unit Kerja:** Kantor Cabang Buah Batu **Jenis :** Gugatan PMH **No Perkara :** 593/Pdt.G/2023/PN Bdg **Yurisdiksi :** Pengadilan Negeri Bandung	Proses Kasasi	1. menyatakan akta perjanjian pengalihan tagihan (cessie) antara Tergugat 1 dan Tergugat 2 tidak memiliki kekuatan hukum tetap 2. Menghukum Tergugat 1 untuk mengembalikan agunan penggugat dalam keadaan semula	-	-
	Work Unit: Buah Batu Branch Office **Type:** PMH Lawsuit **Case No:** 593/Pdt.G/2023/PN Bdg **Jurisdiction:** Bandung District Court	Cassation process	1. Declare the deed of agreement for the transfer of debt (cession) between Defendant 1 and Defendant 2 has no permanent legal force 2. Order Defendant 1 to return the plaintiff's collateral in its original condition	-	-
14	**Unit Kerja:** Kantor Cabang Sukabumi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 22/Pdt.G/2024/PN.Skb **Yurisdiksi :** Pengadilan Negeri Sukabumi **Tgl Registrasi:** 12 Agustus 2024	Proses Kasasi	-	-	-
	Work Unit: Sukabumi Branch Office **Type:** Unlawful Act Lawsuit **Case Number:** 22/Pdt.G/2024/PN.Skb **Jurisdiction:** Sukabumi District Court **Registration Date:** August 12, 2024	Cassation process	-	-	-
15	**Unit Kerja:** Kantor Cabang Tamansari **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 121/Pdt.G/2024/PN. Bdg **Tanggal Perkara:** 01 April 2024 **Yurisdiksi:** Pengadilan Bandung	Proses kasasi	Menyatakan dan menetapkan Tergugat 1 dan Tergugat 2 dalam menetapkan nilai objek adalah caat prosedural dan batal demi hukum Kerugian materil Rp. 3.400.000.000 kerugian imateril Rp. 500.000.000	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: Tamansari Branch Office **Type:** Unlawful Act **Case Number:** 121/Pdt.G/2024/PN.Bdg **Case Date:** April 1, 2024 **Jurisdiction:** Bandung District Court	Cassation process	Declaring and determining that Defendant I and Defendant II, in determining the object value, acted in a procedurally defective manner and such determination is null and void by law Material loss of IDR3,400,000,000 Immaterial loss of IDR500,000,000	-	-
16	**Unit Kerja:** Cabang Tamansari **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 477/Pdt.G/2018/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung **Tgl Registrasi:** 17 Maret 2025	Proses kasasi	Tidak ada	-	-
	Work Unit: Tamansari Branch **Type:** Unlawful Act **Case Number:** 477/Pdt.G/2018/PN.Bdg **Jurisdiction:** Bandung District Court **Registration Date:** March 17, 2025	Cassation process	None	-	-
17	**Unit Kerja:** Cabang Palembang **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 94/Pdt.G/2025/PN Plg **Yurisdiksi :** Pengadilan Negeri Palembang	Kesimpulan	Kerugian materil Rp. 4.252.333.000,- dan kerugian imateril Rp. 500.000.000,- dengan total Rp. 4.752.333.000,-	-	-
	Work Unit: Palembang Branch **Type:** Unlawful Act Lawsuit **Case Number:** 94/Pdt.G/2025/PN.Plg **Jurisdiction:** Palembang District Court	Conclusion	Material loss of IDR4,252,333,000 and immaterial loss of IDR500,000,000, totaling IDR4,752,333,000	-	-
18	**Unit Kerja:** Kantor Cabang Hasyim Ashari **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 194/Pdt.G/2024/PN.Bks **Yurisdiksi :** Pengadilan Negeri Bekasi	Kesimpulan	Tidak ada	-	-
	Work Unit: Hasyim Ashari Branch Office **Type:** Unlawful Act Lawsuit **Case Number:** 194/Pdt.G/2024/PN.Bks **Jurisdiction:** Bekasi District Court	Conclusion	None	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
19	**Unit Kerja:** Kantor Cabang Makassar **Jenis :** Perdata (Perbuatan Melawan hukum) **No. Perkara :** 184/Pdt.G/2025/PN.Mks **Yurisdiksi :** Pengadilan Negeri Makassar	Kesimpulan	Rp. 600.000.000,-	-	-
	Work Unit: Makassar Branch Office **Type:** Civil Case (Unlawful Act) **Case Number:** 184/Pdt.G/2025/PN.Mks **Jurisdiction:** Makassar District Court	Conclusion	IDR600,000,000,-	-	-
20	**Kantor Cabang :** Kabupaten Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 58/Pdt.Bth/2024/PN Tsm Jo. Jo. 255/PDT/2025/PT. BDG **Yurisdiksi :** Mahkamah Agung RI **Tgl Registrasi:** 30 Juni 2025	Proses kasasi, berkas perkara sudah dikirim tanggal 14 Juli 2025 dengan no surat pengiriman berkas 1260/PAN/W.11.U9/HK.02/VII/2025	Pokok Petitum : keberatan atas upaya lelang eksekusi Hak Tanggungan yang akan dilakukan oleh bank **bjb** dan Pembantah beranggapan bank **bjb** tidak bisa melakukan upaya lelang eksekusi Hak Tanggungan sebelum ada putusan dalam perkara a quo yang berkekuatan hukum tetap atau sampai berakhirnya masa kredit tahun 2028	-	-
	Branch Office: Tasikmalaya Regency **Type:** Unlawful Act **Case Number:** 58/Pdt.Bth/2024/PN.Tsm Jo. 255/PDT/2025/PT.BDG **Jurisdiction:** Supreme Court of the Republic of Indonesia **Registration Date:** June 30, 2025	Cassation process; the case file was submitted on July 14, 2025 under cover letter No. 1260/PAN/W.11.U9/HK.02/VII/2025	Main Petition: Objection to the execution auction of Mortgage Rights to be conducted by bank **bjb**, whereby the Opponent argues that bank **bjb** cannot proceed with the execution auction of Mortgage Rights prior to a final and binding court decision in the a quo case or before the end of the credit term in 2028	-	-
21	**Unit Kerja :** Khusus Banten **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 123/Pdt.G/2024/PN.Srg **Yurisdiksi :** Pengadilan Negeri Serang	Kasasi	Gugatan materil : Rp. 1.000.000.000,- Gugatan Immateril : Rp. 1.000.000.000,-	-	-
	Work Unit: Banten Only **Type:** Unlawful Act Lawsuit **Case Number:** 123/Pdt.G/2024/PN.Srg **Jurisdiction:** Serang District Court	Cassation	Material claim: IDR1,000,000,000; Immaterial claim: IDR1,000,000,000	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
22	**Unit Kerja :** Cabang Bekasi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 268/Pdt.G/2025/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung	Menunggu Putusan	Materil Rp. 3.679.568.500,- dan Immateril Rp. 15.000.000.000,-	-	-
	Work Unit: Bekasi Branch **Type:** Unlawful Act Lawsuit **Case Number:** 268/Pdt.G/2025/PN.Bdg **Jurisdiction:** Bandung District Court	Awaiting Decision	Material loss of IDR3,679,568,500 and immaterial loss of IDR15,000,000,000	-	-
23	**Unit Kerja :** Cabang Tamansari **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 188/Pdt.G/2025/PN Blb **Yurisdiksi :** Pengadilan Negeri BaleBandung	Panggilan umum kepada tergugat I	Kerugian Materil : a) Terancam kehilangan aset tanah dan bangunan senilai Rp. 10.000.000.000,- b) Harus menanggung kewajiban kredit sebesar Rp. 8.592.515.551,- c) Tidak menerima keuntungan yang dijanjikan Rp. 150.000.000,- sesuai Perjanjian Pinjam Pakai	-	-
	Work Unit: Tamansari Branch **Type:** Unlawful Act Lawsuit **Case Number:** 188/Pdt.G/2025/PN.Blb **Jurisdiction:** Bale Bandung District Court	Public summons to Defendant I	Material losses : a) Potential loss of land and building assets valued at IDR10,000,000,000 b) Obligation to bear credit liabilities amounting to IDR8,592,515,551 c) Loss of promised benefit amounting to IDR150,000,000 in accordance with the lending agreement	-	-
24	**Unit Kerja:** Kantor Cabang Sukabumi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 30/Pdt.G/2024/PN.Skb **Yurisdiksi :** Pengadilan Negeri Sukabumi **Tgl Registrasi:** 20 September 2024	Proses Kasasi	-	-	-
	Work Unit: Sukabumi Branch Office **Type:** Unlawful Act Lawsuit **Case Number:** 30/Pdt.G/2024/PN.Skb **Jurisdiction:** Sukabumi District Court **Registration Date:** September 20, 2024	Cassation Process	-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
25	**Kantor Cabang :** Tasikmalaya **Jenis :** Keberatan atas Putusan BPSK **No. Perkara :** 57/Pdt.Sus-BPSK/2025/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 3 Juni 2025	Proses kasasi, berkas perkara sudah dikirim tanggal 14 Juli 2025 dengan no surat pengiriman berkas 1260/PAN/W.11.U9/HK.02/VII/2025	Pokok Petitum : membatalkan Putusan BPSK No.02/Putusan-BPSK.IM/I/2025 dimana Nani Inanda selaku debitur bank **bjb** KCP Karangsinom Cabang Patrol sebagai Pemohon dan **bjb** KCP Karangsinom Cabang Indramayu sebagai Termohon	-	-
	Branch Office: Tasikmalaya **Type:** Objection to BPSK Decision **Case Number:** 57/Pdt.Sus-BPSK/2025/PN.Tsm **Jurisdiction:** Tasikmalaya District Court **Registration Date:** June 3, 2025	Cassation process; the case file was submitted on July 14, 2025 under cover letter No. 1260/PAN/W.11.U9/HK.02/VII/2025	Main Petition: Annulment of BPSK Decision No. 02/Putusan-BPSK.IM/I/2025, where Nani Inanda as debtor of bank **bjb** KCP Karangsinom Branch Patrol acts as Applicant and bank **bjb** KCP Karangsinom Branch Indramayu acts as Respondent	-	-
26	**Unit Kerja:** Kantor Cabang Cianjur **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 47/Pdt.G/2024/PN.Cjr **Yurisdiksi :** Pengadilan Negeri Cianjur **Tgl Registrasi:** 4 november 2024	Proses Kasasi		-	-
	Work Unit: Cianjur Branch Office **Type:** Unlawful Act Lawsuit **Case Number:** 47/Pdt.G/2024/PN.Cjr **Jurisdiction:** Cianjur District Court **Registration Date:** November 4, 2024	Cassation Process		-	-
27	**Unit Kerja:** Kantor Cabang Medan **Jenis :** Wanprestasi **No Perkara:** 585/Pdt.G/2025/PN.Mdn **Tanggal Perkara:** 04 Juli 2025 **Yurisdiksi:** Pengadilan Negeri Medan	Bukti dari Tergugat	Kerugiaan immaterial Rp.10.000.000.000,-	-	-
	Work Unit: Medan Branch Office **Type:** Breach of Contract **Case Number:** 585/Pdt.G/2025/PN.Mdn **Case Date:** July 4, 2025 **Jurisdiction:** Medan District Court	Evidence submission by the Defendant	Immaterial loss of IDR10,000,000,000	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
28	**Unit Kerja:** Kantor Cabang Rawamangun **Jenis :** wanprestasi **No. Perkara :** 310/Pdt.G/2025/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung	Sidang tanggal 17 Desember 2025 dengan agenda pembuktian. Sidang selanjutnya adalah kesimpulan tanggal 07 Januari 2026	Baki debet dari total 3 debitur: Rp. 18.893.671.127	-	-
	Work Unit: Rawamangun Branch Office **Type:** Breach of Contract **Case Number:** 310/Pdt.G/2025/PN.Bdg **Jurisdiction:** Bandung District Court	Hearing held on December 17, 2025 with the agenda of evidentiary proceedings. The next hearing is scheduled for conclusions on January 7, 2026	Outstanding balance of three debtors: IDR18,893,671,127	-	-
29	**Unit Kerja:** Kantor Cabang Pelabuhanratu **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 38/Pdt.G/2025/PN.Cbd **Tanggal Perkara:** 04 Juli 2025 **Yurisdiksi:** Pengadilan Negeri Cibadak	Pembuktian saksi ditunda sidang selanjutnya pembuktian saksi tgl 30 Desember 2025	Kerugiaan immaterial Rp. 1.000.000.000,-	-	-
	Work Unit: Pelabuhan Ratu Branch Office **Type:** Unlawful Act **Case Number:** 38/Pdt.G/2025/PN.Cbd **Case Date:** July 4, 2025 **Jurisdiction:** Cibadak District Court	Witness examination was adjourned; the next hearing for witness examination is scheduled on December 30, 2025	Immaterial loss of IDR1,000,000,000	-	-
30	**Unit Kerja :** Kantor Cabang Medan **Jenis :** Perbuatan Melawan Hukum **No Perkara :** 690/Pdt.G/2025/PN Medan **Yuridiksi :** Pengadilan Negeri Medan	Mediasi	Rp. 2.362.500.000,-	-	-
	Work Unit: Medan Branch Office **Type:** Unlawful Act **Case Number:** 690/Pdt.G/2025/PN.Mdn **Jurisdiction:** Medan District Court	Mediation	IDR2,362,500,000	-	-
31	**Unit Kerja :** Kantor Cabang Makassar **Jenis :** **Perbuatan Melawan Hukum** **No Perkara :** 315/Pdt.G/2025/PN Mks **Yuridiksi :** Pengadilan Negeri Makassar	Kesimpulan	Tidak ada	-	-
	Work Unit: Makassar Branch Office **Type:** Unlawful Act **Case Number:** 315/Pdt.G/2025/PN.Mks **Jurisdiction:** Makassar District Court	Conclusion	None	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
32	**Unit Kerja :** Kantor Cabang Karawang **Jenis :** Perbuatan Melawan Hukum **No Perkara :** 102/Pdt.G/2025/PN Kwg **Yuridiksi :** Pengadilan Negeri Kwg	Bukti Tambahan	Materil Rp. 0,- imateril Rp. 10.000.000.000,-	-	-
	Work Unit: Karawang Branch Office **Type:** Unlawful Act **Case Number:** 102/Pdt.G/2025/PN.Kwg **Jurisdiction:** Karawang District Court	Additional Evidence	Material loss of IDR0 Immaterial loss of IDR10,000,000,000	-	-
33	**Unit Kerja:** Kantor Cabang Buah Batu **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 540/Pdt.G/2024/PN Bdg **Tanggal Perkara:** 09 Desember 2024 **Yurisdiksi:** Pengadilan Negeri Bandung	Kasasi	perhitungan kewajiban per tanggal 20 September 2024 yang harus dibayar sebesar Rp. 5.858.518.318,- dan atau tagihan setelahnya adalah tidak sah, cacat hukum dan tidak mempunyai kekuatan hukum yang mengikat	-	-
	Work Unit: Buah Batu Branch Office **Type:** Unlawful Act **Case Number:** 540/Pdt.G/2024/PN.Bdg **Case Date:** December 9, 2024 **Jurisdiction:** Bandung District Court	Cassation	The outstanding obligation as of September 20, 2024 amounting to IDR5,858,518,318 and/or any subsequent claims are unlawful, legally defective, and have no binding legal force	-	-
34	**Unit Kerja:** Kantor Cabang Rasuna Said **Jenis :** Perbuatan Melawan Hukum **No Perkara:** No.501/PDT/2025/PT.BDG jo. No. 402/ Pdt.G/2024/ PN. Bdg **Tanggal Perkara:** 18 September 2025 **Yurisdiksi:** Pengadilan Negeri Bandung	Kasasi	Rp.1.500.000.000	-	-
	Work Unit: Rasuna Said Branch Office **Type:** Unlawful Act **Case Number:** 501/PDT/2025/PT.BDG jo. 402/Pdt.G/2024/ PN.Bdg **Case Date:** September 18, 2025 **Jurisdiction:** Bandung District Court	Cassation	IDR1,500,000,000	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
35	**Unit Kerja:** Kantor Cabang Medan **Jenis :** Gugatan Wanprestasi **No Perkara :** 1047/Pdt.G/2024/PN Mdn **Yurisdiksi :** Pengadilan Negeri Medan	Proses banding	imateril Rp. 500.000.000 dan tanggung renteng membayar uang paksa (dwangsom) sebesar Rp.1.000.000.- kepada Penggugat perhari untuk setiap keterlambatan terhadap putusan akhir sejak putusan diucapkan	-	-
	Work Unit: Medan Branch Office **Type:** Breach of Contract Lawsuit **Case Number:** 1047/Pdt.G/2024/PN.Mdn **Jurisdiction:** Medan District Court	Appeal Process	Immaterial loss of IDR500,000,000 and joint liability to pay penalty (dwangsom) of IDR1,000,000 per day for each delay in complying with the final judgment	-	-
36	**Unit Kerja:** Kantor Cabang Tangerang Selatan **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 1453/Pdt.G/2024/PN.Tng **Yurisdiksi:** Pengadilan Negeri Tangerang	Proses banding	Kerugian materil Rp. 7.000.000.000	-	-
	Work Unit: South Tangerang Branch Office **Type:** Unlawful Act **Case Number:** 1453/Pdt.G/2024/PN.Tng **Jurisdiction:** Tangerang District Court	Appeal Process	Material loss of IDR7,000,000,000	-	-
37	**Kantor Cabang :** Ciamis **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 91/Pdt.Bth/2025/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 02 September 2025	Pada tanggal 23 Desember 2025 telah dilaksanakan sidang dengan agenda Duplik melalui ecourt, agenda berikutnya bukti dr Penggugugat pada tanggal tanggal 06 Januari 2026	Pokok Petitum : Keberatan atas Lelang Eksekusi Hak Tanggungan terhadap SHM No 00100 an Dede Budiyanto Rahman karena pelaksanaan eksekutorial terhadap objek Hak Tanggungan harus meminta fiat eksekusi dari Ketua Pengadilan Negeri	-	-
	Branch Office: Ciamis **Type:** Unlawful Act **Case Number:** 91/Pdt.Bth/2025/PN.Tsm **Jurisdiction:** Tasikmalaya District Court **Registration Date:** September 2, 2025	On December 23, 2025, a hearing was conducted with the agenda of Duplik (rejoinder) via e-court; the next agenda is submission of evidence by the Plaintiff on January 6, 2026	Main Petition: Objection to the execution auction of Mortgage Rights over SHM No. 00100 under the name of Dede Budiyanto Rahman, as the execution of such mortgage object must obtain execution fiat from the Head of the District Court	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
38	**Unit Kerja:** Kantor Cabang Suci **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 312/Pdt.G/2024/PN.Blb **Tanggal Perkara:** 09 Desember 2024 **Yurisdiksi:** Pengadilan Negeri Medan	Proses kasasi	Kerugian materiil sebesar Rp. 143.000.000,- dan imateriil sebesar Rp. 1.000.000.000,-	-	-
	Work Unit: Suci Branch Office **Type:** Unlawful Act **Case Number:** 312/Pdt.G/2024/PN.Blb **Case Date:** December 9, 2024 **Jurisdiction:** Medan District Court	Cassation Process	Material loss of IDR143,000,000 and immaterial loss of IDR1,000,000,000	-	-
39	**Unit Kerja :** Kantor Cabang Sukajadi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 448/Pdt.G/2025/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung	Pembacaan Gugatan	Tidak ada	-	-
	Work Unit: Sukajadi Branch Office **Type:** Unlawful Act Lawsuit **Case Number:** 448/Pdt.G/2025/PN.Bdg **Jurisdiction:** Bandung District Court	Reading of the Statement of Claim	None	-	-
40	**Unit Kerja :** Kantor Cabang Rangkasbitung **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 1268/Pdt.G/2025/PN.Tng **Yrisdiksi :** Pengadilan Negeri Tangerang	Mediasi dinyatakan tidak berhasil, untuk selanjutnya menunggu relas terkait pembacaan gugatan	Materiil Rp. 7.440.700.000,- imateriil Rp. 5.000.000.000,-	-	-
	Work Unit: Rangkasbitung Branch Office **Type:** Unlawful Act Lawsuit **Case Number:** 1268/Pdt.G/2025/PN.Tng **Jurisdiction:** Tangerang District Court	Mediation was declared unsuccessful; awaiting official summons for the reading of the statement of claim	Material loss of IDR7,440,700,000 Immaterial loss of IDR5,000,000,000	-	-
41	**Unit Kerja :** Kantor Cabang Cilegon **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 202/Pdt.G/2025/PN.Srg **Yurisdiksi :** Pengadilan Negeri Serang	Mediasi deadlock lanjut ke pokok perkara	Kerugian materil sebesar Rp. 370.000.000,- dan kerugian Immateril Rp. 1.000.000.000,-.	-	-
	Work Unit: Cilegon Branch Office **Type:** Unlawful Act Lawsuit **Case Number:** 202/Pdt.G/2025/PN.Srg **Jurisdiction:** Serang District Court	Mediation deadlock; proceeding to the examination of the merits of the case	Material loss of IDR370,000,000 and immaterial loss of IDR1,000,000,000	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
42	**Unit Kerja :** Kantor Cabang Rawamangun **Jenis :** Perbuatan Melawan Hukum **No Perkara :** 1073/Pdt.G/2024/PN Jkt.Sel **Yuridiksi :** Pengadilan Negeri Jaksel	Proses kasasi	Tidak ada	-	-
	Work Unit: Rawamangun Branch Office **Type:** Unlawful Act **Case Number:** 1073/Pdt.G/2024/PN.Jkt.Sel **Jurisdiction:** South Jakarta District Court	Cassation process	None	-	-
43	**Unit Kerja:** Kantor Cabang Tangerang **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 1036/Pdt.G/2025/Pn.Tng **Yurisdiksi :** Pengadilan Negeri Tangerang **Tgl Registrasi:** 1 Oktober 2025	Jawaban	Kerugian Materil sebesar 150.000.000,- dan kerugian immateril sebesar Rp. 1.000.000.000,-	-	-
	Work Unit: Tangerang Branch Office **Type:** Unlawful Act Lawsuit **Case Number:** 1036/Pdt.G/2025/PN.Tng **Jurisdiction:** Tangerang District Court **Registration Date:** **October 1, 2025**	Statement of Defense	Material loss of IDR150,000,000 and immaterial loss of IDR1,000,000,000	-	-
44	**Kantor Cabang :** Banjar **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 95/Pdt.Bth/2025/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 12 September 2025	Pada tanggal 23 Desember 2025 telah dilaksanakan sidang dengan agenda Bukti dari Para Terbantah namun baru bank **bjb** selaku Tergugat 2 yang telah menyampaikan bukti, agenda berikutnya bukti dr KPKNL selaku Tergugat 1 dan OJK selaku turut tergugat pada tanggal 06 Januari 2026	Pokok Petitum : Keberatan atas Lelang Eksekusi Hak Tanggungan terhadap SHM No 373/ Karangpawitan an Kusmanto karena nilai limit Lelang berada jauh di bawah nilai pasar dan dibawah hutang pokok dan pelaksanaan lelang dan tidak didahului dengan adanya pernyataan lalai	-	-
	Branch Office: Banjar **Type:** Unlawful Act **Case Number:** 95/Pdt.Bth/2025/PN.Tsm **Jurisdiction:** Tasikmalaya District Court **Registration Date:** September 12, 2025	On December 23, 2025, a hearing was conducted with the agenda of evidence submission by the Respondents; however, only bank **bjb** as Defendant II has submitted evidence. The next agenda is evidence submission by KPKNL as Defendant I and OJK as Co-Defendant on January 6, 2026	Main Petition: Objection to the execution auction of Mortgage Rights over SHM No. 373/ Karangpawitan under the name of Kusmanto due to auction limit value being significantly below market value and below outstanding principal, and the auction being conducted without prior declaration of default	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
45	**Kantor Cabang :** Garut **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 33/Pdt.G/2025/PN Grt **Yurisdiksi :** Pengadilan Negeri Garut **Tgl Registrasi:** 15 September 2025	Pada tanggal 18 Desember 2025 telah dilaksanakan sidang dengan agenda Putusan Sela dengan amar - Menolak eksepsi Tergugat II mengenai Kompetensi Absolut; - Menyatakan Pengadilan Negeri Garut berwenang untuk memeriksa dan mengadili perkara ini" Agenda berikutnya Bukti dr Penggugat tgl 08 Januari 2026	Pokok Petitum : Para Penggugat keberatan dengan pelaksanaan Lelang Eksekusi Hak Tanggungan atas SHM No 776/Karangmulya yang terjual pada tanggal 25 Juni 2025 dikarenakan belum pernah diberikan restrukturisasi kredit dan nilai jual objek agunan di bawah harga wajar	-	-
	Branch Office: Garut **Type:** Unlawful Act **Case Number:** 33/Pdt.G/2025/PN.Grt **Jurisdiction:** Garut District Court **Registration Date:** September 15, 2025	On December 18, 2025, a hearing was conducted with the agenda of an interlocutory decision with the following rulings: • Rejecting Defendant II's exception regarding absolute competence; • Declaring that the Garut District Court has the authority to examine and adjudicate this case. The next agenda is evidence submission by the Plaintiff on January 8, 2026	Main Petition: Objection to the execution auction of Mortgage Rights over SHM No. 776/Karangmulya sold on June 25, 2025, as no credit restructuring had been granted and the collateral value was below fair value	-	-
46	**Unit Kerja:** Kantor Cabang Buah Batu **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 457/Pdt.G/2025/PN.Bdg **Tanggal Perkara:** 03 Nov 2025 **Yurisdiksi:** Pengadilan Negeri Bandung	Laporan perkara no.457/PDT.G/2025/PN Bdg, tgl 10 Desember 2025 : 1. Bahwa perkara terkait gugatan penghuni terhadap aset lelang Jl. Babakan Jeruk 2. Bahwa agenda Jawaban para tergugat 3. Bahwa Tergugat 3 sudah melakukan upload jawaban di ecourt	Tidak ada	-	-
	Work Unit: Buah Batu Branch Office **Type:** Unlawful Act **Case Number:** 457/Pdt.G/2025/PN.Bdg **Case Date:** November 3, 2025 **Jurisdiction:** Bandung District Court	Case report No. 457/Pdt.G/2025/PN.Bdg dated December 10, 2025 : 1. The case concerns a lawsuit filed by occupants against auctioned assets located at Jl. Babakan Jeruk; 2. The agenda is the submission of defenses by the Defendants; 3. Defendant III has uploaded the statement of defense via e-court	None	-	-
47	**Unit Kerja :** Kantor Cabang Bandar Lampung **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 247/Pdt.G/2025/PN.Tjk **Yurisdiksi :** Pengadilan Negeri Tanjungkarang	Jawaban dari Para Tergugat	Materiil Rp. 9.000.000.000,- imateriil Rp. 1.000.000.000,-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: Bandar Lampung Branch Office **Type:** Unlawful Act Lawsuit **Case Number:** 247/Pdt.G/2025/PN.Tjk **Jurisdiction:** Tanjungkarang District Court	Statements of Defense from the Defendants	Material loss of IDR9,000,000,000 Immaterial loss of IDR1,000,000,000	-	-
48	**Unit Kerja :** Cabang Tegal **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 141/Pdt.G/2025/PN Kwg **Yurisdiksi :** Pengadilan Negeri Karawang	Mediasi deadlock lanjut ke pokok perkara	Kerugian materil Rp. 1.380.573.191 Kerugian immateril Rp. 1.000.000.000,-	-	-
	Work Unit: Tegal Branch **Type:** Unlawful Act Lawsuit **Case Number:** 141/Pdt.G/2025/PN.Kwg **Jurisdiction:** Karawang District Court	Mediation deadlock; proceeding to the examination of the merits of the case	Material loss of IDR1,380,573,191 Immaterial loss of IDR1,000,000,000	-	-
49	**Unit Kerja :** Cabang Surabaya **Jenis :** Gugatan pailit **No. Perkara :** 0785/Pdt.Sus-PKPU/2025/PN Niaga Sby **Yurisdiksi :** Pengadilan Negeri Surabaya	Rapat kreditur pembahasan proposal perdamaian	-	-	-
	Work Unit: Surabaya Branch **Type:** Bankruptcy Petition **Case Number:** 0785/Pdt.Sus-PKPU/2025/PN.Niaga.Sby **Jurisdiction:** Surabaya District Court	Creditors' meeting for discussion of the proposed settlement	-	-	-
50	**Unit Kerja :** Kantor Cabang Surabaya **Jenis :** Wanprestasi **No Perkara :** 1029/Pdt.G/2025/PN Sby **Yuridiksi :** Pengadilan Negeri Surabaya	Panggilan Sidang tergugat 2	Kerugian Materiil sejumlah Rp. 2.400.000.000,- Kerugian Immateriil sejumlah Rp. 1.000.000.000,-	-	-
	Work Unit: Surabaya Branch Office **Type:** Breach of Contract **Case Number:** 1029/Pdt.G/2025/PN.Sby **Jurisdiction:** Surabaya District Court	Court summons to Defendant II	Material loss of IDR2,400,000,000 Immaterial loss of IDR1,000,000,000	-	-
51	**Unit Kerja:** Cabang Tangerang **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 12/Pdt.Bth/2025/PN.Pbg **Yurisdiksi :** Pengadilan Negeri Purbalingga	Kasasi	Gugatan Materil : Rp. 2.536.000.000, - Gugatan Imateril : Rp. 164.000.000,-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: Tangerang Branch **Type:** Unlawful Act Lawsuit **Case Number:** 12/Pdt.Bth/2025/PN.Pbg **Jurisdiction:** Purbalingga District Court	Cassation	Material claim: IDR2,536,000,000; Immaterial claim: IDR164,000,000	-	-
52	**Unit Kerja :** Cabang Bogor **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 135/Pdt.G/2025/PN Bgr **Yurisdiksi :** Pengadilan Negeri Bogor	proses banding	Kerugian materil Rp. 1.380.573.191 Kerugian immateril Rp. 1.000.000.000,-	-	-
	Work Unit: Bogor Branch **Type:** Unlawful Act Lawsuit **Case Number:** 135/Pdt.G/2025/PN.Bgr **Jurisdiction:** Bogor District Court	Appeal process	Material loss of IDR1,380,573,191 Immaterial loss of IDR1,000,000,000	-	-
53	**Kantor Cabang:** Tamansari **Jenis :** gugatan perlawanan/derden verzet **No. Perkara :** 47/Pdt.Bth/2025/PN Grt **Yurisdiksi :** Pengadilan Negeri Garut	Panggilan para pihak	Rp.4.015.000.000	-	-
	Branch Office: Tamansari **Type:** Opposition Lawsuit (Derden Verzet) **Case Number:** 47/Pdt.Bth/2025/PN.Grt **Jurisdiction:** Garut District Court	Summons to the parties	IDR4,015,000,000	-	-
54	**Kantor Cabang:** Cabang Sukajadi **Jenis :** Wanprestasi **No. Perkara :** 575/Pdt.G/2025/PN.Bks **Yurisdiksi :** Pengadilan Negeri Bekasi **Tgl Registrasi:** 12 Nov 2025	Panggilan para pihak	Penggugat menginginkan bahwa SHM No 391 kembali ke atas nama Penggugat. Plafond KMK R/C: Rp. 14.000.000.000,- Plafond KMKK: Rp. 26.000.000.000,- Baki Debet: Rp. 32.721.321.493,- Nilai HT peringkat I atas SHM Nomor 391 Rp. 2.501.165.000,-, Peringkat II Rp. 124.935.000,-, Peringkat III Rp. 658.800.000,-;	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office: Sukajadi **Type:** Breach of Contract **Case Number:** 575/Pdt.G/2025/PN.Bks **Jurisdiction:** Bekasi District Court **Registration Date:** November 12, 2025	Summons to the parties	The Plaintiff requests that SHM No. 391 be reinstated under the Plaintiff's name KMK R/C Facility Limit: IDR14,000,000,000 KMKK Facility Limit: IDR26,000,000,000 Outstanding Balance: IDR32,721,321,493 Mortgage Value Rank I over SHM No. 391: IDR2,501,165,000 Rank II: IDR124,935,000 Rank III: IDR658,800,000	-	-
55	**Unit Kerja:** Kantor Cabang Medan **Jenis :** Wanprestasi **No Perkara:** 1076/Pdt.G/2024/PN. Mdn **Tanggal Perkara:** 09 Desember 2024 **Yurisdiksi:** Pengadilan Negeri Medan	Banding	Kerugiaan moril serta immaterial Rp.3.500.000.000,-	-	-
	Work Unit: Medan Branch Office **Type:** Breach of Contract **Case Number:** 1076/Pdt.G/2024/PN.Mdn **Case Date:** December 9, 2024 **Jurisdiction:** Medan District Court	Appeal	Moral and immaterial loss of IDR3,500,000,000	-	-
56	**Unit Kerja :** Kantor Cabang Tamansari **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 342/Pdt.Bth/2025/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung	Panggilan para pihak	Tidak ada	-	-
	Work Unit: Tamansari Branch Office **Type:** Unlawful Act Lawsuit **Case Number:** 342/Pdt.Bth/2025/PN.Bdg **Jurisdiction:** Bandung District Court	Summons to the parties	None	-	-
57	**Unit Kerja :** Kantor Cabang Tega; **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 44/Pdt.Bth/2025/PN.Tgl **Yurisdiksi :** Pengadilan Negeri Tegal	Mediasi	Materil Rp. 30.000.000,- imateril Rp. 500.000.000,-	-	-
	Work Unit : Kantor Cabang Tega; **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 44/Pdt.Bth/2025/PN.Tgl **Yurisdiksi :** Pengadilan Negeri Tegal	mediasi	Materil Rp. 30.000.000,- imateril Rp. 500.000.000,-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
58	**Unit Kerja:** Kantor Cabang Palembang **Jenis :** Gugatan PMH **No Perkara :** 332/Pdt.G/2024/PN Plg **Yurisdiksi :** Pengadilan Negeri Palembang	Proses banding	Tidak ada Menyatakan SHM No. 667/Bukit Sangkal atas nama Tika Wulandari (Tergugat II) tidak mempunyai kekuatan hukum	-	-
	Work Unit: Palembang Branch Office **Type:** Unlawful Act Lawsuit **Case Number:** 332/Pdt.G/2024/PN.Plg **Jurisdiction:** Palembang District Court	Appeal process	None Declaring that SHM No. 667/Bukit Sangkal under the name of Tika Wulandari (Defendant II) has no legal force	-	-
59	**Kantor Cabang :** Indramayu **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 3281 K/PDT/2025 jo 406/Pdt.G/2024/PT. BDG Jo. 51/Pdt.G/2023/ PN Idm **Yurisdiksi :** Mahkamah Agung Republik Indonesia **Tgl Registrasi:** 11 November 2025	Surat Kuasa dan Kontra Memori Peninjauan Kembali telah didaftarkan melalui Kepaniteraan Pengadilan Negeri Indramayu pada tanggal 09 Desember 2025	Rp. 3.077.492.600,-	-	-
	Branch Office: Indramayu **Type:** Unlawful Act **Case Number:** 3281 K/PDT/2025 jo. 406/Pdt.G/2024/ PT.BDG jo. 51/Pdt.G/2023/PN.Idm **Jurisdiction:** Supreme Court of the Republic of Indonesia **Registration Date:** November 11, 2025	Power of Attorney and Counter-Memorandum for Judicial Review have been registered with the Registry of the Indramayu District Court on December 9, 2025	IDR3,077,492,600	-	-
60	**Kantor Cabang :** Garut **Jenis :** Wanprestasi **No. Perkara :** 48/Pdt.G.S/2025/PN Grt **Yurisdiksi :** Pengadilan Negeri Garut **Tgl Registrasi:** 04 Desenber 2025	Pada tanggal 23 Desember 2025 telah dilaksanakan sidang dengan agenda Jawaban melalui ecourt, agenda berikutnya bukti dr para pihak pada tanggal tanggal 06 Januari 2026	Pokok Petitum : - Menyatakan Tergugat telah melakukan Wanprestasi dengan tidak menerbitkan Surat Keterangan Lunas atas uang pelunasan sebesar Rp. 157.097.020,- - Menghukum Tergugat untuk menerima pelunasan kewajiban Penggugat sesuai jumlah yang sebenarnya dan menyerahkan Surat Keterangan Lunas (SKL) atas fasilititas kredit Penggugat secara sah dan tanpa syarat; - Menghukum Tergugat membayar ganti rugi sebesar Rp. 197.097.020,-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office: Garut **Type:** Breach of Contract **Case Number:** 48/Pdt.G.S/2025/PN.Grt **Jurisdiction:** Garut District Court **Registration Date:** December 4, 2025	On December 23, 2025, a hearing was conducted with the agenda of statement of defense via e-court; the next agenda is submission of evidence by the parties on January 6, 2026	Main Petition : - Declaring that the Defendant has committed breach of contract by failing to issue a Settlement Letter for repayment amounting to IDR157,097,020 - Ordering the Defendant to accept repayment in the correct amount and issue a valid and unconditional Settlement Letter (SKL) - Ordering the Defendant to pay compensation of IDR197,097,020	-	-
61	**Unit Kerja:** Kantor Cabang Gajah Mada **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 559/Pdt.G/2025/PN.Bks 09 Desember 2025 **Yurisdiksi :** Pengadilan Negeri Bekasi	Legal Standing	Rp. 2.980.000.000,-;	-	-
	Work Unit: Kantor Cabang Gajah Mada **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 559/Pdt.G/2025/PN.Bks 09 Desember 2025 **Yurisdiksi :** Pengadilan Negeri Bekasi	Legal Standing	Rp. 2.980.000.000,-;	-	-
62	**Unit Kerja:** Kantor Cabang Rawamangun **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 660/Pdt.G/2025/PN.Tmr 24 november 2025 **Yurisdiksi :** Pengadilan Negeri Jakarta Timur	Sidang selanjutnya legal standing para pihak	Rp. 5.400.000.000,-	-	-
	Work Unit: Rawamangun Branch Office **Type:** Unlawful Act Lawsuit **Case Number:** 660/Pdt.G/2025/PN.Tmr **Case Date:** November 24, 2025 **Jurisdiction:** East Jakarta District Court	Next hearing agenda: legal standing of the parties	IDR5,400,000,000	-	-
63	**Unit Kerja:** Cabang Tangerang **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 26/Pdt.G/2025/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya	Proses kasasi	1. Menyatakan batal demi hukum pelelangan yang akan dan/atau telah dilakukan oleh Tergugat terhadap jaminan milik Penggugat 2. Kerugian materiil dan imateriil sebesar Rp. 1.910.000.000,-;	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: Tangerang Branch **Type:** Unlawful Act Lawsuit **Case Number:** 26/Pdt.G/2025/PN.Tsm **Jurisdiction:** Tasikmalaya District Court	Cassation process	1. Declaring null and void the auction conducted and/or to be conducted by the Defendant over the Plaintiff's collateral 2. Material and immaterial losses amounting to IDR1,910,000,000	-	-
64	**Kantor Cabang :** Kabupaten Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 749/PDT/2025/PT BDG jo 40/Pdt.G/2025/PN Tsm **Yurisdiksi :** Mahakamah Agung Republik Indonesia **Tgl Registrasi:** 10 Oktober 2025	Pada tangggal 23 Desember 2025 Surat Kuasa telah didaftarkan melalui kepaniteraan Pengadilan Negeri Tasikmalaya dan Kontra Memori Kasasi telah di upload melalui ecourt pada tanggal 30 Desember 2025	Pokok Petitum : Menyatakan tidak sah secara hukum rencana Lelang Eksekusi Hak Tanggungan terhadap SHM No. 374 an Eka Ekaesah	-	-
	Branch Office: Tasikmalaya Regency **Type:** Unlawful Act **Case Number:** 749/PDT/2025/PT.BDG jo. 40/Pdt.G/2025/PN.Tsm **Jurisdiction:** Supreme Court of the Republic of Indonesia **Registration Date:** October 10, 2025	On December 23, 2025, the Power of Attorney was registered with the Registry of the Tasikmalaya District Court and the Counter-Memorandum of Cassation was uploaded via e-court on December 30, 2025	Main Petition: Declaring unlawful the planned execution auction of Mortgage Rights over SHM No. 374 under the name of Eka Ekaesah	-	-
65	**Unit Kerja :** Kantor Cabang Cianjur **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 26/Pdt.G/2025/PN.Cjr **Yurisdiksi :** Pengadilan Negeri Cianjur	Proses Banding	Kerugian Materil : Rp. 1.702.000.000,- dan kerugian Imateril : Rp. 2.000.000.000,-	-	-
	Work Unit: Cianjur Branch Office **Type:** Unlawful Act Lawsuit **Case Number:** 26/Pdt.G/2025/PN.Cjr **Jurisdiction:** Cianjur District Court	Appeal Process	Material loss of IDR1,702,000,000 and immaterial loss of IDR2,000,000,000	-	-
66	**Unit Kerja :** Kantor Cabang Tamansari **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 238/Pdt.G/2025/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung	Proses Banding	-	-	-
	Work Unit : Kantor Cabang Tamansari **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 238/Pdt.G/2025/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung	Proses Banding	-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
67	**Unit Kerja:** Kantor Rawamangun **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 517/Pdt.G/2025/PN.Cbi **Tanggal Perkara:** 01 Desember 2025 **Yurisdiksi:** Pengadilan Negeri Medan **Work Unit:** Rawamangun Office **Type:** Unlawful Act **Case Number:** 517/Pdt.G/2025/PN.Cbi **Case Date:** December 1, 2025 **Jurisdiction:** Medan District Court	Panggilan para pihak Summons to the parties	Kerugiaan moril serta immaterial Rp.505.000.000,- Moral and immaterial loss of IDR505,000,000	- -	- -
68	**Unit Kerja:** Kantor Depok **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 443/Pdt.G/2025/PN.Dpk **Tanggal Perkara:** 15 Desember 2025 **Yurisdiksi:** Pengadilan Negeri Medan **Work Unit:** **Depok Office** **Type:** **Unlawful Act** **Case Number:** **443/Pdt.G/2025/PN.Dpk** **Case Date:** **December 15, 2025** **Jurisdiction:** **Medan District Court**	Panggilan para pihak Summons to the parties	- -	- -	- -
69	**Unit Kerja :** Cabang Sumbersari **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 572/Pdt.G/2025/PN Bdg **Yurisdiksi :** Pengadilan Negeri Bandung **Work Unit:** **Sumbersari Branch** **Type:** **Unlawful Act Lawsuit** **Case Number:** **572/Pdt.G/2025/PN.Bdg** **Jurisdiction:** **Bandung District Court**	Panggilan para pihak Summons to the parties	Rp. 2.600.000.000 IDR2,600,000,000	- -	- -
70	**Unit Kerja:** Kantor Cabang Rasuna Said **Jenis :** Gugatan PMH **No Perkara :** 1392/Pdt.G/2024/PN Jkt Sel **Yurisdiksi :** Pengadilan Negeri Jakarta Selatan	Panggilan para pihak	Kerugian imateril : Rp. 10.000.000.000,- Nilai Hak Tanggungan: Rp. 2.098.848.000	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Rasuna Said Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **1392/Pdt.G/2024/PN.Jkt.Sel** **Jurisdiction:** **South Jakarta District Court**	Summons to the parties	Immaterial loss of IDR10,000,000,000 Mortgage Value: IDR2,098,848,000	-	-

Perkara Putus di tahun 2025
Cases Decided in 2025

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
1	**Unit Kerja :** Kabupaten Tangerang **Jenis :** Gugatan PMH No Perkara : 11/Pdt.G/2024/PN.Tgr **Yurisdiksi :** Pengadilan Negeri Tangerang	Putus pada tanggal 7 januari 2025 di Pengadilan Negeri tingkat 1 dengan isi putusan: Menyatakan gugatan Penggugat tidak dapat diterima Menghukum Penggugat utk membayar biaya perkara sebesar Rp. 3.354.000	Menyatakan Tergugat II tidak menggunakan prinsip kehati-hatian dalam melaksanakan proses survey lokasi Gugatan Materil : Rp. 800.000.000,- Gugatan imateril : Rp. 2.000.000.000,- Baki Debet: Rp. 130.350.000,- Nilai Hak Tanggungan: Rp. 187.500.000,-	-	-
	Work Unit: **Tangerang Regency** **Type:** **Unlawful Act Lawsuit** **Case Number:** **11/Pdt.G/2024/PN.Tgr** **Jurisdiction:** **Tangerang District Court**	Decided on January 7, 2025 at the first-level District Court with the following ruling: Declaring that the Plaintiff's claim is inadmissible (Niet Ontvankelijke Verklaard); Ordering the Plaintiff to pay litigation costs amounting to IDR3,354,000	Declaring that Defendant II failed to apply the prudential principle in conducting the site survey process Material claim: IDR800,000,000 Immaterial claim: IDR2,000,000,000 Outstanding balance: IDR130,350,000 Mortgage value: IDR187,500,000	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
2	**Unit Kerja :** Tamansari **Jenis :** Gugatan Wanprestasi **No. Perkara :** 164/Pdt.G/2023/PN sby **Yurisdiksi :** Pengadilan Negeri Surabaya	Putus dengan amar putusan: Menolak permohonan kasasi dari Pemohon kasasi dan menguatkan putusan Pengadilan Negeri Surabaya (Menyatakan Pengadilan Negeri tidak berwenang utk memeriksa dan mengadili perkara a quo)	Kerugian materil :3 Milyar Karugian imateril : tidak ada Plafond Kredit Rp. 5.000.000.000 Baki debet Rp. 3.560.187.742,- Nilai Hak Tanggungan Rp. 1.500.000.000	-	-
	Work Unit: **Tamansari** **Type:** **Breach of Contract Lawsuit** **Case Number:** **164/Pdt.G/2023/PN.Sby** **Jurisdiction:** **Surabaya District Court**	Decided with the following ruling: Rejecting the cassation petition of the Cassation Applicant and upholding the decision of the Surabaya District Court (declaring that the District Court has no jurisdiction to examine and adjudicate the a quo case)	Material loss: IDR3 billion Immaterial loss: None Credit facility limit: IDR5,000,000,000 Outstanding balance: IDR3,560,187,742 Mortgage value: IDR1,500,000,000	-	-
3	**Unit kerja :** Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis :** Gugatan perbuatan melawan hukum **No. Perkara :** 1091/Pdt.G/2021/PN.Jkt.Brt **Yurisdiksi :** Pengadilan Negeri Jakarta Barat **Tgl Registrasi:** 21 Desember 2021	Putus dengan isi putusan: Menolak permohonan kasasi dari permohon kasasi	1. Menghukum Tergugat II (**bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (**bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.	-	-
	Work Unit: **Kebayoran Baru and/or bank bjb Regional Office II** **Type:** **Unlawful Act Lawsuit** **Case Number:** **1091/Pdt.G/2021/PN.Jkt.Brt** **Jurisdiction:** **West Jakarta District Court** **Registration Date:** **December 21, 2021**	Decided with the following ruling: Rejecting the cassation petition of the Cassation Applicant	1. Ordering Defendant II (bank **bjb**) to return the remaining execution proceeds amounting to IDR126,494,237,582; 2. Ordering Defendant II (bank **bjb**) to pay compensation amounting to IDR597,326,832,325;	-	-
4	**Unit Kerja :** Cabang Purwakarta **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 18/Pdt.G/2024/PN.Pwk **Yurisdiksi :** Pengadilan Negeri Purwakarta **Tgl Registrasi:** 19 Mei 2024	Pada tanggal 15 januari amar putusan banding telah keluar yang isinya mengadili : menerima permohonan banding dari pembanding semula penggugat tersebut, menguatkan putusan pengadilan negeri no 18/Pdt.G/2024/PN Pwk, menghukum pembanding semula penggugat untuk membayar biaya perkara	Menyatakan tidak sah atas limit lelang yang ditetapkan oleh tergugat Plafond : Rp 1.200.000.000,- Baki Debet : Rp. 892.567.056,- Nilai HT : Rp 1.500.000.000,-	-	-
	Work Unit: **Purwakarta Branch** **Type:** **Unlawful Act Lawsuit** **Case Number:** **18/Pdt.G/2024/PN.Pwk** **Jurisdiction:** **Purwakarta District Court** **Registration Date:** **May 19, 2024**	On January 15, the appellate judgment was issued with the following ruling: Granting the appeal filed by the Appellant (formerly the Plaintiff); Upholding the decision of the District Court No. 18/Pdt.G/2024/PN.Pwk; Ordering the Appellant (formerly the Plaintiff) to pay litigation costs	Declaring that the auction limit value determined by the Defendant is invalid Plafond: IDR1,200,000,000 Outstanding balance: IDR892,567,056 HT value: IDR1,500,000,000	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
5	**Unit Kerja :** Pandeglang **Jenis :** Gugatan Perbuatan Melawan Hukum oleh Cepi Sayfudin **No. Perkara :** 8/Pdt.G/2022/PN.Pdl **Yurisdiksi :** Pengadilan Negeri Pandeglang	Putusan Kasasi tanggal 26 Januari 2025 dengn amar putusan : 1. Menolak permohonan kasasi Cepi Sayfudin; 2. Menghukum pemohon kasasi untuk membayar biaya perkara.	Kerugian Materil : 1.000.000.000, - Plafond Kredit Rp. 8.000.000.000 baki debet Rp.1.397.000.000 ,-	-	-
	Work Unit: **Pandeglang** **Type:** **Unlawful Act Lawsuit filed by Cepi Sayfudin** **Case Number:** **8/Pdt.G/2022/PN.Pdl** **Jurisdiction:** **Pandeglang District Court**	Cassation decision dated January 26, 2025 with the following ruling: 1. Rejecting the cassation petition of Cepi Sayfudin; 2. Ordering the Cassation Applicant to pay litigation costs	Kerugian Materil : 1.000.000.000, - Plafond Kredit Rp. 8.000.000.000 baki debet Rp.1.397.000.000 ,-	-	-
6	**Unit Kerja :** Cilegon **Jenis :** Gugatan Perbuatan Melawan Hukum oleh Antih dkk **No. Perkara :** 159/Pdt.G/2024/PN.Bks **Yurisdiksi :** Pengadilan Negeri Bekasi	Putusan tanggal 16 Januari 2025 dengan amar putusan "Menyatakan gugatan penggugat tidak dapat diterima (N.O)"	Kerugian Materil : Rp. 9.250.000.000,-Kerugian Immateril : Rp. 3.000.000.000,-	-	-
	Work Unit: **Cilegon** **Type:** **Unlawful Act Lawsuit filed by Antih et al.** **Case Number:** **159/Pdt.G/2024/PN.Bks** **Jurisdiction:** **Bekasi District Court**	Decision dated January 16, 2025 with the ruling: Declaring that the Plaintiff's claim is inadmissible (N.O)	Material loss: IDR9,250,000,000 Immaterial loss: IDR3,000,000,000	-	-
7	**Unit Kerja:** Kantor Cabang Rangkasbitung **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 12/Pdt.G/2024/PN.Rkb **Yurisdiksi :** Pengadilan Negeri Rangkasbitung	Putus 5 Februari 2025 dengan isi putusan: Menerima permohonan banding Pembanding semula Penggugat Menguatkan putusan Pengadilan Negeri Rangkasbitung	Gugatan Immateril : Rp. 200.000.000,-	-	-
	Work Unit: **Rangkasbitung Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **12/Pdt.G/2024/PN.Rkb** **Jurisdiction:** **Rangkasbitung District Court**	Decided on February 5, 2025 with the following ruling: Granting the appeal of the Appellant (formerly the Plaintiff); Upholding the decision of the Rangkasbitung District Court	Immaterial claim: IDR200,000,000	-	-
8	**Unit Kerja:** Kantor Cabang Sukabumi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 22/Pdt.G/2024/PN.Skb **Yurisdiksi :** Pengadilan Negeri Sukabumi **Tgl Registrasi:** 12 Agustus 2024	Putus pada tanggal 4 Februari 2025 dengan isi putusan: Menguatkan putusan Pengadilan Negeri Sukabumi	-	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Sukabumi Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **22/Pdt.G/2024/PN.Skb** **Jurisdiction:** **Sukabumi District Court** **Registration Date:** **August 12, 2024**	Decided on February 4, 2025 with the following ruling: Upholding the decision of the Sukabumi District Court	-	-	-
9	**Unit Kerja:** Kantor Cabang Rasuna Said **Jenis :** Gugatan PMH No Perkara : 430/Pdt.G/2024/PN Jkt Sel Yurisdiksi : Pengadilan Negeri Jakarta Selatan	Putus pada tanggal 12 Februari 2025 dengan amar putusan: Menolak gugatan para penggugat untuk seluruhnya	Kerugian imateril : Rp. 10.000.000.000,- Nilai Hak Tanggungan: Rp. 2.098.848.000	-	-
	Work Unit: **Rasuna Said Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **430/Pdt.G/2024/PN.Jkt.Sel** **Jurisdiction:** **South Jakarta District Court**	Decided on February 12, 2025 with the following ruling: Rejecting the Plaintiffs' claims in their entirety	Immaterial loss: IDR10,000,000,000 Mortgage value: IDR2,098,848,000	-	-
10	**Unit Kerja:** Kantor Cabang Bekasi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 293/Pdt.G/2023/PN.Bks **Yurisdiksi :** Pengadilan Negeri Bekasi **Tgl Registrasi :** 10 Juni 2024	Putus pada tanggal 18 Februari 2025 dengan amar putusan: Menolak gugatan penggugat untuk seluruhnya	Rp. 5.151.500.000	-	-
	Work Unit: **Bekasi Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **293/Pdt.G/2023/PN.Bks** **Jurisdiction:** **Bekasi District Court** **Registration Date:** **June 10, 2024**	Decided on February 18, 2025 with the following ruling: Rejecting the Plaintiff's claim in its entirety	IDR5,151,500,000	-	-
11	**Unit Kerja:** Kantor Cabang Rasuna Said **Jenis :** Gugatan Wanprestasi **No Perkara :** 771/Pdt.G/2023/PN Jkt Sel **Yurisdiksi :** Pengadilan Negeri Jakarta Selatan	Putus pada tanggal 10 Februari 2025 dengan amar putusan: Menyatakan gugatan penggugat tidak dapat diterima	Menyatakan pengalihan piutang (cessie) yang dilakukan Tergugat 1 merupakan perbuatan melawan hukum Plafond Rp. 5.000.000.000,- Baki Debet Rp. 1.994.004.337,- Nilai Hak Tanggungan Rp.6.250.000.000	-	-
	Work Unit: **Rasuna Said Branch Office** **Type:** **Breach of Contract Lawsuit** **Case Number:** **771/Pdt.G/2023/PN.Jkt.Sel** **Jurisdiction:** **South Jakarta District Court**	Decided on February 10, 2025 with the following ruling: Declaring that the Plaintiff's claim is inadmissible	Declaring that the transfer of receivables (cessie) conducted by Defendant I constitutes an unlawful act Plafond: IDR5,000,000,000 Outstanding balance: IDR1,994,004,337 Mortgage value: IDR6,250,000,000	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
12	**Unit Kerja:** Divisi Treasury **Jenis :** PKPU **No Perkara:** 269/Pdt.Sus-PKPU/2024/PN.Niaga.Jkt.Pst **Tanggal Perkara:** 11 Oktober 2024 **Yurisdiksi:** Pengadilan Niaga pada Negeri Jakarta Pusat	Homologasi tanggal 12 Februari 2025 namun sikap bank **bjb** sebagai wakil dari pemegang obligasi/wali amanat menolak proposal perdamaian	Tidak ada	-	-
	Work Unit: **Treasury Division** **Type:** **PKPU** **Case Number:** **269/Pdt.Sus-PKPU/2024/PN.Niaga.Jkt.Pst** **Case Date:** **October 11, 2024** **Jurisdiction:** **Commercial Court at the Central Jakarta District Court**	Homologation dated February 12, 2025; however, bank **bjb**, acting as the representative of bondholders/trustee, rejected the proposed settlement	None	-	-
13	**Unit Kerja:** Kantor Cabang Tamansari **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 121/Pdt.G/2024/PN. Bdg **Tanggal Perkara:** 01 April 2024 **Yurisdiksi:** Pengadilan Bandung	Putus Banding pada tanggal 5 Februari 2025 dengan isi putusan : Menguatkan Putusan Pengadilan Negeri Bandung	Menyatakan dan menetapkan Tergugat 1 dan Tergugat 2 dalam menetapkan nilai objek adalah caat prosedural dan batal demi hukum Kerugian materil Rp. 3.400.000.000 kerugian imateril Rp. 500.000.000	-	-
	Work Unit: **Tamansari Branch Office** **Type:** **Unlawful Act** **Case Number:** **121/Pdt.G/2024/PN.Bdg** **Case Date:** **April 1, 2024** **Jurisdiction:** **Bandung District Court**	Appeal decision dated February 5, 2025 with the following ruling: Upholding the decision of the Bandung District Court	Declaring and determining that Defendant I and Defendant II, in determining the object value, acted in a procedurally defective manner and such determination is null and void by law Material loss: IDR3,400,000,000 Immaterial loss: IDR500,000,000	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
14	**Unit Kerja :** Kantor Cabang Tasikmlaya **Jenis :** Pembagian Harta Bersama **No. Perkara :** 1334/Pdt.G/2024/PA. Tmk **Yurisdiksi :** Pengadilan Agama Kota tasikmalaya **Tgl Registrasi:** 18 September 2024	Telah diputus oleh Majelis Hakim pada tanggal 12 Februari 2025 dengan amar putusan yang pada intinya sebagai berikut: M E N G A D I L I : Dalam Eksepsi - Menolak eksepsi Turut Tergugat I Dalam Pokok Perkara 1. Mengabulkan gugatan Penggugat untuk sebagaian; 2. Menetapkan harta bersama antara Penggugat dan Tergugat yang diperoleh selama pernikahan baik barang/ moda/aktifa maupun hutang/kewajiban/pasiva kepada Turut Tergugat I 3. Menghukum Penggugat dan Tergugat untuk membagi harta bersama masing-masing ½ apabila pembagian harta bersama tidak bisa dilakukan maka dijual dengan cara lelang melalaui KPKNL setelah terlebih dahulu melunasi hutang kepada Turut Tergugat I; 4. Menolak untuk selain dan selebihnya; 5. Menghukum Penggugat dan Tergugat secara tanggung renteng untuk membayar biaya perkara ini sejumlah Rp. 1.825.000,- (satu juta delapan ratus dua puluh lima ribu rupiah) yang pada intinya hasil penjualan harta bersama digunakan untuk pelunasan kredit di bank **bjb** terlebih dahulu; Akan dilakukan monitoring apabila terdapat upaya hukum atas putusan tersebut	Pokok Petitum : menyatakan hutang atas nama Penggugat di bank **bjb** dengan nomor perjanjian Kredit 0079/PK-TSM/KON-G6/V/2022 tanggal 17 Mei 2022 dan nomor : 0152/ PK -TSM/KON-G6/V/2021 tanggal 28 Mei 2021 hutang bersama Penggugat dan Tergugat	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Tasikmalaya Branch Office** **Type:** **Joint Property Distribution** **Case Number:** **1334/Pdt.G/2024/PA.Tmk** **Jurisdiction:** **Tasikmalaya Religious Court** **Registration Date:** **September 18, 2024**	Decided by the Panel of Judges on February 12, 2025 with the following key rulings: IN EXCEPTION: Rejecting the exception of Co-Defendant I ON THE MERITS: 1. Partially granting the Plaintiff's claim; 2. Determining joint marital assets between the Plaintiff and Defendant acquired during the marriage, including assets and liabilities, involving Co-Defendant I; 3. Ordering the Plaintiff and Defendant to divide the joint assets equally (50:50), or if not feasible, to sell such assets through auction via KPKNL after settlement of liabilities to Co-Defendant I; 4. Rejecting all other claims; 5. Ordering the Plaintiff and Defendant jointly to pay litigation costs amounting to IDR1,825,000, whereby proceeds from the sale of joint assets shall first be used to settle credit obligations to bank **bjb** Further monitoring will be conducted should any legal remedies be pursued against the decision	Main Petition: Declaring that the debt under the Plaintiff's name at bank **bjb** under Credit Agreement No. 0079/PK-TSM/KON-G6/V/2022 dated May 17, 2022 and No. 0152/PK-TSM/KON-G6/V/2021 dated May 28, 2021 constitutes joint debt between the Plaintiff and the Defendant	-	-
15	**Unit Kerja :** Cabang Pelabuhan Ratu **Jenis :** Gugatan Perbuatan Melawan Hukum No. Perkara : 15/Pdt.G/2024/PN.Cbd **Yurisdiksi :** Pengadilan Negeri Cibadak **Tgl Registrasi:** 19 April 2024	Tanggal 4 Maret 2025 telah putus dengan isi putusan: Gugatan Penggugat tidak dapat diterima (Niet Ontvankijke Verklaard)	Kerugian Materil Sebesar Rp. 3.000.000, Kerugian Inmateril Sebesar Rp. 100.000.000	-	-
	Work Unit: **Pelabuhan Ratu Branch** **Type:** **Unlawful Act Lawsuit** **Case Number:** **15/Pdt.G/2024/PN.Cbd** **Jurisdiction:** **Cibadak District Court** **Registration Date:** **April 19, 2024**	On March 4, 2025, a decision was issued with the following ruling: The Plaintiff's claim is inadmissible (Niet Ontvankelijke Verklaard)	Material loss: IDR3,000,000 Immaterial loss: IDR100,000,000	-	-
16	**Unit Kerja:** Kantor Cabang Sukabumi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 30/Pdt.G/2024/PN.Skb **Yurisdiksi :** Pengadilan Negeri Sukabumi **Tgl Registrasi:** 20 September 2024	Putus pada tanggal 4 Maret 2025 dengan isi putusan: Menyatakan gugatan Penggugat tidak dapat diterima (Niet Ontvankelijke Verklaard);	-	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Sukabumi Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **30/Pdt.G/2024/PN.Skb** **Jurisdiction:** **Sukabumi District Court** **Registration Date:** **September 20, 2024**	Decided on March 4, 2025 with the following ruling: Declaring that the Plaintiff's claim is inadmissible (Niet Ontvankelijke Verklaard)	-	-	-
17	**Unit Kerja:** Kantor Cabang Tasikmalaya Jenis : Perbuatan Melawan Hukum **No. Perkara :** 58/Pdt.G/2024/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 08 Oktober 2024	Putus pada tanggal 13 Maret 2025 dengan isi putusan Menolak bantahan Pembantah untuk seluruhnya;	Pokok Petitum : keberatan atas upaya lelang eksekusi Hak Tanggungan yang akan dilakukan oleh bank **bjb** dan Pembantah beranggapan bank **bjb** tidak bisa melakukan upaya lelang eksekusi Hak Tanggungan sebelum ada putusan dalam perkara a quo yang berkekuatan hukum tetap atau sampai berakhirnya masa kredit tahun 2028	-	-
	Work Unit: **Tasikmalaya Branch Office** **Type:** **Unlawful Act** **Case Number:** **58/Pdt.G/2024/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **October 8, 2024**	Decided on March 13, 2025 with the following ruling: Rejecting the opposition in its entirety	Main Petition: Objection to the execution auction of Mortgage Rights to be conducted by bank **bjb**, whereby the Opponent argues that such execution cannot be carried out prior to a final and binding court decision or until the end of the credit term in 2028	-	-
18	**Unit Kerja:** Kantor Cabang Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 56/Pdt.G/2024/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 04 Oktober 2024	Putus pada tanggal 14 Maret 2025 dengan isi putusan: Menyatakan gugatan Penggugat tidak dapat diterima (Niet Ontvankelijke verklaard)	Pokok Petitum : membatalkan lelang objek agunan dan Menyatakan tidak sah dan tidak berkekuatan hukum, "Penetapan Harga Limit Objek Jaminan Kredit yang dibuat oleh bank **bjb**	-	-
	Work Unit: **Tasikmalaya Branch Office** **Type:** **Unlawful Act** **Case Number:** **56/Pdt.G/2024/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **October 4, 2024**	Decided on March 14, 2025 with the following ruling: Declaring that the Plaintiff's claim is inadmissible (Niet Ontvankelijke Verklaard)	Main Petition: Annulment of the auction of collateral assets and declaring invalid and without legal force the determination of the auction limit value set by bank **bjb**	-	-
19	**Unit Kerja :** Kantor Cabang Depok **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 311/Pdt.G/2022/PN.Dpk **Yurisdiksi :** Pengadilan Negeri Depok	Tanggal 20 Maret 2025 pencabutan gugatan oleh penggugat karena ada perdamaian diluar pengadilan	Kerugian materil : Rp. 24. 500. 000. 000 Karugian imateril : Rp. 2.000.000.000.000	-	-
	Work Unit: **Depok Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **311/Pdt.G/2022/PN.Dpk** **Jurisdiction:** **Depok District Court**	On March 20, 2025, the Plaintiff withdrew the claim due to an out-of-court settlement	Material loss: IDR24,500,000,000 Immaterial loss: IDR2,000,000,000,000	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
20	**Unit Kerja:** Kantor Cabang Makassar **Jenis :** Perdata (PMH) **No. Perkara :** 270/Pdt.G/2023/PN Mks Jo. Nomor 152/PDT/2024/PT MKS **Yurisdiksi :** Pengadilan Tinggi Sulawesi Selatan. **Work Unit:** **Makassar Branch Office** **Type:** **Civil Case (Unlawful Act)** **Case Number:** **270/Pdt.G/2023/PN.Mks jo. No. 152/PDT/2024/PT.MKS** **Jurisdiction:** **South Sulawesi High Court**	Putus pada tanggal 4 November 2024 namun Divisi Hukum baru menerima salinan resmi putusan pada tanggal 5 Maret 2025 dengan isi putusan: Menolak gugatan penggugat untuk seluruhnya Decided on November 4, 2024; however, the Legal Division received the official copy on March 5, 2025 with the following ruling: Rejecting the Plaintiff's claim in its entirety		- -	- -
21	**Unit Kerja :** Kantor Cabang Khusus Banten **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 123/Pdt.G/2024/PN.Srg **Yurisdiksi :** Pengadilan Negeri Serang **Work Unit:** **Special Banten Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **123/Pdt.G/2024/PN.Srg** **Jurisdiction:** **Serang District Court**	Putus pada tanggal 24 Maret 2025 dengan isi putusan: menolak gugatan penggugat untuk seluruhnya Decided on March 24, 2025 with the following ruling: Rejecting the Plaintiff's claim in its entirety	Gugatan materil : Rp. 1.000.000.000,- Gugatan Immateril : Rp. 1.000.000.000,- Material claim: IDR1,000,000,000 Immaterial claim: IDR1,000,000,000	- -	- -
22	**Unit Kerja:** KCK Banten **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 129/Pdt.G/2024/PN.Srg **Yurisdiksi :** Negeri Serang **Work Unit:** **KCK Banten** **Type:** **Unlawful Act Lawsuit** **Case Number:** **129/Pdt.G/2024/PN.Srg** **Jurisdiction:** **Serang District Court**	Putusan pada tanggal 3 Maret 2025 dengan amar "Menolak Gugatan Penggugat Untuk Seluruhnya" Decision dated March 3, 2025 with the ruling: Rejecting the Plaintiff's claim in its entirety	Mengembalikan agunan/ jaminan yang telah dilelang kepada Penggugat. Returning the collateral/ security that has been auctioned to the Plaintiff	- -	- -
23	**Unit Kerja :** Kantor Cabang Khusus Banten **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 123/Pdt.G/2024/PN.Srg **Yurisdiksi :** Pengadilan Negeri Serang **Work Unit:** **Special Banten Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **123/Pdt.G/2024/PN.Srg** **Jurisdiction:** **Serang District Court**	Putus pada tanggal 24 Maret 2025 dengan isi putusan: menolak gugatan penggugat untuk seluruhnya Decided on March 24, 2025 with the following ruling: Rejecting the Plaintiff's claim in its entirety	Gugatan materil : Rp. 1.000.000.000,- Gugatan Immateril : Rp. 1.000.000.000,- Material claim: IDR1,000,000,000 Immaterial claim: IDR1,000,000,000	- -	- -

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
24	**Unit Kerja:** KCK Banten **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 150/Pdt.G/2024/PN.Srg **Yurisdiksi :** Negeri Serang	Putusan pada tanggal 18 Maret 2025 dengan amar : Menerima eksepsi Tergugat II dan Turut Tergugat dan Menyatakan Gugatan Penggugat tidak dapat diterima (N.O)	Mengembalikan agunan/ jaminan yang telah dilelang kepada Penggugat. Gugatan Materil : 690.000.000, - Gugatan Imateril : Rp. 2.000.000.000,-	-	-
	Work Unit: **KCK Banten** **Type:** **Unlawful Act Lawsuit** **Case Number:** **150/Pdt.G/2024/PN.Srg** **Jurisdiction:** **Serang District Court**	Decision dated March 18, 2025 with the ruling: Granting the exception of Defendant II and Co-Defendant and declaring that the Plaintiff's claim is inadmissible (N.O)	Returning the collateral/ security that has been auctioned to the Plaintiff Material claim: IDR690,000,000 Immaterial claim: IDR2,000,000,000	-	-
25	**Unit Kerja :** Cabang Kuningan **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 14/Pdt.G/2023/PN.Kng **Yurisdiksi :** Pengadilan Negeri Kuningan **Tgl Registrasi:** 25 Agustus 2023	Putus pada tanggal 8 Maret 2025 dengan isi putusan: Menolak permohonan kasasi Memperbaiki amar putusan: Menolak gugatan para penggugat untuk seluruhnya	Pokok Petitum : Menyatakan batal dan tidak mempunyai kekuatan hukum (buiten effect Stelen) surat-surat yang menyangkut obyek sengketa yaitu Risalah lelang a.n H.Udin	-	-
	Work Unit: **Kuningan Branch** **Type:** **Unlawful Act** **Case Number:** **14/Pdt.G/2023/PN.Kng** **Jurisdiction:** **Kuningan District Court** **Registration Date:** **August 25, 2023**	Decided on March 8, 2025 with the following ruling: Rejecting the cassation petition; Amending the ruling to reject the Plaintiffs' claims in their entirety	Main Petition: Declaring null and void (buiten effect stellen) all documents related to the disputed object, including the auction minutes under the name of H. Udin	-	-
26	**Unit Kerja:** Kantor Cabang Tangerang Selatan **Jenis :** Gugatan Wanprestasi **No. Perkara :** 544/Pdt.G/2024/PN.Jkt.Sel **Yurisdiksi :** Pengadilan Negeri Jakarta Selatan	Putusan sela tanggal 5 Maret 2025 dengan isi putusan: menyatakan pengadilan negeri jakarta selatan secara relatif tidak berwenang mengadili perkara gugatan perdata 544/pdt.g/2024/ PN.Jkt.Sel	Kerugian Materil : Rp. 2.922.000.000,- Kerugian Imateril: Rp. 1.000.000.000,-	-	-
	Work Unit: **South Tangerang Branch Office** **Type:** **Breach of Contract Lawsuit** **Case Number:** **544/Pdt.G/2024/PN.Jkt.Sel** **Jurisdiction:** **South Jakarta District Court**	Interlocutory decision dated March 5, 2025 with the following ruling: Declaring that the South Jakarta District Court lacks relative jurisdiction to adjudicate civil case No. 544/ Pdt.G/2024/PN.Jkt.Sel	Material loss: IDR2,922,000,000 Immaterial loss: IDR1,000,000,000	-	-
27	**Unit Kerja:** KCK Jakarta Jenis : PKPU **No Perkara :** 230/Pdt.Sus-PKPU/2024/PN Niaga Jkt.Pst **Yurisdiksi :** Pengadilan Niaga pada Negeri Jakarta Pusat	Pada tanggal 10 Maret 2025 dilaksanakan voting dengan hasil voting menyatakan bahwa mayoritas kreditor tidak setuju atas proposal perdamaian, sehingga PT MRB dalam keadaan pailit dengan segala akibat hukumnya	Tidak ada	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **KCK Jakarta** **Type:** **PKPU** **Case Number:** **230/Pdt.Sus-PKPU/2024/PN.Niaga.Jkt.Pst** **Jurisdiction:** **Commercial Court at the Central Jakarta District Court**	On March 10, 2025, a voting was conducted whereby the majority of creditors rejected the proposed settlement, resulting in PT MRB being declared bankrupt with all legal consequences	None	-	-
28	**Unit Kerja:** Kantor Cabang Batam **Jenis :** Gugatan Perbuatan Melawan Hukum **No perkara :** 60/Pdt.G/2024/PN Btm **Yuridiksi :** Pengadilan Negeri Batam	Putus banding pada tanggal 3 Maret 2025 dengan isi putusan: Menerima Permohonan Banding dari para Pembanding semula para Penggugat Menguatkan putusan Pengadilan Negeri Batam Nomor 60/Pdt.G/2024/PN Btm	1. Menyatakan tidak sah dan tidak memiliki kekuatan hukum atas SHM yang dijadikan agunan di bank **bjb** 2. Memerintahkan kepada para turut tergugat untuk tunduk dan patuh terhadap putusan perkara a quo.	-	-
	Work Unit: **Batam Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **60/Pdt.G/2024/PN.Btm** **Jurisdiction:** **Batam District Court**	Appeal decision dated March 3, 2025 with the following ruling: Granting the appeal of the Appellants (formerly the Plaintiffs); Upholding the decision of the Batam District Court No. 60/Pdt.G/2024/PN.Btm	1. Declaring invalid and without legal force the Certificate of Ownership (SHM) used as collateral at bank **bjb**; 2. Ordering the co-defendants to comply with the court decision	-	-
29	**Unit Kerja:** Cabang Khusus Banten **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 171/Pdt.G/2024/PN. Jaktim **Tanggal Perkara:** 01 April 2024 **Yurisdiksi:** Pengadilan Negeri Jakarta Timur	Putus pada tanggal 11 Maret 2025 dengan isi putusan: Menyatakan gugatan penggugat tidak dapat diterima	Menghukum para tergugat secara tanggung renteng sebesar Rp. 5.660.000.000	-	-
	Work Unit: **Special Banten Branch** **Type:** **Unlawful Act** **Case Number:** **171/Pdt.G/2024/PN.Jkt.Tim** **Case Date:** **April 1, 2024** **Jurisdiction:** **East Jakarta District Court**	Decided on March 11, 2025 with the following ruling: Declaring that the Plaintiff's claim is inadmissible	Ordering the Defendants jointly and severally to pay compensation amounting to IDR5,660,000,000	-	-
30	**Unit Kerja :** Kantor Cabang Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 54/Pdt.G/2023/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 23 September 2024	Putus pada tanggal 17 Maret 2025 dengan isi putusan: gugatan penggugat ditolak untuk seluruhnya	Pokok Petitum : Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah sawah SHM No. 338 an atas nama Noneng batal demi hukum	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Tasikmalaya Branch Office** **Type:** **Unlawful Act** **Case Number:** **54/Pdt.G/2023/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **September 23, 2024**	Decided on March 17, 2025 with the following ruling: Rejecting the Plaintiff's claim in its entirety	Main Petition: Declaring that the execution auction of Mortgage Rights over a plot of land (rice field) under SHM No. 338 in the name of Noneng is null and void by law	-	-
31	**Unit Kerja:** Kantor Cabang Ciamis **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 19/Pdt.G/2024/PN Cms **Yurisdiksi :** Pengadilan Negeri Ciamis **Tgl Registrasi:** 27 September 2024	Putus pada tanggal 19 Maret 2025 dengan isi putusan: gugatan penggugat diteima dan menyatakan Tergugat I melakukan perbuatan melawan hukum	Rp. 100.000.000,- (kerugian immateril)	-	-
	Work Unit: **Ciamis Branch Office** **Type:** **Unlawful Act** **Case Number:** **19/Pdt.G/2024/PN.Cms** **Jurisdiction:** **Ciamis District Court** **Registration Date:** **September 27, 2024**	Decided on March 19, 2025 with the following ruling: Granting the Plaintiff's claim and declaring that Defendant I committed an unlawful act	Immaterial loss: IDR100,000,000	-	-
32	**Unit Kerja:** Kantor Cabang Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 63/Pdt.Bth/2024/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 24 Oktober 2024	Putus pada tanggal 24 April 2025 dengan putusan sebagai berikut : 1. Menyatakan Pembantahadalah Pembantah yang tidak benar; 2. Menolak bantahanPembantah untukseluruhnya; 3. Menghukum Pembantah untuk membayar biaya perkara Rp. 319.000.000,-	Pokok Petitum : membatalkan lelang objek agunan SHM No 00591 Kel Mangkubumi an Moch Rizky Pratama; dan SHM No 00444 Kel Empang Sari an Yeti Suryati.	-	-
	Work Unit: **Tasikmalaya Branch Office** **Type:** **Unlawful Act** **Case Number:** **63/Pdt.Bth/2024/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **October 24, 2024**	Decided on April 24, 2025 with the following ruling : 1. Declaring that the Opponent is not a valid Opponent; 2. Rejecting the opposition in its entirety; 3. Ordering the Opponent to pay litigation costs amounting to IDR319,000,000	Main Petition: Annulment of the auction of collateral assets under SHM No. 00591, Mangkubumi Subdistrict, in the name of Moch Rizky Pratama, and SHM No. 00444, Empang Sari Subdistrict, in the name of Yeti Suryati	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
33	**Kantor Cabang :** Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 4/Pen/Pdt.Eks/2025/PN.Tsm Jo No. 13/Pdt.Eks/2013/PN.Tsm Jo No. 09/Pdt.G/2012/PN.Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 18 Februari 2025	Tanggal 21 April 2025 telah diterima penetapan aanmaning atas putusan perkara No. 4/Pen/Pdt.Eks/2025/PN.Tsm Menetapkan: 1. Pemohon Eksekusi No. 4/Pen/Pdt.Eks/2025/PN.Tsm Jo No. 13/Pdt.Eks/2013/PN.Tsm Jo No. 09/Pdt.G/2012/PN.Tsm yang dimohonkan pemohon dinyatakan tidak dapat dilaksanakan (Non executable) dengan segala akibat hukumnya; 2. Memerintahkan kepada Panitera Pengadilan Negeri Tasikmalaya atau jika berhalangan diganti oleh wakilnya yang sah untuk melakukanpemberitahuan penetapan (Non executable) kepada para pihak; 3. Memerintahkan kepada Panitera Pengadilan Negeri Tasikmalaya untuk mencatat 4/Pen.Pdt.Eks/2025/PN.Tsm Jo Nomor 13/Pdt.Eks/2013/PN Tsm Jo Nomor 09/Pdt.G/2012/PT Tsm yang dinyatakan tidak dapat dilaksanakan (Non executable) tersebut diregister induk perkara Eksekusi yang tersedia untuk itu;	Pokok Permohonan Eksekusi : Permintaan agar SHM No 00118 an Budi Suhendar yang menjadi Agunan di bank **bjb** diserahkan kepada Pemohon Eksekusi	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office: **Tasikmalaya** **Type:** **Unlawful Act** **Case Number:** **4/Pen/Pdt.Eks/2025/PN.Tsm jo. No. 13/Pdt.Eks/2013/PN.Tsm jo. No. 09/Pdt.G/2012/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **February 18, 2025**	On April 21, 2025, a determination of aanmaning was received in relation to case No. 4/Pen/Pdt. Eks/2025/PN.Tsm, with the following ruling: Determines 1. The execution application under No. 4/Pen/Pdt. Eks/2025/PN.Tsm in conjunction with No. 13/ Pdt.Eks/2013/PN.Tsm in conjunction with No. 09/Pdt.G/2012/PN.Tsm, as submitted by the applicant, is declared non-executable with all legal consequences; 2. Ordering the Registrar of the Tasikmalaya District Court, or in his/her absence a duly authorized substitute, to notify the parties of the non-executable determination; 3. Ordering the Registrar of the Tasikmalaya District Court to record the non-executable determination under No. 4/Pen/Pdt. Eks/2025/PN.Tsm in conjunction with No. 13/ Pdt.Eks/2013/PN.Tsm in conjunction with No. 09/ Pdt.G/2012/PT.Tsm in the main execution register maintained for such purposes.	Main Execution Petition: Request for SHM No. 00118 under the name of Budi Suhendar, pledged as collateral at bank **bjb**, to be handed over to the Execution Applicant	-	-
34	**Unit Kerja:** Divisi Korporasi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 8/Pdt.G/2025/PN.Sbr **Yurisdiksi :** Pengadilan Negeri Sumber Kelas 1A.	Putus tanggal 20 Maret 2025 dengan isi putusan: - Menyatakan Penggugat tidak beritikad baik dalam Mediasi; - Menyatakan gugatan Penggugat tidak dapat diterima (niet ontvankelijke verklaard); - Menghukum Penggugat untuk membayar biaya perkara sejumlah Rp344.000,00	Tidak ada	-	-
	Work Unit: **Corporate Division** **Type:** **Unlawful Act Lawsuit** **Case Number:** **8/Pdt.G/2025/PN.Sbr** **Jurisdiction:** **Sumber District Court Class IA**	Decided on March 20, 2025 with the following ruling: - Declaring that the Plaintiff acted in bad faith during mediation; - Declaring that the Plaintiff's claim is inadmissible (Niet Ontvankelijke Verklaard); - Ordering the Plaintiff to pay litigation costs amounting to IDR344,000	None	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
35	**Unit Kerja:** Divisi Korporasi **Jenis :** PKPU **No Perkara :** 176/Pdt.Sus-PKPU/2024/PN Niaga Jkt.Pst **Yurisdiksi :** Pengadilan Niaga pada Negeri Jakarta Pusat	Tanggal 15 April 2025 telah dilaksanakan homologasi	Tidak ada	-	-
	Work Unit: **Corporate Division** **Type:** **PKPU** **Case Number:** **176/Pdt.Sus-PKPU/2024/PN.Niaga. Jkt.Pst** **Jurisdiction:** **Commercial Court at the Central Jakarta District Court**	On April 15, 2025, homologation was carried out	None	-	-
36	**Unit Kerja:** Kantor Cabang Rasuna Said **Jenis :** Gugatan Pailit **No Perkara :** 31/Pdt-Sus-Pembatalan Perdamaian/2024/PN.Niaga.Jkt.Pst **Yurisdiksi :** Pengadilan Niaga pada Negeri Jakarta Pusat	Hak tagih diambil olih oleh Debitur sebagai pembeli unit Apartemen Ade Pede	Tidak ada	-	-
	Work Unit: **Rasuna Said Branch Office** **Type:** **Bankruptcy Lawsuit** **Case Number:** **31/Pdt-Sus-Pembatalan Perdamaian/2024/PN.Niaga.Jkt.Pst** **Jurisdiction:** **Commercial Court at the Central Jakarta District Court**	Receivables were assumed by the Debtor as the purchaser of the apartment unit Ade Pede	None	-	-
37	**Unit Kerja :** Kantor Cabang Soreang **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 257/Pdt.G/2024/PN. Blb **Yurisdiksi:** Pengadilan Bale Bandung	Putus pada tanggal 21 April 2025 dengan isi putusan: Menyatakan Gugatan Penggugat tidak dapat diterima	Menyatakan tidak sah dan cacat hukum segala peralihan hak atas SHM No 2494/Desa Kota Kulon an. Ir. Achmad Sartono	-	-
	Work Unit: **Soreang Branch Office** **Type:** **Unlawful Act** **Case Number:** **257/Pdt.G/2024/PN.Blb** **Jurisdiction:** **Bale Bandung District Court**	Decided on April 21, 2025 with the following ruling: Declaring that the Plaintiff's claim is inadmissible	Declaring invalid and legally defective all transfers of rights over SHM No. 2494/Desa Kota Kulon in the name of Ir. Achmad Sartono	-	-
38	**Unit Kerja :** Kantor Cabang Karawang **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 39/Pdt.G/2025/PN.Kwg **Yurisdiksi :** Pengadilan Negeri Karawang	pada tanggal 14 April 2025 gugatan dicabut oleh Penggugat	Tidak ada	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Karawang Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **39/Pdt.G/2025/PN.Kwg** **Jurisdiction:** **Karawang District Court**	On April 14, 2025, the claim was withdrawn by the Plaintiff	None	-	-
39	**Unit Kerja:** Kantor Cabang Rawamangun **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 246/Pdt.G/2024/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung	Putus pada tanggal 08 Mei 2025 dengan amar putusan menyatakan gugatan penggugat tidak dapat diterima	Pembatalan PK dan APHT Baki debet dari total 3 debitur: Rp. 18.893.671.127	-	-
	Work Unit: **Rawamangun Branch Office** **Type:** **Unlawful Act** **Case Number:** **246/Pdt.G/2024/PN.Bdg** **Jurisdiction:** **Bandung District Court**	Decided on May 8, 2025 with the following ruling: Declaring that the Plaintiff's claim is inadmissible	Annulment of the Credit Agreement and Deed of Granting of Mortgage (APHT) Outstanding balance of three debtors: IDR18,893,671,127	-	-
40	**Unit Kerja :** Kantor Cabang Sukajadi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 44/Pdt.G/2024/PN.Smd **Yurisdiksi :** Pengadilan Negeri Sumedang IB **Tgl Registrasi:** 4 September 2024	Update perkara tanggal 8 Mei 2025 Agenda Sidang Pembacaan Putusan MENGADILI 1. Menolak gugatan Para Penggugat untuk seluruhnya ; 2. Menghukum Para Penggugat untuk membayar biaya perkara sejumlah Rp.1.073.000,- (satu juta tujuh puluh tiga ribu rupiah).	Penggugat menginginkan bahwa SHM No 391 kembali ke atas nama Penggugat.	-	-
	Work Unit: **Sukajadi Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **44/Pdt.G/2024/PN.Smd** **Jurisdiction:** **Sumedang District Court Class IB** **Registration Date:** **September 4, 2024**	Case update as of May 8, 2025 – Judgment Hearing Agenda: ADJUDICATES 1. Rejecting the Plaintiffs' claims in their entirety; 2. Ordering the Plaintiffs to pay litigation costs amounting to IDR1,073,000	The Plaintiff requests that SHM No. 391 be reinstated under the Plaintiff's name	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
41	**Unit Kerja:** Kantor Cabang Suci Jenis : Perbuatan Melawan Hukum **No Perkara:** 312/Pdt.G/2024/PN.Blb **Tanggal Perkara:** 09 Desember 2024 **Yurisdiksi:** Pengadilan Negeri Medan	Update perkara per tanggal 9 Mei 2025 Hasil Persidangan Pembacaan Putusan Sela Oleh Majelis Hakim terkait kewenangan Relatif Bahwa Amar Putusan Sela sebagai berikut : M E N G A D I L I: 1. Menerima eksepsi Tergugat I dan Tergugat II mengenai kewenangan mengadili secara relatif; 2. Menyatakan Pengadilan Negeri Bale Bandung tidak berwenang memeriksa dan mengadili perkara ini; 3. Menghukum Penggugat untuk membayar biaya perkara sejumlah Rp 559.500,00 (lima ratus lima puluh sembilan ribu lima ratus rupiah). 4. Per tanggal 21 Mei 2025 Penggugat mendaftarkan kembali Banding ke Pengadilan Bale Bandung	Kerugian materiil sebesar Rp. 143.000.000,- dan imateriil sebesar Rp. 1.000.000.000,-	-	-
	Work Unit: **Suci Branch Office** **Type:** **Unlawful Act** **Case Number:** **312/Pdt.G/2024/PN.Blb** **Case Date:** **December 9, 2024** **Jurisdiction:** **Medan District Court**	Case update as of May 9, 2025 – Hearing Result: Interlocutory judgment was read by the Panel of Judges regarding relative jurisdiction, with the following ruling: ADJUDICATES: 1. Granting the exceptions of Defendant I and Defendant II regarding relative jurisdiction; 2. Declaring that the Bale Bandung District Court has no jurisdiction to examine and adjudicate the case; 3. Ordering the Plaintiff to pay litigation costs amounting to IDR559,500 4. As of May 21, 2025, the Plaintiff re-filed an appeal to the Bale Bandung District Court	Material loss: IDR143,000,000 Immaterial loss: IDR1,000,000,000	-	-
42	**Unit Kerja :** KCK Jakarta **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 239/Pdt.G/2024/PN.Ckr **Yurisdiksi :** Pengadilan Negeri Cikarang	Putus tanggal 27 Mei 2025 dengan isi putusan: Menyatakan gugatan Penggugat tidak dapat diterima	a. Menyatakan pelaksanaan lelang terhadap objek tanah milik Penggugat yang dilakukan oleh Turut Tergugat tidak dapat dilaksanakan; b. Menghukum Turut Tergugat untuk patuh dan tunduk terhadap putusan ini	-	-
	Work Unit: **KCK Jakarta** **Type:** **Unlawful Act Lawsuit** **Case Number:** **239/Pdt.G/2024/PN.Ckr** **Jurisdiction:** **Cikarang District Court**	Decided on May 27, 2025 with the following ruling: Declaring that the Plaintiff's claim is inadmissible	a. Declaring that the auction of the Plaintiff's land conducted by the Co-Defendant cannot be executed; b. Ordering the Co-Defendant to comply with this decision	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
43	**Unit Kerja:** Kantor Cabang Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 58/Pdt.G/2024/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 19 Maret 2025	Telah diputus pada tanggal 27 Mei 2025 yang pada intinya sebagai berikut: M E N G A D I L I : 1. Menerima permohonan Bnding dari Kuasa Pembanding semula Penggugat tersebut; 2. Menguatkan Putusan Pengadilan Negeri tasikmalaya Nomor 56/ Pdt.G/2024/PN.Tsm tanggal 04 Maret 2025yang dimohonkan banding tersebut; 3. Menghukum Pembanding semula Pengguga tuntuk membayarbiaya perkara pada dua tingkat peradilan dan dalam peradilan tingkat banding sejumlah Rp. 150.000.000,-(seratus lima puluh ribu rupiah)	Pokok Petitum : keberatan atas upaya lelang eksekusi Hak Tanggungan yang akan dilakukan oleh bank **bjb** dan Pembantah beranggapan bank **bjb** tidak bisa melakukan upaya lelang eksekusi Hak Tanggungan sebelum ada putusan dalam perkara a quo yang berkekuatan hukum tetap atau sampai berakhirnya masa kredit tahun 2028	-	-
	Work Unit: **Tasikmalaya Branch Office** **Type:** **Unlawful Act** **Case Number:** **58/Pdt.G/2024/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **March 19, 2025**	Decided on May 27, 2025 with the following ruling: ADJUDICATES : 1. Granting the appeal filed by the Appellant (formerly the Plaintiff); 2. Upholding the decision of the Tasikmalaya District Court No. 56/Pdt.G/2024/ PN.Tsm dated March 4, 2025; 3. Ordering the Appellant (formerly the Plaintiff) to pay litigation costs at both levels of court, including at the appellate level, amounting to IDR150,000	Main Petition: Objection to the execution auction of Mortgage Rights to be conducted by bank **bjb**, whereby the Opponent argues that such execution cannot be carried out prior to a final and binding court decision or until the end of the credit term in 2028	-	-
44	**Unit Kerja:** Kantor Cabang Bekasi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 101/Pdt.G/2024/PN.Ckr **Yurisdiksi :** Pengadilan Negeri Cikarang	Dicabut oleh Penggugat	Kerugian Materil : Rp. 12.000.000.000, Kerugian Immateriil: Rp. 10.000.000.000,	-	-
	Work Unit: **Bekasi Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **101/Pdt.G/2024/PN.Ckr** **Jurisdiction:** **Cikarang District Court**	Withdrawn by the Plaintiff	Material loss: IDR12,000,000,000 Immaterial loss: IDR10,000,000,000	-	-
45	**Unit Kerja:** Kantor Cabang Bekasi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 293/Pdt.G/2023/PN.Bks **Yurisdiksi :** Pengadilan Negeri Bekasi **Tgl Registrasi :** 5 Maret 202	Putus banding pada tanggal 27 Mei 2025 dengan isi putusan: Menguatkan putusan pengadilan negeri bekasi, menghukum pembanding semula penggugat untuk membayar biaya perkara	Rp. 5.151.500.000	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Bekasi Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **293/Pdt.G/2023/PN.Bks** **Jurisdiction:** **Bekasi District Court** **Registration Date:** **March 5, 2023**	Appeal decision dated May 27, 2025 with the following ruling: Upholding the decision of the Bekasi District Court and ordering the Appellant (formerly the Plaintiff) to pay litigation costs	IDR5,151,500,000	-	-
46	**Unit Kerja :** Pekanbaru **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 23/Pdt.G/2023/PN .Pbr **Yurisdiksi :** Pengadilan Negeri Pekanbaru **Tgl Registrasi:** 6 Februari 2023	Putus kasasi pada tanggal 5 Mei 2025 dengan isi putusan: Menolak permohonan kasasi dari semula penggugat	Kerugian materil : Rp. 3.224.520.000,- Kerugian imateril : Rp. 100.000.000.000,00-	-	-
	Work Unit: **Pekanbaru** **Type:** **Unlawful Act Lawsuit** **Case Number:** **23/Pdt.G/2023/PN.Pbr** **Jurisdiction:** **Pekanbaru District Court** **Registration Date:** **February 6, 2023**	Cassation decision dated May 5, 2025 with the following ruling: Rejecting the cassation petition filed by the Plaintiff	Material loss: IDR3,224,520,000 Immaterial loss: IDR100,000,000,000	-	-
47	**Unit Kerja :** Kantor Cabang Khusus Banten **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 123/Pdt.G/2024/PN.Srg **Yurisdiksi :** Pengadilan Negeri Serang	Putus tingkat banding pada tanggal 3 Juni 2025 dengan isi putusan: Menguatkan putusan pengadilan negeri serang	Gugatan materil : Rp. 1.000.000.000,- Gugatan Immateril : Rp. 1.000.000.000,-	-	-
	Work Unit: **Special Banten Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **123/Pdt.G/2024/PN.Srg** **Jurisdiction:** **Serang District Court**	Appeal decision dated June 3, 2025 with the following ruling: Upholding the decision of the Serang District Court	Material claim: IDR1,000,000,000 Immaterial claim: IDR1,000,000,000	-	-
48	**Unit Kerja:** Kantor Cabang Rasuna Said **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 402/Pdt.G/2024/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung	Putus pada tanggal 17 Juni 2025 dengan isi putusan: gugatan penggugat tidak dapat diterima seluruhnya	Kerugian materil : Rp.1.500.000.000,- Plafond Kredit Rp.5.000.000.000,- Baki debet Rp.3.675.266.446,-	-	-
	Work Unit: **Rasuna Said Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **402/Pdt.G/2024/PN.Bdg** **Jurisdiction:** **Bandung District Court**	Decided on June 17, 2025 with the following ruling: Declaring that the Plaintiff's claim is inadmissible in its entirety	Material loss: IDR1,500,000,000 Plafond: IDR5,000,000,000 Outstanding balance: IDR3,675,266,446	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
49	**Unit Kerja:** Cabang Karawang **Jenis :** Gugatan Lain-Lain **No. Perkara :** 11/Pdt.Sus-Pailit/Gugatan Lain-lain/2025/PN Niaga Jkt Pst jo Putusan Nomor 313/Pdt.Sus-PKPU/2023/PN Niaga Jkt Pst **Yurisdiksi :** Pengadilan Negeri Jakarta Pusat	Putus pada tanggal 10 Juni 2025 dengan isi putusan: Menolak gugatan penggugat untuk seluruhnya	Tidak ada	-	-
	Work Unit: **Karawang Branch** **Type:** **Other Lawsuit** **Case Number:** **11/Pdt.Sus-Pailit/Gugatan Lain-lain/2025/PN.Niaga.Jkt.Pst jo. Decision No. 313/Pdt.Sus-PKPU/2023/PN.Niaga.Jkt.Pst** **Jurisdiction:** **Central Jakarta District Court**	Decided on June 10, 2025 with the following ruling: Rejecting the Plaintiff's claim in its entirety	None	-	-
50	**Unit Kerja:** Kantor Cabang Cimahi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 391/Pdt.G/2024/PN.Bdg **Yurisdiksi :** Negeri Bandung	Putus tanggal 2 Juni dengan isi putusan: menolak gugatan penggugat untuk seluruhnya	Mengembalikan agunan/ jaminan yang telah dicessie kepada Penggugat.	-	-
	Work Unit: **Cimahi Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **391/Pdt.G/2024/PN.Bdg** **Jurisdiction:** **Bandung District Court**	Decided on June 2 with the following ruling: Rejecting the Plaintiff's claim in its entirety	Returning the collateral/ security that has been transferred through cessie to the Plaintiff.	-	-
51	**Kantor Cabang :** Cabang Buahbatu **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 541/Pdt.G/2024/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung **Tgl Registrasi:** 28 November 2024	Putus pada tanggal 10 Juni 2025 dengan isi putusan: Mengabulkan pencabutan perkara perdata Nomor 541/Pdt.G/2024/PN Bdg, yang dimohonkan Kuasa Penggugat tersebut diatas; Memerintahkan kepada Panitera Pengadilan Negeri Bandung untuk mencoret perkara Nomor 541/Pdt.G/2024/PN Bdg, tersebut dari daftar register perkara perdata dan mencatat dalam register yang tersedia untuk itu;	Tidak ada	-	-
	Branch Office: **Buah Batu** **Type:** **Unlawful Act Lawsuit** **Case Number:** **541/Pdt.G/2024/PN.Bdg** **Jurisdiction:** **Bandung District Court** **Registration Date:** **November 28, 2024**	Decided on June 10, 2025 with the following ruling: Granting the withdrawal of civil case No. 541/ Pdt.G/2024/PN.Bdg; Ordering the Registrar of the Bandung District Court to remove the case from the civil case register and record such removal accordingly	None	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
52	**Unit Kerja :** Cabang Pelabuhan Ratu **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 15/Pdt.G/2024/PN.Cbd **Yurisdiksi :** Pengadilan Negeri Cibadak **Tgl Registrasi:** 12 Maret 2025	Putus pada tanggal 4 Juni 2025 dengan isi putusan: Menolak gugatan Pembanding semula Penggugat untuk seluruhnya	Kerugian Materil Sebesar Rp. 3.000.000, Kerugian Inmateril Sebesar Rp. 100.000.000	-	-
	Work Unit: **Pelabuhan Ratu Branch** **Type:** **Unlawful Act Lawsuit** **Case Number:** **15/Pdt.G/2024/PN.Cbd** **Jurisdiction:** **Cibadak District Court** **Registration Date:** **March 12, 2025**	Decided on June 4, 2025 with the following ruling: Rejecting the appeal of the Appellant (formerly the Plaintiff) in its entirety	Material loss: IDR3,000,000 Immaterial loss: IDR100,000,000	-	-
53	**Unit Kerja:** Kantor Cabang Sukabumi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 30/Pdt.G/2024/PN.Skb **Yurisdiksi :** Pengadilan Negeri Sukabumi **Tgl Registrasi:** 14 Maret 2025	Putus pada tanggal 19 Juni 2025 dengan isi putusan : Menguatkan putusan Pengadilan Negeri Sukabumi Nomor 30/Pdt.G/2024/PN Skb tanggal 04 Maret 2025 yang dimohonkan banding;	Tidak ada	-	-
	Work Unit: **Sukabumi Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **30/Pdt.G/2024/PN.Skb** **Jurisdiction:** **Sukabumi District Court** **Registration Date:** **March 14, 2025**	Decided on June 19, 2025 with the following ruling: Upholding the decision of the Sukabumi District Court No. 30/Pdt.G/2024/PN.Skb dated March 4, 2025;	None	-	-
54	**Unit Kerja:** Kantor Cabang Tamansari **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 392/Pdt.G/2024/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung **Tgl Registrasi:** 11 Maret 2025	Putus pada tanggal 4 Juni 2025 dengan isi putusan: Menguatkan putusan Pengadilan Negeri Bandung Nomor 392/Pdt.G/2024/ PN Bdg tanggal 25 Februari 2025 yang dimohonkan banding tersebut	Materil : Rp. 1.956.500.000,-	-	-
	Work Unit: **Tamansari Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **392/Pdt.G/2024/PN.Bdg** **Jurisdiction:** **Bandung District Court** **Registration Date:** **March 11, 2025**	Decided on June 4, 2025 with the following ruling: Upholding the decision of the Bandung District Court No. 392/Pdt.G/2024/PN.Bdg dated February 25, 2025	Material loss: IDR1,956,500,000	-	-
55	**Kantor Cabang Khusus :** Kantor Cabang Rasuna Said **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 77/Pdt.G/2025/PN.Jkt.Sel **Yurisdiksi :** Pengadilan Negeri Jakarta Selatan	Putus tanggal 25 Juni 2025, dengan amar putusan sebagai berikut: 1. Menolak eksepsi yang diajukan Tergugat I untuk seluruhnya; 2. Menyatakan Gugatan Penggugat tidak dapat diterima; 3. Menghukum Penggugat membayar biaya perkara sejumlah Rp. 430.000,-.	Menyatakan batal demi hukum pelaksanaan lelang eksekusi Plafond Rp. 5.000.000.000,- Baki Debet: Rp. 2.476.335.274 Nilai Agunan Rp.2.504.185.000	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Special Branch Office: **Rasuna Said** **Type:** **Unlawful Act Lawsuit** **Case Number:** **77/Pdt.G/2025/PN.Jkt.Sel** **Jurisdiction:** **South Jakarta District Court**	Decided on June 25, 2025 with the following ruling: 1. Rejecting the exception submitted by Defendant I in its entirety; 2. Declaring that the Plaintiff's claim is inadmissible; 3. Ordering the Plaintiff to pay litigation costs amounting to IDR430,000	Declaring null and void the execution auction process Plafond: IDR5,000,000,000 Outstanding balance: IDR2,476,335,274 Collateral value: IDR2,504,185,000	-	-
56	**Unit Kerja:** Kantor Cabang Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 56/Pdt.G/2024/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 11 Maret 2025	Putus banding pada tanggal 02 Juni 2025 dengan isi putusan: 1. Menerima permohonan Banding semula Penggugat tersebut; 2. Menguatkan Putusan Pengadilan Negeri tasikmalaya Nomor 56/Pdt.G/2024/PN.Tsm tanggal 04 Maret 2025yang dimohonkan banding tersebut;	Pokok Petitum : membatalkan lelang objek agunan dan Menyatakan tidak sah dan tidak berkekuatan hukum, "Penetapan Harga Limit Objek Jaminan Kredit yang dibuat oleh bank **bjb**	-	-
	Work Unit: **Tasikmalaya Branch Office** **Type:** **Unlawful Act** **Case Number:** **56/Pdt.G/2024/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **March 11, 2025**	Appeal decision dated June 2, 2025 with the following ruling: 1. Granting the appeal filed by the Plaintiff; 2. Upholding the decision of the Tasikmalaya District Court No. 56/Pdt.G/2024/PN.Tsm dated March 4, 2025	Main Petition: Annulment of the auction of collateral assets and declaring invalid and without legal force the determination of the auction limit value set by bank **bjb**	-	-
57	**Unit Kerja :** Cabang Padalarang **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 194/Pdt.G/2023/PN blb **Yurisdiksi :** Pengadilan Negeri Bale Bandung	Putus Kasasi Tanggal 30 Juni 2025, dengan amar putusan Menolak Kasasi Bahwa divisi hukum menerima laporan dan salinan putusan pada bulan september 2025	Kerugian Materil : Rp. 978.861.482,- Kerugian Imateril: Rp. 1.000.000.000,-	-	-
	Work Unit: **Padalarang Branch** **Type:** **Unlawful Act Lawsuit** **Case Number:** **194/Pdt.G/2023/PN.Blb** **Jurisdiction:** **Bale Bandung District Court**	Cassation decision dated June 30, 2025 with the following ruling: Rejecting the cassation petition The Legal Division received the report and official copy of the decision in September 2025	Material loss: IDR978,861,482 Immaterial loss: IDR1,000,000,000	-	-
58	**Unit Kerja:** Cabang Depok **Jenis :** PKPU **No Perkara :** 240/Pdt.Sus-PKPU/2024/PN Niaga Jkt.Pst **Yurisdiksi :** Pengadilan Niaga pada Negeri Jakarta Pusat	Putus PKPU (Homologasi)	Tidak ada	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Depok Branch** **Type:** **PKPU** **Case Number:** **240/Pdt.Sus-PKPU/2024/PN.Niaga.Jkt.Pst** **Jurisdiction:** **Commercial Court at the Central Jakarta District Court**	PKPU Decision (Homologation)	None	-	-
59	**Unit Kerja :** Kantor Cabang Bekasi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 451/Pdt.G/2024/PN.Bks **Yurisdiksi :** Pengadilan Negeri Bekasi	Sidang tanggal 01 Juli 2025 dengan agenda putusan yang isinya : menyatakan gugatan penggugat tidak dapat diterima	Tidak ada Plafond: Rp. 5.000.000.000,- Baki Debet: Rp. 4.505.044.196 Nilai HT: Rp. 4.300.000.000 Rp. 2.600.000.000 Tagihan piutang Rp.5.000.000.000	-	-
	Work Unit: **Bekasi Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **451/Pdt.G/2024/PN.Bks** **Jurisdiction:** **Bekasi District Court**	Hearing dated July 1, 2025 with judgment agenda: Declaring that the Plaintiff's claim is inadmissible	None Credit facility limit: IDR5,000,000,000 Outstanding balance: IDR4,505,044,196 Mortgage value: IDR4,300,000,000 IDR2,600,000,000 Receivables claim: IDR5,000,000,000	-	-
60	**Unit Kerja:** Kantor Cabang Rawamangun **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 551/Pdt.G/2024/PN.Jkt.Pst **Yurisdiksi :** Pengadilan Negeri Jakarta Pusat	Sidang tanggal 31 juli 2025 dengan agenda putusan yang isinya : menyatakan PN jakarta Pusat tidak berwenang mengadili (kompetensi absolut)	Rp. 3.874.793.183	-	-
	Work Unit: **Rawamangun Branch Office** **Type:** **Unlawful Act** **Case Number:** **551/Pdt.G/2024/PN.Jkt.Pst** **Jurisdiction:** **Central Jakarta District Court**	Hearing dated July 31, 2025 with judgment agenda: Declaring that the Central Jakarta District Court has no jurisdiction (absolute competence)	IDR3,874,793,183	-	-
61	**Kantor Cabang :** Tasikmalaya **Jenis :** Keberatan atas Putusan BPSK **No. Perkara :** 57/Pdt.Sus-BPSK/2025/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 3 Juni 2025	Putusan tanggal 01 Juli 2025, dengan isi putusan: 1. Menyatakan BPSK kota Tasikmalaya tidak berwenang, memeriksa, mengadili dan memutus Permohonan Penyelesaian Sengketa Perlindungan Konsumen dengan register nomor : 0017/PK-2.03/BPSK/V/2025; 2. Membatalkan Putusan Badan Penyelesaian sengketa dan KonsumenKota Tasikmlaya nomor : 005/A/BPSK-Kota. Tsm/V/2025tanggal 14 Mei 2025.	Pokok Petitum : membatalkan Putusan BPSK No.02/Putusan-BPSK. IM/I/2025 dimana Nani Inanda selaku debitur bank **bjb** KCP Karangsinom Cabang Patrol sebagai Pemohon dan **bjb** KCP Karangsinom Cabang Indramayu sebagai Termohon	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office: **Tasikmalaya** **Type:** **Objection to BPSK Decision** **Case Number:** **57/Pdt.Sus-BPSK/2025/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **June 3, 2025**	Decision dated July 1, 2025 with the following ruling: 1. Declaring that the Tasikmalaya City Consumer Dispute Settlement Agency (BPSK) has no authority to examine, adjudicate, and decide the dispute (Register No. 0017/PK-2.03/BPSK/V/2025); 2. Annulling the decision of the Tasikmalaya City BPSK No. 005/A/BPSK-Kota.Tsm/V/2025 dated May 14, 2025	Main Petition: Annulment of BPSK Decision No. 02/Putusan-BPSK. IM/I/2025, where Nani Inanda as debtor of bank **bjb** KCP Karangsinom Branch Patrol acts as Applicant and bank **bjb** KCP Karangsinom Branch Indramayu acts as Respondent	-	-
62	**Unit Kerja:** Kantor Cabang Cianjur **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 47/Pdt.G/2024/PN.Cjr **Yurisdiksi :** Pengadilan Negeri Cianjur **Tgl Registrasi:** 4 november 2024	Putus pada tanggal 8 Juli 2025 dengan amar putusan: Menolak gugatan Penggugat untuk seluruhnya	Tidak ada	-	-
	Work Unit: **Cianjur Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **47/Pdt.G/2024/PN.Cjr** **Jurisdiction:** **Cianjur District Court** **Registration Date:** **November 4, 2024**	Decided on July 8, 2025 with the following ruling: Rejecting the Plaintiff's claim in its entirety	None	-	-
63	**Unit Kerja:** Cabang Tangerang **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 4/Pdt.Bth/2025/PN.Pbg **Yurisdiksi :** Pengadilan Negeri Purbalingga	Putusan pada tanggal 1 Juli 2025 dengan amar Putusan "Dalam eksepsi mengabulkan Eksepsi Tergugat 1 dan menyatakan Gugatan Penggugat tidak dapat diterima (N.O)	Gugatan Materil : Rp. 2.536.000.000, - Gugatan Imateril : Rp. 164.000.000,-	-	-
	Work Unit: **Tangerang Branch** **Type:** **Unlawful Act Lawsuit** **Case Number:** **4/Pdt.Bth/2025/PN.Pbg** **Jurisdiction:** **Purbalingga District Court**	Decision dated July 1, 2025 with the following ruling: In exception, granting the exception of Defendant I and declaring that the Plaintiff's claim is inadmissible (N.O)	Material claim: IDR2,536,000,000 Immaterial claim: IDR164,000,000	-	-
64	**Unit Kerja :** Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis :** Gugatan perbuatan melawan hukum No. Perkara : 1090/Pdt.G/2021/ PN.Jkt.Brt **Yurisdiksi :** Pengadilan Negeri Jakarta Barat **Tgl Registrasi Banding:** 1 Maret 2023	Putus pada tanggal 24 Juni 2025, dengan isi putusan: Menolak permohonan kasasi dari permohon kasasi	1. Menghukum Tergugat II (**bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (**bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Kebayoran Baru and/or bank bjb Regional Office II** **Type:** **Unlawful Act Lawsuit** **Case Number:** **1090/Pdt.G/2021/PN.Jkt.Brt** **Jurisdiction:** **West Jakarta District Court** **Appeal Registration Date:** **March 1, 2023**	Decided on June 24, 2025 with the following ruling: Rejecting the cassation petition	1. Ordering Defendant II (bank **bjb**) to return the remaining execution proceeds amounting to IDR126,494,237,582; 2. Ordering Defendant II (bank **bjb**) to pay compensation amounting to IDR597,326,832,325	-	-
65	**Unit Kerja :** Kantor Cabang Labuan **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 17/Pdt.G/2025/PN. Pdl **Yurisdiksi :** Pengadilan Negeri Pandeglang	Gugatan dicabut pada tanggal 28 Mei 2025	Rp.70.000.000,-	-	-
	Work Unit: **Labuan Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **17/Pdt.G/2025/PN.Pdl** **Jurisdiction:** **Pandeglang District Court**	The claim was withdrawn on May 28, 2025	IDR70,000,000	-	-
66	**Unit Kerja:** Divisi Korporasi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 8/Pdt.G/2025/PN.Sbr **Yurisdiksi :** Pengadilan Negeri Sumber Kelas 1A.	Putus banding pada tanggal 25 Juni 2025 dengan isi putusan: menguatkan putusan pengadilan negeri sumber	Tidak ada	-	-
	Work Unit: **Corporate Division** **Type:** **Unlawful Act Lawsuit** **Case Number:** **8/Pdt.G/2025/PN.Sbr** **Jurisdiction:** **Sumber District Court Class IA**	Appeal decision dated June 25, 2025 with the following ruling: Upholding the decision of the Sumber District Court	None	-	-
67	**Unit Kerja:** Kantor Cabang Banjar **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 471/PDT/2024/PT.BDG Jo. 83/Pdt.G/2023/PN Tsm **Yurisdiksi :** Mahkamah Agung Republik Indonesia **Tgl Registrasi:** 15 Juli 2024	Putus pada tanggal 14 Juli 2025 dengan putusan: Menolak permohonan kasasi dari pemohon kasasi. Divisi hukum mendapatkan pemberitahuan putusan pada tanggal 4 Agustus 2025	Pokok Petitum : Menyatakan tidak sah dan tidak berharga pelaksanaan lelang agunan (objek sengketa) dan menyatakan tidak sah dan tidak berharga surat-surat berikut seluruh turunannya sehubungan lelang agunan sebagaimana dalam risalah lelang No. 444/34/2023 tanggal 26 Juli 2023	-	-
	Work Unit: **Banjar Branch Office** **Type:** **Unlawful Act** **Case Number:** **471/PDT/2024/PT.BDG jo. 83/Pdt.G/2023/PN.Tsm** **Jurisdiction:** **Supreme Court of the Republic of Indonesia** **Registration Date:** **July 15, 2024**	Decided on July 14, 2025 with the following ruling: Rejecting the cassation petition The Legal Division received notification of the decision on August 4, 2025	Main Petition: Declaring invalid and without legal force the execution auction of collateral (disputed object) and all related documents, including Auction Minutes No. 444/34/2023 dated July 26, 2023	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
68	**Unit Kerja :** Kantor Cabang Rawamangun **Jenis :** Perbuatan Melawan Hukum **No Perkara :** 1073/Pdt.G/2024/PN Jkt.Sel **Yuridiksi :** Pengadilan Negeri Jaksel	Putus tanggal 12 Agustus 2025, dengan amar putusan sebagai berikut: Dalam Eksepsi: Menolak Eksepsi Tergugat III, TT I dan TT II untuk seluruhnya. Dalam Pokok Perkara: - Mengabulkan gugatan Penggugat untuk sebagian; - Menyatakan Tergugat ITergugat II, Tergugat III dan Tergugat IV telah melakukan Perbuatan Melawan Hukum yang merugikan Penggugat; - Menyatakan tanah beserta bangunan berdiri diatasnya selua 341 m2, SHM No. 3152/Tebet Timur tercatat atas nama Adelbert Tommy Silaen (Tergugat I) adalah sah milik Penggugat; - Menyatakan perbuatan Tergugat I menjual tanah (objek sengketa) kepada Tergugat II yang dicatatkan dalam AJB No. 200/2019 tanggal 23 Agustus 2019 (antara Adelbert dan Yudianto) oleh Laurensia Siti Nyoman S.H selaku PPAT merupakan Perbuatan Melawan Hukum yang merugikan Penggugat; - Menyatakan AJB No. 200/2019 tanggal 23 Agustus 2019 oleh Laurensia Siti Nyoman S.H selaku PPAT tidak sah dan batal demi hukum; - Menghukum Turut Tergugat I, Turut Tergugat II dan Turut Tergugat III untuk taat dan patuh terhadap putusan dalam perkara a qu.	Menyatakan sertipikat hak milik (SHM) Nomor 3152/ Tebet Timur, tercatat atas nama Adelbert Tommy Silaen adalah sah milik Penggugat	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Rawamangun Branch Office** **Type:** **Unlawful Act** **Case Number:** **1073/Pdt.G/2024/PN.Jkt.Sel** **Jurisdiction:** **South Jakarta District Court**	Decided on August 12, 2025 with the following ruling: IN EXCEPTION: Rejecting the exceptions of Defendant III, Co-Defendant I, and Co-Defendant II ON THE MERITS: - Partially granting the Plaintiff's claim; - Declaring that Defendants I, II, III, and IV committed unlawful acts causing loss to the Plaintiff; - Declaring that the land and building (341 m²), SHM No. 3152/Tebet Timur under the name of Adelbert Tommy Silaen (Defendant I), legally belong to the Plaintiff; - Declaring that the sale of the disputed land by Defendant I to Defendant II under Deed of Sale and Purchase (AJB) No. 200/2019 dated August 23, 2019 constitutes an unlawful act; - Declaring AJB No. 200/2019 null and void by law; - Ordering Co-Defendants I, II, and III to comply with the judgment	Declaring that Certificate of Ownership (SHM) No. 3152/ Tebet Timur in the name of Adelbert Tommy Silaen legally belongs to the Plaintiff	-	-
69	**Unit Kerja:** Kantor Cabang Tangerang Selatan **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 1453/Pdt.G/2024/PN.Tng **Yurisdiksi:** Pengadilan Negeri Tangerang	Putus pada tanggal 15 Agustus 2025 dengan isi putusan: menyatakan gugatan penggugat tidak dapat diterima	Kerugian materil Rp. 7.000.000.000	-	-
	Work Unit: **South Tangerang Branch Office** **Type:** **Unlawful Act** **Case Number:** **1453/Pdt.G/2024/PN.Tng** **Jurisdiction:** **Tangerang District Court**	Decided on August 15, 2025 with the following ruling: Declaring that the Plaintiff's claim is inadmissible	Material loss: IDR7,000,000,000	-	-
70	**Unit Kerja:** Cabang Tangerang **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 26/Pdt.G/2025/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya	Putusan pada tanggal 27 Agustus 2025 dengan isi putusan: menolak seluruhnya gugatan penggugat	1. Menyatakan batal demi hukum pelelangan yang akan dan/atau telah dilakukan oleh Tergugat terhadap jaminan milik Penggugat 2. Kerugian materiil dan imateriil sebesar Rp. 1.910.000.000,-;	-	-
	Work Unit: **Tangerang Branch** **Type:** **Unlawful Act Lawsuit** **Case Number:** **26/Pdt.G/2025/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court**	Decision dated August 27, 2025 with the following ruling: Rejecting the Plaintiff's claim in its entirety	1. Declaring null and void the auction conducted and/ or to be conducted by the Defendant over the Plaintiff's collateral; 2. Material and immaterial losses amounting to IDR1,910,000,000	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
71	**Kantor Cabang :** Indramayu **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 406/Pdt.G/2024/PT.BDG Jo. 51/Pdt.G/2023/PN Idm **Yurisdiksi :** Mahkamah Agung Republik Indonesia **Tgl Registrasi:** 07 Agustus 2024	Pada tanggal 6 Agustus 2025 sidang Putusan perkara kasasi nomor 3281 K/Pdt/2025 dengan amar putusan sebagai berikut: 1. Menolak Permohonan Kasasi dari Pemohon Kasasi Yakub A. Gani, tersebut. 2. Menghukum Pemohon Kasasi untuk membayar biaya perkara pada tingkat kasasi ini sejumlah Rp. 500.000.000 (lima ratus ribu rupiah)	Rp. 3.077.492.600,-	-	-
	Branch Office: **Indramayu** **Type:** **Unlawful Act** **Case Number:** **406/Pdt.G/2024/PT.BDG jo. 51/Pdt.G/2023/PN.Idm** **Jurisdiction:** **Supreme Court of the Republic of Indonesia** **Registration Date:** **August 7, 2024**	On August 6, 2025, cassation decision No. 3281 K/Pdt/2025 was rendered with the following ruling: 1. Rejecting the cassation petition of Yakub A. Gani; 2. Ordering the Cassation Applicant to pay cassation costs amounting to IDR500,000,000	IDR3,077,492,600	-	-
72	**Unit Kerja:** Kantor Cabang Rangkasbitung **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 12/Pdt.G/2024/PN.Rkb **Yurisdiksi :** Pengadilan Negeri Rangkasbitung	Putusan Kasasi tanggal 6 Agustus 2025 dengan amar putusan "Tolak"	Gugatan Immateril : Rp. 200.000.000,-	-	-
	Work Unit: **Rangkasbitung Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **12/Pdt.G/2024/PN.Rkb** **Jurisdiction:** **Rangkasbitung District Court**	Cassation decision dated August 6, 2025 with the ruling: Rejecting the cassation petition	Immaterial claim: IDR200,000,000	-	-
73	**Kantor Cabang :** Balikpapan **Jenis :** Wan Prestasi **No. Perkara :** 574/Pdt.G/2023/PN.Jkt.Sel **Yurisdiksi :** Pengadilan Negeri Jakarta Selatan	Putus Kasasi Tanggal 14 Juli 2025 dengan amar putusan: Mengadili: - menolak permohonan kasasi dari pemohon kasasi tersebut; - menghukum pemohon kasasi untuk membayar biaya perkara dalam tingkat kasasi ini sejumlah Rp. 500.000-. Bahwa Divisi Hukum menerima laporan dan salinan pada bulan september	Menyatakan Penggugat berhak menerima pembayaran klaim asuransi jiwa	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office: **Balikpapan** **Type:** **Breach of Contract** **Case Number:** **574/Pdt.G/2023/PN.Jkt.Sel** **Jurisdiction:** **South Jakarta District Court**	Cassation decision dated July 14, 2025 with the following ruling: ADJUDICATES: - Rejecting the cassation petition filed by the Cassation Applicant; - Ordering the Cassation Applicant to pay cassation costs amounting to IDR500,000 The Legal Division received the report and official copy of the decision in September	Declaring that the Plaintiff is entitled to receive payment of life insurance claims	-	-
74	**Unit Kerja:** Kantor Cabang Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 63/Pdt.Bth/2024/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 24 Oktober 2024	Putus pada tanggal 29 Juli 2025 dengan amar putusan : menguatkan putusan pengadilan negeri tasikmalaya	Pokok Petitum : membatalkan lelang objek agunan SHM No 00591 Kel Mangkubumi an Moch Rizky Pratama; dan SHM No 00444 Kel Empang Sari an Yeti Suryati.t	-	-
	Work Unit: **Tasikmalaya Branch Office** **Type:** **Unlawful Act** **Case Number:** **63/Pdt.Bth/2024/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **October 24, 2024**	Decided on July 29, 2025 with the following ruling: Upholding the decision of the Tasikmalaya District Court	Main Petition: Annulment of the auction of collateral assets under SHM No. 00591, Mangkubumi Subdistrict, in the name of Moch Rizky Pratama, and SHM No. 00444, Empang Sari Subdistrict, in the name of Yeti Suryati	-	-
75	**Unit Kerja:** Kantor Cabang Cimahi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 391/Pdt.G/2024/PN.Bdg **Yurisdiksi :** Negeri Bandung	Putus pada tanggal 27 Agustus 2025 dengan isi putusan: Manguatkan putusan Pengadilan Negeri.	Mengembalikan agunan/ jaminan yang telah dicessie kepada Penggugat. Plafond Rp. 4.1.65.000.000,- Baki Debet: Rp. 0,- Nilai Agunan Rp.1.687.500.000,-	-	-
	Work Unit: **Cimahi Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **391/Pdt.G/2024/PN.Bdg** **Jurisdiction:** **Bandung District Court**	Decided on August 27, 2025 with the following ruling: Upholding the decision of the District Court	Returning the collateral/ security that has been transferred through cessie to the Plaintiff Plafond: IDR4,165,000,000 Outstanding balance: IDR0 Collateral value: IDR1,687,500,000	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
76	**Unit Kerja:** Kantor Cabang Buah Batu **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 540/Pdt.G/2024/PN Bdg **Tanggal Perkara:** 09 Desember 2024 **Yurisdiksi:** Pengadilan Negeri Bandung	Putus Banding pada tanggal 28 Agustus 2025, dengan amar putusan sebagai berikut: Mengadili: - Menerima permohonan banding dari Para Pembanding semula Para Penggugat tersebut - Menguatkan putusan Pengadilan Negeri Bandung Nomor 540/ Pdt.G/2024/PN Bdg, tanggal 12 Juni 2025 yang dimohonkan banding tersebut; - Menghukum Para Pembanding semula Para Penggugat untuk membayar biaya perkara dalam kedua tingkat pengadilan yang dalam tingkat banding ditetapkan sejumlah Rp 150.000.00	Perhitungan kewajiban per tanggal 20 September 2024 yang harus dibayar sebesar Rp. 5.858.518.318,- dan atau tagihan setelahnya adalah tidak sah, cacat hukum dan tidak mempunyai kekuatan hukum yang mengikat	-	-
	Work Unit: **Buah Batu Branch Office** **Type:** **Unlawful Act** **Case Number:** **540/Pdt.G/2024/PN.Bdg** **Case Date:** **December 9, 2024** **Jurisdiction:** **Bandung District Court**	PAppeal decision dated August 28, 2025 with the following ruling: ADJUDICATES: - Granting the appeal filed by the Appellants (formerly the Plaintiffs); - Upholding the decision of the Bandung District Court No. 540/ Pdt.G/2024/PN.Bdg dated June 12, 2025; - Ordering the Appellants (formerly the Plaintiffs) to pay litigation costs at both court levels, including at the appellate level amounting to IDR150,000	The outstanding obligation as of September 20, 2024 amounting to IDR5,858,518,318 and/or any subsequent claims are unlawful, legally defective, and have no binding legal force	-	-
77	**Unit Kerja :** Kantor Cabang Tamansari **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 236/Pdt.Bth/2025/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung	Dicabut pada tanggal 13 Agustus 2025	-	-	-
	Work Unit: **Tamansari Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **236/Pdt.Bth/2025/PN.Bdg** **Jurisdiction:** **Bandung District Court**	Withdrawn on August 13, 2025	-	-	-
78	**Unit Kerja:** Kantor Cabang Medan **Jenis :** Gugatan Wanprestasi **No Perkara :** 1047/Pdt.G/2024/PN Mdn **Yurisdiksi :** Pengadilan Negeri Medan	Putus pada tanggal 1 September 2025 dengan isi putusan: Menyatakan Gugatan Penggugat tidak dapat diterima	Imateril Rp. 500.000.000 dan tanggung renteng membayar uang paksa (dwangsom) sebesar Rp.1.000.000.- kepada Penggugat perhari untuk setiap keterlambatan terhadap putusan akhir sejak putusan diucapkan	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Medan Branch Office** **Type:** **Breach of Contract Lawsuit** **Case Number:** **1047/Pdt.G/2024/PN.Mdn** **Jurisdiction:** **Medan District Court**	Decided on September 1, 2025 with the following ruling: Declaring that the Plaintiff's claim is inadmissible	Immaterial loss: IDR500,000,000 and joint liability to pay penalty (dwangsom) of IDR1,000,000 per day for each delay in complying with the final judgment	-	-
79	**Unit Kerja:** Kantor Cabang Sukabumi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 12/Pdt.G/2025/PN Skb **Yurisdiksi :** Negeri Sukabumi	Putus pada tanggal 02 September 2025 yang berisi : 1. Mengabulkan eksepsi Tergugat mengenai Kompetensi Relatif; 2. Menyatakan Pengadilan Negeri Sukabumi tidak berwenang secara relatif mengadili perkara perdata Nomor 12/Pdt.G/2025/PN Skb; 3. Menghukum Para Penggugat untuk membayar biaya perkara sejumlah Rp475.000	Ganti rugi secara materiil sebesar Rp. 500.000.000,-	-	-
	Work Unit: **Sukabumi Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **12/Pdt.G/2025/PN.Skb** **Jurisdiction:** **Sukabumi District Court**	Decided on September 2, 2025 with the following ruling : 1. Granting the Defendant's exception regarding relative jurisdiction; 2. Declaring that the Sukabumi District Court lacks relative jurisdiction to adjudicate civil case No. 12/Pdt.G/2025/PN.Skb; 3. Ordering the Plaintiffs to pay litigation costs amounting to IDR475,000	Material compensation: IDR500,000,000	-	-
80	**Kantor Cabang :** Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 62/Pdt.G/2025/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 12 Juni 2025	Pada tanggal 11 September 2025 telah dilaksanakan sidang Penetapan Pencabutan gugatan perkara nomor 62/Pdt.G/2025 dengan amar putusan sebagai berikut : MENETAPKAN 1. Mengabulkan permohonan pencabutan gugatan oleh Penggugat; 2. Menyatakan sah pencabutanperkara perdatagugatan yang terdaftar dikepaniteraan Pengadilan Negeri Tasikmalaya Nomor : 62/Pdt.G/2025/PN.Tsm 3. Membebankan biaya pencabutanperkara ini kepada penggugat sejumlah Rp. 279.000.	Pokok Petitum : Tergugat telah melakukan perbuatan melawan hukum yang berpotensi menimbulkan kerugian terkait lelang atas objek agunan SHM No.933 a.n Ikeu Hanifa	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office: **Tasikmalaya** **Type:** **Unlawful Act** **Case Number:** **62/Pdt.G/2025/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **June 12, 2025**	PaOn September 11, 2025, a hearing on withdrawal determination for case No. 62/Pdt.G/2025 was conducted with the following ruling: DETERMINES 1. Granting the Plaintiff's request to withdraw the claim; 2. Declaring the withdrawal of the civil case registered at the Tasikmalaya District Court under No. 62/Pdt.G/2025/PN.Tsm as valid; 3. Ordering the Plaintiff to bear withdrawal costs amounting to IDR279,000	Main Petition: Declaring that the Defendant has committed an unlawful act that may result in losses related to the auction of collateral under SHM No. 933 in the name of Ikeu Hanifa	-	-
81	**Unit Kerja:** Kantor Cabang Kab. Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 15/Pdt.G/2025/PN.Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 3 Maret 2025	Pada tanggal 15 September 2025 telah dilaksanakan sidang Putusan Banding nomor 524/PDT/2025/PT BDG dengan amar putusan yang pada intinya menguatkan Putusan yang dijatuhkan Majelis Hakim Pengadilan NegeriTasikmalaya Nomor 15/Pdt.G/2025/PN.Tsm.	Tidak ada	-	-
	Work Unit: **Tasikmalaya Regency Branch Office** **Type:** **Unlawful Act** **Case Number:** **15/Pdt.G/2025/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **March 3, 2025**	On September 15, 2025, appeal decision No. 524/PDT/2025/PT.BDG was rendered, essentially upholding the decision of the Tasikmalaya District Court No. 15/Pdt.G/2025/PN.Tsm.	None	-	-
82	**Unit Kerja:** Cabang Tangerang **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 12/Pdt.Bth/2025/PN.Pbg **Yurisdiksi :** Pengadilan Negeri Purbalingga	Putusan, dengan amar putusan: Dalam Eksepsi : Mengabulkan Mengabulkan Eksepsi Terbantah 1 (bank **bjb**) Dalam Pokok Perkara: 1. Menyatakan Bantahan Pembantah Tidak Dapat Diterima (N.O) 2. Menghukum Pembantah untuk membayar biaya perkara sejumlah Rp. 480.000,-	Gugatan Materil : Rp. 2.536.000.000, - Gugatan Imateril : Rp. 164.000.000,-	-	-
	Work Unit: **Tangerang Branch** **Type:** **Unlawful Act Lawsuit** **Case Number:** **12/Pdt.Bth/2025/PN.Pbg** **Jurisdiction:** **Purbalingga District Court**	Decision with the following ruling: IN EXCEPTION: Granting the exception of Opposed Party I (bank **bjb**) ON THE MERITS: 1. Declaring the opposition inadmissible (N.O); 2. Ordering the Opponent to pay litigation costs amounting to IDR480,000	Material claim: IDR2,536,000,000 Immaterial claim: IDR164,000,000	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
83	**Unit Kerja:** Kantor Cabang Suci **Jenis :** Perbuatan Melawan Hukum **No Perkara:** 312/Pdt.G/2024/PN.Blb **Yurisdiksi:** Pengadilan Negeri Bale Bandung	Putus banding pada tanggal 14 Agustus 2025 dengan isi putusan: Menguatkan Putusan Pengadilan Negeri Bale Bandung Nomor 312/ Pdt.G/2024/PN Blb, tanggal 8 Mei 2025 yang dimohonkan banding tersebut;	Kerugian materiil sebesar Rp. 143.000.000,- dan imateriil sebesar Rp. 1.000.000.000,-	-	-
	Work Unit: **Suci Branch Office** **Type:** **Unlawful Act** **Case Number:** **312/Pdt.G/2024/PN.Blb** **Jurisdiction:** **Bale Bandung District Court**	Appeal decision dated August 14, 2025 with the following ruling: Upholding the decision of the Bale Bandung District Court No. 312/Pdt.G/2024/ PN.Blb dated May 8, 2025	Material loss: IDR143,000,000 Immaterial loss: IDR1,000,000,000	-	-
84	**Unit Kerja:** Kantor Cabang Rasuna Said **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 402/Pdt.G/2024/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung	Putus banding tanggal 28 Agustus 2025 dengan isi putusan: Membatalkan Putusan Pengadilan Negeri Bandung Nomor 402/Pdt.G/2024/PN Bdg tanggal 17 Juni 2025 yang dimohonkan banding tersebut	Kerugian materil : Rp.1.500.000.000,- Plafond Kredit Rp.5.000.000.000,- Baki debet Rp.3.675.266.446,-	-	-
	Work Unit: **Rasuna Said Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **402/Pdt.G/2024/PN.Bdg** **Jurisdiction:** **Bandung District Court**	Appeal decision dated August 28, 2025 with the following ruling: Reversing the decision of the Bandung District Court No. 402/Pdt.G/2024/PN.Bdg dated June 17, 2025	Material loss: IDR1,500,000,000 Credit facility limit: IDR5,000,000,000 Outstanding balance: IDR3,675,266,446	-	-
85	**Unit Kerja:** KC Rasuna Said **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 999/Pdt.G/2023/PN Jkt Sel **Yurisdiksi :** Negeri Jakarta Selatan	Telah di putus pada tingkat Kasasi pada tanggal 16 Oktober 2025, dengan amar putusan kasasi sebagai berikut : 1. Menolak permohonan kasasi dari Pemohon Kasasi PT DRILLPRO ASIA tersebut; 2. Menghukum Pemohon Kasasi untuk membayar biaya perkara dalam tingkat kasasi ini sejumlah Rp500.000,00 (lima ratus ribu rupiah)	Menyatakan batal demi hukum pelaksanaan lelang eksekusi	-	-
	Work Unit: **KC Rasuna Said** **Type:** **Unlawful Act Lawsuit** **Case Number:** **999/Pdt.G/2023/PN.Jkt.Sel** **Jurisdiction:** **South Jakarta District Court**	Cassation decision dated October 16, 2025 with the following ruling : 1. Rejecting the cassation petition of PT Drillpro Asia; 2. Ordering the Cassation Applicant to pay cassation costs amounting to IDR500,000	Declaring null and void the execution auction	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
86	**Unit Kerja:** Kantor Cabang Sukajadi **Jenis :** Beschikking **No Perkara:** 99/G/2025/PTUN-BDG **Tanggal Perkara:** 04 Juli 2025 **Yurisdiksi:** Pengadilan Tata Usaha Negara Bandung	Putus tanggal 09 Oktober 2025 dengan amar putusan sebagai berikut : Eksepsi : Menerima eksepsi dari Tergugat dan Tergugat II Intervensi tentang Penggugat tidak punya kepentingan Hukum. Pokok Perkara : - Menyatakan gugatan penggugat tidak diterima - Menghukum penggugat untuk membayar biaya perkara sebesar Rp430.000	Tidak ada	-	-
	Work Unit: **Sukajadi Branch Office** **Type:** **Beschikking** **Case Number:** **99/G/2025/PTUN-BDG** **Case Date:** **July 4, 2025** **Jurisdiction:** **Bandung Administrative Court**	Decided on October 9, 2025 with the following ruling: IN EXCEPTION: Granting the exception of the Defendant and Intervening Defendant II regarding lack of legal interest. ON THE MERITS : - Declaring that the Plaintiff's claim is inadmissible - Ordering the Plaintiff to pay litigation costs amounting to IDR430,000	None	-	-
87	**Unit Kerja :** Kantor Cabang Rawamangun **Jenis :** Perbuatan Melawan Hukum **No Perkara :** 1073/Pdt.G/2024/PN Jkt.Sel **Yuridiksi :** Pengadilan Negeri Jaksel	Putus Banding tanggal 16 Oktober 2025, dengan amar putusan sebagai berikut: MENGADILI - Menerima permohonan Banding dari Pembanding I semula Tergugat III dan Pembanding II semula Turut Tergugat I tersebut; - Menguatkan Putusan Pengadilan Negeri Jakarta Selatan Nomor 1073/ Pdt.G/2024/PN.Jkt. Sel tanggal 12 Oktober 2025 yang dimohonkan banding; - Menghukum Pembanding I semula Tergugat III dan Pembanding II semula Turut Tergugat I secara tanggung renteng untuk membayar biaya perkara dalam kedua tingkat Peradilan yang di tingkat Banding sejumlah Rp. 150.000,-	Tidak ada	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Rawamangun Branch Office** **Type:** **Unlawful Act** **Case Number:** **1073/Pdt.G/2024/PN.Jkt.Sel** **Jurisdiction:** **South Jakarta District Court**	Appeal decision dated October 16, 2025 with the following ruling: ADJUDICATES - Granting the appeal of Appellant I (formerly Defendant III) and Appellant II (formerly Co-Defendant I); - Upholding the decision of the South Jakarta District Court No. 1073/Pdt.G/2024/PN.Jkt.Sel dated October 12, 2025; - Ordering the Appellants jointly to pay litigation costs at both court levels, including at the appellate level amounting to IDR150,000	None	-	-
88	**Kantor Cabang :** Kabupaten Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 40/Pdt.G/2025/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 9 Mei 2025	Telah diputus pada tanggal 02 Oktober 2025 dengan amar putusan pada intinya "Menolak Gugatan Penggugat untuk seluruhnya"	Pokok Petitum : Menyatakan tidak sah secara hukum rencana Lelang Eksekusi Hak Tanggungan terhadap SHM No. 374 an Eka Ekaesah	-	-
	Branch Office: **Tasikmalaya Regency** **Type:** **Unlawful Act** **Case Number:** **40/Pdt.G/2025/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **May 9, 2025**	Decided on October 2, 2025 with the ruling: Rejecting the Plaintiff's claim in its entirety	Main Petition: Declaring unlawful the planned execution auction of Mortgage Rights over SHM No. 374 in the name of Eka Ekaesah	-	-
89	**Kantor Cabang :** Kabupaten Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 67/Pdt.G/2025/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya **Tgl Registrasi:** 23 Juni 2025	Pada tanggal 08 Oktober 2025 telah dilaksanakan sidang dengan agenda Putusan Sela dengan amar putusan : 1. "Mengabulkan eksepsi Tergugat I mengenai kompetensi absolut; 2. Menyatakan Pengadilan Negeri Tasikmalaya tidak berwenang memeriksa dan mengadili perkara gugatan nomor : 67/Pdt.G/2025/Pn.Tsm; 3. Menghukum Penggugat untuk membayar biaya perkara sejumlah Rp708.000,00 (Tujuh ratus delapan ribu rupiah);"	Kerugian Materil Rp. 3.500.000.000,-	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office: **Tasikmalaya Regency** **Type:** **Unlawful Act** **Case Number:** **67/Pdt.G/2025/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **June 23, 2025**	Interlocutory decision dated October 8, 2025 with the following ruling: 1. Granting the exception of Defendant I regarding absolute jurisdiction; 2. Declaring that the Tasikmalaya District Court lacks jurisdiction to adjudicate case No. 67/Pdt.G/2025/PN.Tsm; 3. Ordering the Plaintiff to pay litigation costs amounting to IDR708,000	Material loss: IDR3,500,000,000	-	-
90	**Unit Kerja:** Kantor Cabang Makassar **Jenis :** Perdata (Perbuatan Melawan hukum) **No. Perkara :** 177/Pdt.Bth/2025/PN.Mks **Yurisdiksi :** Pengadilan Negeri Makassar	Telah diputus pada tanggal 11 November 2025 dengan amar putusan : Menolak gugatan pembantah untuk seluruhnya	Tidak ada	-	-
	Work Unit: **Makassar Branch Office** **Type:** **Civil Case (Unlawful Act)** **Case Number:** **177/Pdt.Bth/2025/PN.Mks** **Jurisdiction:** **Makassar District Court**	Decided on November 11, 2025 with the ruling: Rejecting the opposition in its entirety	None	-	-
91	**Unit Kerja:** Kantor Cabang Medan **Jenis :** Wanprestasi **No Perkara:** 1076/Pdt.G/2024/PN. Mdn **Tanggal Perkara:** 09 Desember 2024 **Yurisdiksi:** Pengadilan Negeri Medan	Putus tanggal 11 Nov 2025, dengan amar putusan sebagai berikut: Dalam Eksepsi Menerima eksepsi Tergugat I dan Tergugat II Dalam Pokok Perkara - Menyatakan gugatn Penggugat tidak dapat diterima; - menghukum Penggugat untuk membayar ongkos perkara sejumlah Rp. 1.486.900,-	Kerugiaan moril serta immaterial Rp.3.500.000.000,-	-	-
	Work Unit: **Medan Branch Office** **Type:** **Breach of Contract** **Case Number:** **1076/Pdt.G/2024/PN.Mdn** **Case Date:** **December 9, 2024** **Jurisdiction:** **Medan District Court**	Decided on November 11, 2025 with the following ruling: IN EXCEPTION Granting the exceptions of Defendant I and Defendant II ON THE MERITS: - Declaring that the Plaintiff's claim is inadmissible - Ordering the Plaintiff to pay litigation costs amounting to IDR1,486,900	Moral and immaterial loss: IDR3,500,000,000	-	-
92	**Unit Kerja:** Kantor Cabang Bekasi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 524/Pdt.G/2023/PN.Bks 24 November 2023 **Yurisdiksi :** Pengadilan Negeri Bekasi	Sidang putusan kasasi tanggal 11 November 2025 : dalam pokok perkara: 1. menyatakan gugatan perlawanan pelawan tidak dapat diterima 2. menghukum pelawan untuk membayar biaya perkara 1.204.000	Menyatakan batal pemberian hak tanggungan yang ditandatangani oleh Tergugat 2 dan Turut Tergugat 1 dikarenakan AJB No 27/2021 batal.	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Bekasi Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **524/Pdt.G/2023/PN.Bks** **Case Date:** **November 24, 2023** **Jurisdiction:** **Bekasi District Court**	Cassation hearing dated November 11, 2025 with the following ruling: 1. Declaring the opposition claim inadmissible; 2. Ordering the Opponent to pay litigation costs amounting to IDR1,204,000	Declaring null and void the granting of mortgage rights executed by Defendant II and Co-Defendant I due to the invalidity of Deed of Sale and Purchase (AJB) No. 27/2021	-	-
93	**Unit Kerja:** Kantor Cabang Palembang **Jenis :** Gugatan PMH **No Perkara :** 332/Pdt.G/2024/PN Plg **Yurisdiksi :** Pengadilan Negeri Palembang	Putus di Pengadilan Tingkat I pada tanggal 19 November 2025 dengan isi putusan : Menyatakan gugatan para Penggugat tidak dapat diterima	Menyatakan SHM No. 667/ Bukit Sangkal atas nama Tika Wulandari (Tergugat II) tidak mempunyai kekuatan hukum	-	-
	Work Unit: **Palembang Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **332/Pdt.G/2024/PN.Plg** **Jurisdiction:** **Palembang District Court**	Decided at first instance on November 19, 2025 with the ruling: Declaring that the Plaintiffs' claim is inadmissible	Declaring that SHM No. 667/ Bukit Sangkal under the name of Tika Wulandari (Defendant II) has no legal force	-	-
94	**Unit Kerja:** Kantor Cabang Bekasi **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 133/Pdt.Bth/2025/PN.Bks **Yurisdiksi :** Pengadilan Negeri Bekasi	Putus pada pengadilan tingkat I pada tanggal 11 November 2025 dengan isi putusan : Menyatakan gugatan perlawanan pelawan tidak dapat diterima	Menyatakan batal pemberian hak tanggungan yang ditandatangani oleh Tergugat 2 dan Turut Tergugat 1 dikarenakan AJB No 27/2021 batal.	-	-
	Work Unit: **Bekasi Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **133/Pdt.Bth/2025/PN.Bks** **Jurisdiction:** **Bekasi District Court**	Decided at first instance on November 11, 2025 with the ruling: Declaring that the opposition claim is inadmissible	Declaring null and void the granting of mortgage rights executed by Defendant II and Co-Defendant I due to the invalidity of AJB No. 27/2021	-	-
95	**Unit Kerja :** Cabang Bogor **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 135/Pdt.G/2025/PN Bgr **Yurisdiksi :** Pengadilan Negeri Bogor	Putus pada Pengadilan Tingkat I tanggal 17 November 2025 dengan isi putusan : Menyatakan gugatan penggugat tidak dapat diterima	Kerugian materil Rp. 1.380.573.191 Kerugian immateril Rp. 1.000.000.000,-	-	-
	Work Unit: **Bogor Branch** **Type:** **Unlawful Act Lawsuit** **Case Number:** **135/Pdt.G/2025/PN.Bgr** **Jurisdiction:** **Bogor District Court**	Decided at first instance on November 17, 2025 with the ruling: Declaring that the Plaintiff's claim is inadmissible	Material loss: IDR1,380,573,191 Immaterial loss: IDR1,000,000,000	-	-
96	**Unit Kerja:** Cabang Tangerang **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 26/Pdt.G/2025/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya	Putus di Tingkat Banding pada tanggal 05 November 2025 dengan isi putusan : Menguatkan putusan PN tasikmalaya nomor 26/ Pdt.G/2025/PN Tsm	1. Menyatakan batal demi hukum pelelangan yang akan dan/atau telah dilakukan oleh Tergugat terhadap jaminan milik Penggugat 2. Kerugian materiil dan imateriil sebesar Rp. 1.910.000.000,-;	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Tangerang Branch** **Type:** **Unlawful Act Lawsuit** **Case Number:** **26/Pdt.G/2025/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court**	Appeal decision dated November 5, 2025 with the following ruling: Upholding the decision of the Tasikmalaya District Court No. 26/Pdt.G/2025/PN.Tsm	1. Declaring null and void the auction conducted and/or to be conducted by the Defendant over the Plaintiff's collateral; 2. Material and immaterial losses amounting to IDR1,910,000,000	-	-
97	**Unit Kerja :** Kantor Cabang Tamansari **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 372/Pdt.Bth/2025/PN.Bdg Yurisdiksi : Pengadilan Negeri Bandung	Bahwa pada tanggal 22 Oktober 2025 pada Pengadilan Tingkat I telah di lakukan putusan, adapun amar putusannya yaitu sebagai berikut : - Mengabulkan permohonan pencabutan Pembantah; - Menyatakan perkara Nomor 372/Pdt.Bth/2025/PN Bdg, Dicabut; - Memerintahkan kepada Panitera Pengadilan Negeri Bandung Kelas IA Khusus, untuk mencatat pencabutan perkara bantahan dibuku Register Nomor 372/Pdt.Bth/2025/PN Bdg, yang sedang berjalan; - Membebankan biaya perkara kepada Pembantah sejumlah Rp. 474.500,00 (empat ratus tujuh puluh empat ribu lima ratus rupiah);	Tidak ada	-	-
	Work Unit: **Tamansari Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **372/Pdt.Bth/2025/PN.Bdg** **Jurisdiction:** **Bandung District Court**	On October 22, 2025, a first-level court decision was rendered with the following ruling : - Granting the withdrawal request of the Opponent; - Declaring case No. 372/Pdt.Bth/2025/PN.Bdg withdrawn; - Ordering the Registrar of the Bandung District Court to record the withdrawal; - Ordering the Opponent to pay litigation costs amounting to IDR474,500	None	-	-
98	**Unit Kerja:** **Kantor Pusat** Jenis : Perbuatan Melawan Hukum **No. Perkara :** 380/Pdt.G/2025/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung	Gugatan dicabut oleh Penggugat pada Pengadilan Negeri Tingkat I pada tanggal 24 November 2025	Menyetorkan/membayar Pajak Penghasilan Final (PPH Final) Pasal 4 Ayat (2) atas bunga simpanan Nasabah ke rekening kas negara senilai Rp.2.041.621.226.271,- untuk periode tahun 2020 sampai 2024.	-	-
	Work Unit: **Head Office** **Type:** **Unlawful Act** **Case Number:** **380/Pdt.G/2025/PN.Bdg** **Jurisdiction:** **Bandung District Court**	The claim was withdrawn at first instance on November 24, 2025	Payment of Final Income Tax (PPh Final) Article 4(2) on customer deposit interest to the state treasury amounting to IDR2,041,621,226,271 for the period 2020 to 2024	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
99	**Unit Kerja:** Cabang Tangerang **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 12/Pdt.Bth/2025/PN.Pbg **Yurisdiksi :** Pengadilan Negeri Purbalingga	01 November 2025 Putus banding dengan putusan : 1. Menerima permohonan banding dan pembanding semula pembantah tersebut; 2. Menguatkan putusan pengadilan negeri Purbalingga nomor 12/ pdt.bth/2025/PN.Pbg tanggal 25 September 2025, yang dimohonkan banding tersebut 3. Menghukum pembanding semula pembantah untuk membayar biaya perkara dalam kedua tingkat peradilan , yang dalam tingkat bandingditetapkan sejumlah Rp 150.000	Gugatan Materil : Rp. 2.536.000.000, - Gugatan Imateril : Rp. 164.000.000,-	-	-
	Work Unit: **Tangerang Branch** **Type:** **Unlawful Act Lawsuit** **Case Number:** **12/Pdt.Bth/2025/PN.Pbg** **Jurisdiction:** **Purbalingga District Court**	Appeal decision dated November 1, 2025 with the following ruling : 1. Granting the appeal filed by the Appellant (formerly the Opponent); 2. Upholding the decision of the Purbalingga District Court No. 12/Pdt. Bth/2025/PN.Pbg dated September 25, 2025; 3. Ordering the Appellant to pay litigation costs at both court levels, including at the appellate level amounting to IDR150,000	Material claim: IDR2,536,000,000 Immaterial claim: IDR164,000,000	-	-
100	**Unit Kerja:** Cabang Utama Bandung **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 94/Pdt.G/2025/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung **Tgl Registrasi:** 7 Maret 2025	Telah diputus tanggal 11 Desember 2025 pada Pengadilan Negeri Tingkat I dengan isi amar putusan sebagai berikut Gugatan Penggugat tidak dapat diterima	Tidak ada Menyatakan pelaksanaan lelang dan cessie adalah tidak sah dan batal demi hukum	-	-
	Work Unit: **Bandung Main Branch** **Type:** **Unlawful Act** **Case Number:** **94/Pdt.G/2025/PN.Bdg** **Jurisdiction:** **Bandung District Court** **Registration Date:** **March 7, 2025**	Decided on December 11, 2025 at first instance with the ruling: Declaring that the Plaintiff's claim is inadmissible	None Declaring that the auction and cessie are invalid and null and void by law	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
101	**Unit Kerja :** Kantor Cabang Cianjur **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 26/Pdt.G/2025/PN.Cjr **Yurisdiksi :** Pengadilan Negeri Cianjur	Telah diputus pada Tingkat Pertama tanggal 18 Desember 2025 dengan amar putusan : M E N G A D I L I: DALAM EKSEPSI Menolak eksepsi Tergugat II dan Tergugat IV untuk seluruhnya; DALAM POKOK PERKARA PRIMAIR : 1. Mengabulkan gugatan Para Penggugat untuk sebagian; 2. Menyatakan menurut hukum mencabut perjanjian akta-akta Hibah masing-masing Nomor : 420/2021, tanggal 16 Januari 2021 (16-01-2021), Nomor : 84/2021, tanggal 16 Januari 2021 (16-01-2021) dan Nomor : 10 Januari 2021 (10-01-2021) tersebut dengan segala akibat hukumnya ; 3. Menyatakan menurut hukum dan diperintahkan TERGUGAT I dan TERGUGAT II menyerahkan seluruh harta benda yang menjadi objek hibah dimaksud kepada PARA PENGGUGAT dengan tanpa beban apapun dan dibebaskan dari beban Pajak, Hipotek dan lain-lainnya tanpa syarat yang masing-masing objeknya terletak : - Di Provinsi Jawa Barat, Kabupaten Bogor, Kecamatan Cigombong, Desa Cigombong berdasarkan, Sertifikat Hak Milik Nomor : 1849/Desa/Kel. Cigombong dengan luas 2.407 M2 (dua ribu empat ratus tujuh meter persegi), Surat Ukur Nomor : 174/Cigombong/2019, tanggal 01-11-2019, yang telah dihibahkan berdasarkan Akta Hibah Nomor : 420/2021, tanggal 16 Januari 2021 (16/1/2021) yang dibuat di hadapan Tuan Mukmin Amrullah selaku PPAT di Kecamatan Cigombong, Kabupaten Bogor dan telah tercatat atas nama penerima Hibah APRIAN RINALDI (incasu TERGUGAT II) ;	Kerugian Materil : Rp. 1.702.000.000,- dan kerugian Imateril : Rp. 2.000.000.000,-	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Work Unit: **Cianjur Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **26/Pdt.G/2025/PN.Cjr** **Jurisdiction:** **Cianjur District Court**	Decided at the first-level District Court on December 18, 2025 with the following ruling : ADJUDICATES: IN EXCEPTION: Rejecting the exceptions of Defendant II and Defendant IV in their entirety; ON THE MERITS: PRIMARY: 1. Partially granting the Plaintiffs' claim; 2. Declaring legally revoked the grant deeds (Akta Hibah), namely: o No. 420/2021 dated January 16, 2021; o No. 84/2021 dated January 16, 2021; o No. 10/2021 dated January 10, 2021; along with all legal consequences thereof; 3. Declaring and ordering Defendant I and Defendant II to hand over all assets constituting the objects of the grants to the Plaintiffs, free from any encumbrances, including taxes, mortgages, or any other obligations, unconditionally, consisting of: o Land and building located in Cigombong Village, Cigombong District, Bogor Regency, West Java Province, under Certificate of Ownership (SHM) No. 1849 with an area of 2,407 m², based on Measurement Letter No. 174/ Cigombong/2019 dated November 1, 2019, granted under Deed of Grant No. 420/2021, in the name of Aprian Rinaldi (Defendant II);	Material loss: IDR1,702,000,000 Immaterial loss: IDR2,000,000,000	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
		- Tanah terletak di Provinsi Jawa Barat, Kabupaten Cianjur, Kecamatan Cianjur, Desa Pamoyanan, berdasarkan Sertifikat Hak Milik Nomor : 931/ Kel. Pamoyanan, dengan luas 870 M2 (delapan ratus tujuh puluh meter persegi), Surat Ukur Nomor : 258/2010, tanggal 09-12-2010, yang telah dihibahkan berdasarkan Akta Hibah Nomor : 85/2021, tanggal 16 Januari 2021 (16/1/2021) yang dibuat di hadapan Sri Hendra Yani, SH.,M.Kn, selaku Notaris/PPAT di Kabupaten Cianjur dan telah tercatat atas nama penerima Hibah TIARA WINDASARI AGUSTIN (incasu TERGUGAT I) ; - Tanah terletak di Provinsi Jawa Barat, Kabupaten Cianjur, Kecamatan Cianjur, Desa Pamoyanan, berdasarkan Sertifikat Hak Milik Nomor : 1278/ Kel. Pamoyanan, dengan luas 815 M2 (delapan ratus lima belas meter persegi), Surat Ukur Nomor : 00011, tanggal 18-06-2001, yang telah dihibahkan berdasarkan Akta Hibah Nomor : 84/2021, tanggal 10 Desember 2021 (10/12/2021) yang dibuat di hadapan Sri Hendra Yani, SH.,M.Kn, selaku Notaris/PPAT di Kabupaten Cianjur dan telah tercatat atas nama penerima Hibah TIARA WINDASARI AGUSTIN (incasu TERGUGAT I) ;			

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
		o Land located in Pamoyanan Village, Cianjur District, Cianjur Regency, West Java Province, under SHM No. 931 with an area of 870 m², based on Measurement Letter No. 258/2010 dated December 9, 2010, granted under Deed of Grant No. 85/2021, in the name of Tiara Windasari Agustin (Defendant I); o Land located in Pamoyanan Village, Cianjur District, Cianjur Regency, West Java Province, under SHM No. 1278 with an area of 815 m², based on Measurement Letter No. 00011 dated June 18, 2001, granted under Deed of Grant No. 84/2021, in the name of Tiara Windasari Agustin (Defendant I); 4. Menyatakan tidak mempunyai kekuatan hukum mengikat Perjanjian Kredit Nomor : 15, tanggal 11 Mei 2023 antara Bank **bjb** Cabang Cianjur (incasu TERGUGAT IV) dengan dr. TIARA WINDASARI AGUSTIN (incasu TERGUGAT I), Sertifikat Jaminan Fiducia Nomor : W11.00716717. AH. 05.01 tahun 2023 dan Surat Pernyataan yang dibuat oleh dr. TIARA WINDASARI AGUSTIN, tertanggal 30 September 2024 terhadap benda bergerak yang dijaminkannya tersebut, yaitu 1 (satu) unit kendaraan roda empat Merk Mitsubishi, Type PAJERO S.2.4 L DAKAR (4X20) 84/T, Model JEEP, Warna Putih Mutiara, Nomor Polisi F. 1636 YI, Nomor Rangka MK2KRWPNU JJ010719, Nomor Mesin 4N15UCX2407, yang terdaftar peminjam atas nama TIARA WINDASARI AGUSTIN ; 5. Menghukum, PARA TERGUGAT untuk membayar biaya perkara secara tanggung renteng sejumlah Rp1.397.000,00 (satu juta tiga ratus sembilan puluh tujuh ribu rupiah); 6. Menolak gugatan Para Penggugat selain dan selebihnya.			

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
		4. Declaring that Credit Agreement No. 15 dated May 11, 2023 between bank **bjb** Cianjur Branch (Defendant IV) and dr. Tiara Windasari Agustin (Defendant I), including Fiduciary Security Certificate No. W11.00716717. AH.05.01 of 2023 and the statement dated September 30, 2024 over the pledged movable asset (1 unit of Mitsubishi Pajero S 2.4 L Dakar vehicle, white pearl color, Police No. F 1636 YI, Chassis No. MK2KRWPNUJJ010719, Engine No. 4N15UCX2407), has no binding legal force; 5. Ordering the Defendants jointly and severally to pay litigation costs amounting to IDR1,397,000; 6. Rejecting all other claims of the Plaintiffs.			
102	**Unit Kerja :** Kantor Cabang Tamansari **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 238/Pdt.G/2025/PN.Bdg **Yurisdiksi :** Pengadilan Negeri Bandung	Telah diputus tanggal 18 Desember 2025 pada Pengadilan Tingkat I dengan amar putusan : - Mengabulkan gugatan penggugat sebagian - Menyatakan lelang tidak sah - Menyatakan balik nama tidak sah	Tidak ada	-	-
	Work Unit: **Tamansari Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **238/Pdt.G/2025/PN.Bdg** **Jurisdiction:** **Bandung District Court**	Decided on December 18, 2025 at first instance with the following ruling : - Partially granting the Plaintiff's claim; - Declaring the auction invalid; - Declaring the transfer of title invalid	None	-	-
103	**Unit Kerja :** Balikpapan **Jenis :** Perdata (Perbuatan Melawan hukum) **No. Perkara :** 91/Pdt.G/2025/PN.Bpp **Yurisdiksi :** Pengadilan Negeri Balikpapan	Telah dibacakan amar putusan pada Pengadilan Negeri Tingkat I di tanggal 11 Desember 2025 sebagai berikut: menyatakan gugatan penggugat tidak dapat diterima (NO)	Mengembalikan uang sebesar Rp. 481.000.000,-	-	-
	Work Unit: **Balikpapan** **Type:** **Civil Case (Unlawful Act)** **Case Number:** **91/Pdt.G/2025/PN.Bpp** **Jurisdiction:** **Balikpapan District Court**	Decision read on December 11, 2025 at first instance: Declaring that the Plaintiff's claim is inadmissible (N.O)	Refund of funds amounting to IDR481,000,000	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
104	**Unit Kerja:** Kantor Cabang Surabaya **Jenis:** Perdata (Perbuatan Melawan hukum) **No. Perkara :** 15/Pdt.G/2025/PN.Png **Yurisdiksi :** Pengadilan Negeri Ponorogo	Telah dibacakan penetapan putusan pada tanggal 01 Oktober 2025 di Pengadilan Negeri Tingkat I sebagai berikut : mengabulkan permohonan pencabutan gugatan penggugat nomor 15/Pdt.G/2025/PN. Png	Membayar kerugian materiil secara tanggung renteng (Tergugat I, Tergugat II dan Tergugat III) sebesar Rp. 15.122.876.000,- Dan kerugian immateriil sebesar Rp. 500.000.000,-	-	-
	Work Unit: **Surabaya Branch Office** **Type:** **Civil Case (Unlawful Act)** **Case Number:** **15/Pdt.G/2025/PN.Png** **Jurisdiction:** **Ponorogo District Court**	Determination dated October 1, 2025 at first instance: Granting the withdrawal request of case No. 15/ Pdt.G/2025/PN.Png	Ordering the Defendants (Defendant I, Defendant II, and Defendant III) jointly and severally to pay material losses amounting to IDR15,122,876,000 and immaterial losses amounting to IDR500,000,000	-	-
105	**Kantor Cabang :** Garut **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 19/Pdt.G/2025/PN Grt **Yurisdiksi :** Pengadilan Negeri Garut **Tgl Registrasi:** 11 Juli 2025	Telah diputus pada Pengadilan Tingkat I pada tanggal 02 Desember 2025 dengan amar putusan sebagai berikut : DALAM EKSEPSI Menerima Eksepsi Para Tergugat; DALAM POKOK PERKARA: - Menyatakan gugatan Penggugat tidak dapat diterima (niet ontvankelijke verklaard); - Menghukum Penggugat untuk membayar biaya perkara sejumlah Rp. 332.000,00 (tiga ratus tiga puluh dua ribu rupiah).	Pokok Petitum : Tergugat keberatan dengan limit lelang yang ditetapkan oleh bank **bjb** senilai Rp. 670.000.000,-	-	-
	Branch Office: **Garut** **Type:** **Unlawful Act** **Case Number:** **19/Pdt.G/2025/PN.Grt** **Jurisdiction:** **Garut District Court** **Registration Date:** **July 11, 2025**	Decided on December 2, 2025 at first instance with the following ruling: IN EXCEPTION: Granting the Defendants' exception ON THE MERITS: - Declaring that the Plaintiff's claim is inadmissible (N.O); - Ordering the Plaintiff to pay litigation costs amounting to IDR332,000	Main Petition: Objection to the auction limit value determined by bank **bjb** amounting to IDR670,000,000	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
106	**Kantor Cabang :** Kabupaten Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 40/Pdt.G/2025/PN Tsm **Yurisdiksi :** Pengadilan Tinggi Bandung **Tgl Registrasi:** 10 Oktober 2025	Telah diputus di Pengadilan Tinggi pada tanggal 02 Desember 2025 dengan amar sebagai berikut : M E N G A D I L I: - Menerima permohonan banding dari Pembanding semula Penggugat tersebut; - Memperbaiki putusan Pengadilan Negeri Tasikmalaya Nomor 40/ Pdt.G/2025/PN Tsm tanggal 2 Oktober 2025 yang dimohonkan banding tersebut sepanjang sistimatika amar putusan yang amar selengkapnya sebagai berikut ; DALAM KONVENSI: Dalam Eksepsi: - Menolak seluruh eksepsi dari Tergugat Konvensi; Dalam Pokok Perkara: - Menolak gugatan Penggugat Konvensi untuk seluruhnya; DALAM REKONVENSI: - Menyatakan gugatan Penggugat Rekonvensi dinyatakan tidak dapat diterima (Niet ontvankelijk verklaard); - Menghukum Pembanding semula Penggugat untuk membayar biaya perkara dalam kedua tingkat peradilan yang dalam tingkat banding ditetapkan sejumlah Rp150.000,00,- (seratus lima puluh ribu rupiah);	Pokok Petitum : Menyatakan tidak sah secara hukum rencana Lelang Eksekusi Hak Tanggungan terhadap SHM No. 374 an Eka Ekaesah	-	-
	Branch Office: **Tasikmalaya Regency** **Type:** **Unlawful Act** **Case Number:** **40/Pdt.G/2025/PN.Tsm** **Jurisdiction:** **Bandung High Court** **Registration Date:** **October 10, 2025**	Appeal decision dated December 2, 2025 with the following ruling: ADJUDICATES: - Granting the appeal filed by the Appellant (formerly the Plaintiff); - Amending the decision of the Tasikmalaya District Court No. 40/Pdt.G/2025/ PN.Tsm dated October 2, 2025 IN CONVENTION: - Rejecting all exceptions; - Rejecting the Plaintiff's claim in its entirety IN RECONVENTION: - Declaring the counterclaim inadmissible; - Ordering the Appellant to pay litigation costs amounting to IDR150,000	Main Petition: Declaring unlawful the planned execution auction of Mortgage Rights over SHM No. 374 in the name of Eka Ekaesah	-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Sanksi yang dikenakan Sanctions Imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
107	**Kantor Cabang :** Tasikmalaya **Jenis :** Perbuatan Melawan Hukum **No. Perkara :** 96/Pdt.G/2025/PN Tsm **Yurisdiksi :** Pengadilan Negeri Tasikmalaya Tgl Registrasi: 29 September 2025 **Branch Office:** **Tasikmalaya** **Type:** **Unlawful Act** **Case Number:** **96/Pdt.G/2025/PN.Tsm** **Jurisdiction:** **Tasikmalaya District Court** **Registration Date:** **September 29, 2025**	Bahwa pada tanggal 17 Desember 2025 pada Pengadilan Negeri Tingkat I Para Pihak sepakat untuk menyelesaikan sengketa secara damai dengan membuat kesepakatan perdamaian yang diperkuat dengan putusan Majelis Hakim Nomor 96/ Pdt.G/2025/PN Tsm tanggal 17 Desember 2025 On December 17, 2025, at the first-level District Court, the Parties agreed to resolve the dispute amicably by entering into a settlement agreement, which was affirmed by the Panel of Judges' decision No. 96/ Pdt.G/2025/PN.Tsm dated December 17, 2025.	Pokok Petitum : Keberatan atas Lelang Eksekusi Hak Tanggungan terhadap 1297/Burangrangan an Rani Novitasari Devi karena dengan tidak diberikannya Salinan Perjanjian Kredit, Penggugat tidak bisa menjadi Debitur yang baik dan dalam pelaksanaan Perjanjian Kredit dan Akta Perjanjian Kredit yang dibuat secara sepihak oleh Tergugat dikenal dengan istilah Klausula Baku atau Perjanjian Baku yang dilarang oleh UU No 8 tahun 1999 dan POJK No 22 tahun 2023 Main Petition: Objection to the execution auction of Mortgage Rights over SHM No. 1297/ Burangrangan in the name of Rani Novitasari Devi, on the grounds that the Plaintiff was not provided with a copy of the Credit Agreement and that the agreement constitutes a standard clause agreement prohibited under Law No. 8 of 1999 and POJK No. 22 of 2023		
108	**Unit Kerja:** Kantor Cabang Gajah Mada **Jenis :** Gugatan Perbuatan Melawan Hukum **No. Perkara :** 559/Pdt.G/2025/PN.Bks 09 Desember 2025 **Yurisdiksi :** Pengadilan Negeri Bekasi **Work Unit:** **Gajah Mada Branch Office** **Type:** **Unlawful Act Lawsuit** **Case Number:** **559/Pdt.G/2025/PN.Bks** **Case Date:** **December 9, 2025** **Jurisdiction:** **Bekasi District Court**	Telah diputus pada Pengadilan Negeri Tingkat I pada tanggal 09 Desember 2025, dengan putusan : Penggugat tidak hadir sebanyak 2 kali sehingga persidangan gugatan dari Penggugat ditolak seluruhnya Decided on December 9, 2025 at first instance with the ruling: The Plaintiff failed to appear twice; therefore, the claim was rejected in its entirety	Rp. 2.980.000.000,-; IDR2,980,000,000		

Perkara Hukum yang Sedang Dihadapi Dewan Komisaris dan Direksi yang Sedang Menjabat

Selama tahun 2025, tidak terdapat perkara hukum yang sedang dihadapi oleh Dewan Komisaris dan Direksi yang sedang menjabat.

Legal Cases Faced The Board of Commissioners and Directors In Service

During 2025, there were no legal cases currently being faced by the Board of Commissioners and Board of Directors.

Perkara Hukum Yang Sedang Dihadapi Anak Perusahaan

Selama tahun 2025, tidak terdapat perkara hukum yang sedang dihadapi oleh Anak Perusahaan.

Legal Cases are Facing Subsidiary Companies

During 2025, there were no legal cases being faced by the Subsidiary.

Sanksi Administratif yang Dikenakan Kepada Perusahaan, Anggota Dewan Komisaris dan Direksi oleh Otoritas Pasar Modal dan Otoritas Lainnya

Selama 2025, tidak terdapat sanksi administratif yang mempengaruhi kelangsungan usaha bank **bjb** dan juga tidak terdapat sanksi administratif yang dikenakan kepada anggota Direksi dan anggota Dewan Komisaris.

Administrative Sanctions Imposed on The Company, Members of The Board of Commissioners and Directors by The Capital Market Authority and Other Authorities

During 2025, there are no administrative sanctions that affect the continuity of bank **bjb**'s business and there are also no administrative sanctions imposed on members of the Board of Directors and members of the Board of Commissioner.

Akses Informasi dan Data Perusahaan

Dalam upaya memberikan informasi yang transparan kepada publik berkaitan dengan perkembangan dan pelaksanaan pengelolaan usaha Bank serta demi menjalankan program komunikasi pemasaran, sejak tahun 2013 bank **bjb** telah menggunakan beragam perangkat untuk menyampaikan informasi penting yang perlu diketahui para pemangku kepentingan. bank **bjb** telah menyediakan akses informasi bagi Pemegang Saham dan pemangku kepentingan untuk mendapatkan informasi lebih lanjut melalui:

Access to Company Information and Data

In an effort to provide transparent information to the public relating to the development and implementation of the Bank's business management and for the sake of carrying out a marketing communication program, since 2013 bank **bjb** has used various tools to convey important information that stakeholders need to know. bank **bjb** has provided information access for Shareholders and stakeholders to obtain further information through:

Divisi Corporate Secretary
Corporate Secretary Division
Menara/ Tower bank **bjb**
Jl. Naripan No. 12-14, Bandung
: 022-4234868 (hunting)
: 022-4206099
: www.bank**bjb**.co.id
: **bjb** call 14049
: @infobank**bjb**
: bank**bjb**official
: bank**bjb**
: bank**bjb**
: corsec**bjb**@bank**bjb**.co.id
: @infobank**bjb**

Investor Relation Group
Investor Relations Group
Menara/ Tower bank **bjb**
Jl. Naripan No. 12-14, Bandung
: 022-4234868 ext 7140/7141
: ir@bank**bjb**.co.id

Selain itu, informasi mengenai perkembangan saham dan permodalan bank **bjb** juga dapat diakses melalui *website* Bursa Efek Indonesia (www.idx.co.id).

In addition, information regarding the development of bank **bjb** shares and capital can also be accessed through the Indonesian Stock Exchange website (www.idx.co.id)

Kegiatan *Investor Relation*

Kegiatan *investor relation* yang telah dilaksanakan selama tahun 2025 antara lain:

Investor Relations Activities

Investor relations activities aimed at communicating with investors, analysts and shareholders carried out during 2025 include:

No	Kegiatan	Activity	Tanggal Pelaksanaan Implementation date
1.	Rapat Umum Pemegan Saham Tahunan Tahun Buku 2024	Annual General Meeting of Shareholders for Financial Year 2024	16 April 2025 April 16, 2025
2.	Earnings Call 1Q-2025	Earnings Call 1Q-2025	29 April 2025 April 29, 2025

No	Kegiatan	Activity	Tanggal Pelaksanaan Implementation date
3.	*Management Meeting* Pemeringkatan Tahunan PEFINDO Tahun 2025	PEFINDO Annual Rating Management Meeting 2025	27 Agustus 2025 August 27, 2025
4.	*Management Meeting* Pemeringkatan Tahunan *Fitch Ratings* Indonesia	Fitch Ratings Indonesia Annual Rating Management Meeting 2025	24 September 2025 September 24, 2025
5.	*Earnings Call* 3Q-2025	Earnings Call 3Q-2025	29 Oktober 2025 October 29, 2025
6.	*Public Expose* Tahun 2025	Public Expose 2025	29 Oktober 2025 October 29, 2025
7.	Rapat Umum Pemegang Saham Luar Biasa Tahun 2025	Extraordinary General Meeting of Shareholders 2025	09 Desember 2025 December 09, 2025

Siaran Pers

Salah satu bentuk penyebarluasan informasi bank **bjb** kepada publik yaitu dengan melakukan siaran pers. Siaran pers yang telah dilakukan bertujuan untuk menggambarkan kegiatan atau peristiwa yang terjadi. Selama tahun 2025, siaran pers yang telah dilakukan bank **bjb** antara lain:

Press Releases

One form of disseminating bank **bjb** information to the public is by conducting a press release. The press release that has been made aims to describe the activities or events that occurred. During 2025, bank **bjb** has made press releases, among others:

No	Nama Event/Kegiatan	Event/Activity Name
1	*Press Release* bank **bjb** Lepas 130 Pemenang Program Perjalanan Religi Tahun 2024	*Press Release: bank bjb Sends Off 130 Winners of the 2024 Religious Journey Program*
2	*Press Release* bank **bjb** Tawarkan ORI027 dengan Kupon Hingga 6,75%	*Press Release: bank bjb Offers ORI027 with Coupons Up to 6.75%*
3	*Press Release* bank **bjb** Dukung Penuh Penyaluran KUR 2025 untuk Akselerasi Sektor UMKM	*Press Release: bank bjb Supports 2025 KUR Distribution to Accelerate MSME Growth*
4	*Press Release* bank **bjb** Hadirkan Program **bjb** Kado *Merchant* untuk Dukung Mitra Usaha	*Press Release: bank bjb Launches bjb Kado Merchant Program to Support Business Partners*
5	*Press Release* bank **bjb** Jalin Kerja Sama Strategis dengan Universitas Negeri Sebelas Maret dalam Bidang Pendidikan, Penelitian, dan Pengabdian Masyarakat	*Press Release: bank bjb Establishes Strategic Partnership with Sebelas Maret State University*
6	*Press Release* bank **bjb** Perkuat Sinergi dengan Kemhan Melalui Penandatangan Nota Kesepahaman Mengenai Jasa Produk Keuangan	*Press Release: bank bjb Strengthens Synergy with the Ministry of Defense through MoU Signing*
7	*Press Release* bank **bjb** Raih Penghargaan Pada Ajang Contact Center *Service Excellence Award* (CCSEA) 2025	*Press Release: bank bjb Wins Contact Center Service Excellence Award (CCSEA) 2025*
8	*Press Release* Jadi Tuan Rumah Pembukaan Putara ke-2, Tim Voli Bandung **BJB** Tandamata Siap Tampil Maksimal di Kandang Sendiri	*Press Release: bank bjb Hosts Round 2 Opening of Bandung bjb Tandamata Volleyball Team*
9	*Press Release* Nabung di bank **bjb**, Bisa Dapat Tiket VIP dan Jersey Eksklusif Proliga 2025!	*Press Release: bank bjb Offers Proliga 2025 VIP Tickets and Exclusive Jerseys Promotion*
10	*Press Release* Perkuat Layanan Kesehatan, YKP bank **bjb** Resmikan Klinik Pratama Easycare	*Press Release: bank bjb Strengthens Healthcare Services through Easycare Primary Clinic*
11	*Press Release* Rebut Kesempatan Emas dengan Undian **BJB** Super Lucky dari bank **bjb**	*Press Release: bank bjb Launches bjb Super Lucky Promotional Program*
12	*Press Release* bank **bjb** Bandoeng 10K Resmi Diluncurkan, Ajak 3.000 Pelari Menghidupkan Kembali Identitas Bandung Lewat Olahraga dan Budaya	*Press Release: bank bjb Launches Bandoeng 10K with 3,000 Runners*
13	*Press Release* bank **bjb** dan BPSDM Provinsi Jawa Barat Perkuat Sinergi untuk Tingkatkan Sumber Daya Manusia	*Press Release: bank bjb Strengthens HR Development with West Java BPSDM*
14	*Press Release* bank **bjb** hadirkan DIGI Festive by Sunbite Sunday untuk perluas layanan digital	*Press Release: bank bjb Expands Digital Services through DIGI Festive*

No	Nama Event/Kegiatan	Event/Activity Name
15	*Press Release* bank **bjb** Hadirkan DIGI Ramadan Street Kuliner Festival untuk Mendorong Digitalisasi Transaksi Kuliner	*Press Release: bank bjb Hosts DIGI Ramadan Culinary Festival*
16	*Press Release* bank **bjb** Hadirkan Promo Spesial Ramadan 2025 Diskon, Cashback, Bonus Pulsa, hingga Umrah Gratis!	*Press Release: bank bjb Offers Ramadan 2025 Promotional Programs*
17	*Press Release* bank **bjb** Kembali Hadirkan Haji Geyot Demi Hidupkan Kembali Tradisi dan Meriahkan Ramadan	*Press Release: bank bjb Revives Haji Geyot Tradition to Enliven Ramadan*
18	*Press Release* bank **bjb** Operasional Terbatas dan Weekend Banking Ramadan Jelang Lebaran 2025	*Press Release: bank bjb Implements Limited Operations and Weekend Banking during Ramadan 2025*
19	*Press Release* bank **bjb** Tandatangani MoU dengan PT Sarinah Untuk Dukung UMKM dan Transaksi Digital	*Press Release: bank bjb Signs MoU with PT Sarinah to Support MSMEs and Digital Transactions*
20	*Press Release* bank **bjb** Tawarkan Sukuk Tabungan ST014, Investasi Syariah Aman dan Menguntungkan	*Press Release: bank bjb Offers ST014 Retail Sukuk as Sharia Investment Instrument*
21	*Press Release* Bayar Pajak Kendaraan Kini Makin Mudah dengan Fitur **bjb** T-Samsat Melalui DIGI bank **bjb** Saja!	*Press Release: bank bjb Enhances Vehicle Tax Payment through bjb T-Samsat via DIGI*
22	*Press Release* **bjb** Berbagi, Ramadan Memberi. bank **bjb** Hadirkan Semangat Kebersamaan dan Kepedulian	*Press Release: bank bjb Promotes Social Care through bjb Berbagi Ramadan Program*
23	*Press Release* Melalui SERAMBI, bank **bjb** Mendukung Layanan Penukaran Uang untuk Kebutuhan Ramadan dan Lebaran	*Press Release: bank bjb Supports Cash Exchange Services through SERAMBI Program*
24	*Press Release* Menanggapi Situasi Terkait Pemberitaan bank **bjb** Saat ini	*Press Release: bank bjb Issues Official Statement on Current Media Coverage*
25	*Press Release* Nabung di bank **bjb**, Bisa Dapat Slot Lari 5K dan 10K Yumaju Berlebarun	*Press Release: bank bjb Offers Running Slots for Yumaju BerlebaRun 5K and 10K*
26	*Press Release* Pentingnya Mempersiapkan Dana Pendidikan Sejak Dini	*Press Release: bank bjb Promotes Early Preparation for Education Funds*
27	*Press Release* bank **bjb** Tumbuh Positif di Tengah Tantangan, Cetak Laba Rp606 Miliar pada Triwulan I 2025	*Press Release: bank bjb Records IDR606 Billion Profit in 1Q 2025*
28	*Press Release* Peringati HUT Ke 64 bank **bjb** Gelar Bakti Sosial Donor Darah, Wujud Nyata Kepedulian Sosial	*Press Release: bank bjb Holds Blood Donation Drive to Mark 64th Anniversary*
29	*Press Release* bank **bjb** Dukung Penuh Event Yumaju BerlebaRun 2025	*Press Release: bank bjb Supports Yumaju BerlebaRun 2025 Event*
30	*Press Release* Pra Event bank **bjb** Bandoeng10K Sukses Digelar, Bukti Revitalisasi Identitas Kota Bandung Melalui Semangat Lari dan Kolaborasi	*Press Release: bank bjb Successfully Holds Bandoeng 10K Pre-Event*
31	*Press Release* RUPST bank **bjb** Sepakat Tebar Dividen 65,50 Persen dari Laba Bersih 2024	*Press Release: bank bjb Distributes 65.50% Dividend from FY2024 Net Profit*
32	*Press Release* 64 Tahun bank **bjb**, Teguhkan Semangat Bangkit Bersama Melayani Lebih Baik	*Press Release: bank bjb Celebrates 64th Anniversary with Strengthened Service Commitment*
33	*Press Release* bank **bjb** Tawarkan SBN Ritel SR022 dengan Kupon Investasi Hingga 6,55% per Tahun Pilihan Berharga untuk Bangkitkan Harapan Bersama	*Press Release: bank bjb Offers SR022 Retail SBN with Coupons Up to 6.55%*
34	*Press Release* bank **bjb** Lakukan Pengundian Program Promosi **bjb** Super Lucky, Inovasi untuk Loyalitas dan Nilai Lebih bagi Nasabah Setia	*Press Release: bank bjb Conducts bjb Super Lucky Prize Drawing Program*
35	*Press Release Workshop Strategi Go-Public & Holding* Rumah Sakit di Jawa Barat	*Press Release: bank bjb Hosts Workshop on Go-Public Strategy and Hospital Holding*
36	*Press Release* bank **bjb** Luncurkan *Kick Off Entrepreneur* Hub Finance di Tangerang Selatan	*Press Release: bank bjb Launches Entrepreneur Hub Finance in South Tangerang*
37	*Press Release* bank **bjb** Terkait Penanganan Perkara oleh Kejaksaan Agung Republik Indonesia	*Press Release: bank bjb Issues Statement on Case Handling by the Attorney General's Office*
38	*Press Release* Nonton Showcase Hindia Sambil Nabung Bisa Banget Bareng bank **bjb**	*Press Release: bank bjb Promotes Savings Program with Hindia Showcase Experience*
39	*Press Release* Liburan Seru Bareng bank **bjb**! Yuk Intip Promo #**bjb**lstimewa	*Press Release: bank bjb Offers #bjblstimewa Travel and Lifestyle Promotions*

No	Nama Event/Kegiatan	Event/Activity Name
40	*Press Release* BBQ Ride 2025 Panggung *Local Heroes*, Musik, dan Otomotif Bersatu di Tritan Point Space Didukung bank **bjb**, Gelaran BBQ Ride 2025 Bertema Local Heroes Sukses Digelar	*Press Release: bank bjb Supports BBQ Ride 2025 Event*
41	*Press Release* bank bank **bjb** Raih 2 Penghargaan *The Asian Post The Best Regional Champion* 2025	*Press Release: bank bjb Wins Two Awards at The Asian Post Best Regional Champion 2025*
42	*Press Release* bank **bjb** Bandoeng 10K, Ajang Sportourism Berkelas Dunia Sukses Digelar di Kota Bandung	*Press Release: bank bjb Successfully Hosts Bandoeng 10K Sport Tourism Event*
43	*Press Release* bank **bjb** Bersama Vindes Hadirkan Hiburan dan Solusi Finansial Pada Event "Bahkan Voli"	*Press Release: bank bjb Collaborates with Vindes in 'Bahkan Voli' Event*
44	*Press Release* Serunya Promo HUT ke-64 #**bjb**Istimewa, Mulai Diskon Liburan, Kuliner Hingga Belanja Hemat!	*Press Release: bank bjb Offers 64th Anniversary Promotional Programs*
45	*Press Release* Akselerasi Pariwisata, bank **bjb** Hadir dan Berikan Dukungan Pada Event BOGORUN 2025	*Press Release: bank bjb Supports BOGORUN 2025 Tourism Event*
46	*Press Release* bank **bjb** Dukung dan Sukseskan IFIS 2025 serta Terima Penghargaan Mitra DNKI atas Percepatan Inklusi Keuangan Nasional	*Press Release: bank bjb Supports IFIS 2025 and Receives DNKI Award*
47	*Press Release* bank **bjb** *Featuring BBQ Ride*, Hadirkan Promo Hadiah Merchandise Eksklusif	*Press Release: bank bjb Supports BBQ Ride with Exclusive Merchandise Promotions*
48	*Press Release* Hadirkan Pembaharuan DIGI bank **bjb** dengan Fitur Semakin Komplit Bikin #BankingJadiEasy	*Press Release: bank bjb Enhances DIGI Features for Improved Digital Banking Experience*
49	*Press Release* Tiga Hari Penuh Gaya *Social Chic* Bandung 2025 Cetak Antusiasme Tinggi Pengunjung	*Press Release: Social Chic Bandung 2025 Attracts High Public Enthusiasm*
50	*Press Release* Investasi Deposito Ga Lagi Ribet Semua Bisa dari Genggaman Lewat DIGI bank **bjb**	*Press Release: bank bjb Facilitates Easy Deposit Investment through DIGI*
51	*Press Release Event Dieng Caldera Race* 2025 Berlangsung Sukses, bank **bjb** Hadirkan Dukungan Komprehensif Sebagai Official Bank Partner	*Press Release: bank bjb Supports Dieng Caldera Race 2025 as Official Bank Partner*
52	*Press Release Bye* Panik Pensiun! Ini Cara Cerdas Siapkan Masa Tua Tanpa Drama	*Press Release: bank bjb Promotes Financial Planning for Retirement*
53	*Press Release* bank **bjb** Perkuat Koneksi dengan Generasi Muda Lewat Dukungan pada Konser Hindia	*Press Release: bank bjb Strengthens Engagement with Youth through Hindia Concert*
54	*Press Release* bank **bjb** Tandatangani MoU dengan Pemprov Jabar dan BP Tapera Terkait Dukungan Pembiayaan Perumahan Bagi Pegawai Pemerintah Provinsi Jawa Barat	*Press Release: bank bjb Signs MoU with West Java Government and BP Tapera*
55	*Press Release* bank **bjb** Dukung Dieng Caldera Race 2025, Hadirkan Promo Eksklusif	*Press Release: bank bjb Supports Dieng Caldera Race 2025 with Exclusive Promotions*
56	*Press Release* bank **bjb** Siap Dukung Program 3 Juta Rumah, Wujudkan Hunian Layak Bagi Rakyat	*Press Release: bank bjb Supports Government's 3 Million Housing Program*
57	*Press Release* Bahkan Voli 2 Kolaborasi Seru Musik, Komedi, dan Literasi Finansial Bersama bank **bjb** Didukung Penuh bank **bjb**, Bahkan Voli 2 Sukses Digelar dan Hadirkan Layanan Perbankan Bagi Anak Muda	*Press Release: bank bjb Supports Bahkan Voli 2 Event Combining Music, Comedy, and Financial Literacy*
58	*Press Release* bank **bjb** Hadirkan Promo Tunaikan Qurban, Tebarkan Kebaikan	*Press Release: bank bjb Launches Qurban Promotion Program*
59	*Press Release* bank **bjb** Gelar Khitanan Massal, Wujud Kepedulian untuk Generasi Sehat dan Istimewa	*Press Release: bank bjb Holds Mass Circumcision Program*
60	*Press Release* bank **bjb** dan BP Tapera Kolaborasi Sosialisasikan KPR FLPP untuk Anggota Polri	*Press Release: bank bjb and BP Tapera Promote FLPP Mortgage for Police Officers*
61	*Press Release* bank **bjb** dan PIP Perkuat Sinergi untuk Dorong UMKM Tumbuh Berkelanjutan	*Press Release: bank bjb and PIP Strengthen Synergy to Support Sustainable MSME Growth*
62	*Press Release* bank **bjb** dan TRABAS Hadirkan Semangat Kemerdekaan Lewat Event Adventure Riding Terbesar	*Press Release: bank bjb and TRABAS Support Independence-Themed Adventure Riding Event*
63	*Press Release* bank **bjb** Dorong Budaya Menabung Sejak Dini Lewat Produk Jasa Layanan Perbankan	*Press Release: bank bjb Promotes Saving Culture from an Early Age*

No	Nama Event/Kegiatan	Event/Activity Name
64	Press Release bank **bjb** Dorong UMKM Naik Kelas lewat **bjb** Exportpreneur Vol.2	*Press Release: bank bjb Supports MSME Growth through bjb Exportpreneur Vol.2*
65	Press Release bank **bjb** Dukung BDG 100 Ultra Trail Tabung Sekarang, Lari di Alam Bebas September Nanti!	*Press Release: bank bjb Supports BDG 100 Ultra Trail Event*
66	Press Release bank **bjb** Dukung Ekspor 54 Ton Kopi Subang ke Tiongkok, Dorong Pertumbuhan Ekonomi Daerah	*Press Release: bank bjb Supports Export of 54 Tons of Subang Coffee to China*
67	Press Release bank **bjb** Dukung PPPK Kota Bekasi Lebih Siap Finansial di Masa Tua dengan **bjb** siap	*Press Release: bank bjb Supports PPPK Bekasi Employees' Financial Readiness*
68	Press Release bank **bjb** menyerahkan kunci secara simbolis kepada 100 debitur FLPP	*Press Release: bank bjb Hands Over Keys to 100 FLPP Debtors*
69	Press Release Dari Mimpi Menjadi Kenyataan, bank **bjb** Bantu MBR Wujudkan Rumah Pertama	*Press Release: bank bjb Helps Low-Income Communities Own Their First Homes*
70	Press Release Manfaatkan Pemutihan Pajak Kendaraan! Bayar Lewat bank **bjb**, Praktis dan Tanpa Ribet	*Press Release: bank bjb Facilitates Vehicle Tax Amnesty Payments*
71	Press Release SBR014 Resmi Dibuka, bank **bjb** Ajak Masyarakat Berinvestasi Untuk Hidup Lebih Terencana	*Press Release: bank bjb Offers SBR014 Retail Investment Instrument*
72	Press Release Tiga Hari Penuh Gaya Social Chic Bandung 2025 Cetak Antusiasme Tinggi Pengunjung	*Press Release: Social Chic Bandung 2025 Attracts High Public Enthusiasm*
73	Press Release Sinergi bank **bjb** dan Korem 064 Maulana Yusuf Perkuat Sinergi untuk Wujudkan Akses Layanan Keuangan yang Lebih Inklusif	*Press Release: bank bjb and Korem 064 Strengthen Financial Service Access*
74	Press Release Sinergi Anak Usaha Perkuat Laju Pertumbuhan bank **bjb**	*Press Release: bank bjb Subsidiaries Strengthen Business Growth*
75	Press Release bank **bjb** Dukung Perayaan Hari Jadi Kabupaten Bandung Barat ke-18	*Press Release: bank bjb Supports West Bandung Anniversary Event*
76	Press Release Bersama Bank Victoria, bank **bjb** Perkuat Dukungan pada Proyek Kimia Strategis Rp600 Miliar	*Press Release: bank bjb and Bank Victoria Support Strategic Chemical Project*
77	Press Release bank **bjb** Raih Dua Penghargaan Bergengsi Infobank Banking Appreciation 2025	*Press Release: bank bjb Wins Infobank Banking Appreciation Awards 2025*
78	Press Release Setetes Darah, Sejuta Harapan bank **bjb** Rayakan HUT RI ke-80 dengan Donor Darah	*Press Release: bank bjb Holds Blood Donation to Celebrate Indonesia's Independence Day*
79	Press Release Investasi Mudah dan Nyaman, bank **bjb** Tawarkan Sukuk Ritel SR023	*Press Release: bank bjb Offers SR023 Retail Sukuk Investment*
80	Press Release Dukung Pendidikan Tinggi, bank **bjb** Arahkan Universitas Ekuitas Indonesia Menjadi Kampus Unggul Global	*Press Release: bank bjb Supports Higher Education Development*
81	Press Release Konsisten Edukasi Keuangan Pelajar dan Tanamkan Budaya Menabung Sejak Dini, bank **bjb** Raih KEJAR Award 2025 Kategori Bank Teraktif Program Bank Goes to School	*Press Release: bank bjb Wins KEJAR Award 2025 for Financial Literacy*
82	Press Release Sederhana Itu Istimewa bank **bjb** Dorong Literasi Keuangan di Kalangan Pelajar Jawa Barat	*Press Release: bank bjb Promotes Financial Literacy among Students in West Java*
83	Press Release Literasi Keuangan Jadi Gaya Hidup bank **bjb** Ajak Pelajar SMKN 3 Bandung Melek Finansial	*Press Release: bank bjb Promotes Financial Literacy for Students in Bandung*
84	Press Release Perkuat Sinergi, bank **bjb** & MNC Finance Dorong Pertumbuhan Kredit Kendaraan Bermotor	*Press Release: bank bjb and MNC Finance Support Vehicle Financing Growth*
85	Press Release Program Tabungan Kurban ASN Resmi Diluncurkan, bank **bjb** Perkuat Literasi Keuangan dan Ekonomi Lokal	*Press Release: bank bjb Launches ASN Qurban Savings Program*
86	Press Release Nabung di bank **bjb**, Bisa Dapat Slot Lari Custom War Two Legged Terror	*Press Release: bank bjb Offers Running Event Promotions*
87	Press Release bank **bjb** Dukung QRIS Run 2025 Dorong Edukasi Transaksi Digital dan Cashless Society	*Press Release: bank bjb Supports QRIS Run 2025*
88	Press Release OJK, Disdik Kota Bandung Bersama bank **bjb** Tanamkan Budaya Menabung Sejak Dini di SMP Negeri 5 Bandung	*Press Release: bank bjb and OJK Promote Financial Literacy in Schools*

No	Nama Event/Kegiatan	Event/Activity Name
89	Press Release Parahyangan Run 2025 bank **bjb** Ajak Masyarakat Lari Sehat Sambil Nikmati Bali	*Press Release: bank bjb Supports Parahyangan Run 2025 Event*
90	Press Release **bjb** T-Samsat dan Agen Samsat **bjb** BiSA Solusi Cerdas Bayar Pajak Kendaraan	*Press Release: bank bjb Enhances Vehicle Tax Payment Services*
91	Press Release Persiapkan Pensiun Sejak Dini, bank **bjb** Edukasi Pengrajin Batik Cirebon	*Press Release: bank bjb Educates Batik Artisans on Retirement Planning*
92	Press Release Banjir Promo! Cashback dari bank **bjb** di ASITA Travel Fair 2025	*Press Release: bank bjb Offers Cashback Promotions at ASITA Travel Fair 2025*
93	Press Release bank **bjb** Perkuat Kolaborasi untuk Ekosistem Perumahan, Dukung Penuh Program "Imah Merenah Hirup Tumaninah"	*Press Release: bank bjb Supports Housing Ecosystem Development*
94	Press Release bank **bjb** Perkuat Sinergi untuk Pekerja Migran melalui Literasi Keuangan dan KUR PMI	*Press Release: bank bjb Supports Migrant Worker Financial Inclusion*
95	Press Release bank **bjb** Raih Dua Penghargaan Bergengsi Infobank Banking Appreciation 2025	*Press Release: bank bjb Wins Infobank Banking Appreciation Awards 2025*
96	Press Release bank **bjb** Resmi Jadi Official Banking Partner Semarang 10K 2025, Dorong Sport Tourism & UMKM Lokal	*Press Release: bank bjb Becomes Official Banking Partner of Semarang 10K 2025*
97	Press Release bank **bjb** Tegaskan Dukungan Percepatan Investasi Jawa Barat Lewat West Java Investment Roadshow 2025	*Press Release: bank bjb Supports West Java Investment Roadshow 2025*
98	Press Release Bayar Pajak Bumi dan Bangunan Kini Lebih Mudah dengan **bjb** T-PBB	*Press Release: bank bjb Facilitates Property Tax Payment via bjb T-PBB*
99	Press Release Bayar Pajak Kendaraan Jadi Lebih Mudah, Dapat Cashback dari **bjb** T-Samsat Merdeka!	*Press Release: bank bjb Offers Cashback via bjb T-Samsat Merdeka*
100	Press Release Bersama Bank Victoria, bank **bjb** Perkuat Dukungan pada Proyek Kimia Strategis Rp600 Miliar	*Press Release: bank bjb and Bank Victoria Support Strategic Chemical Project*
101	Press Release Holiday Goals Liburan Seru Tanpa Cemas	*Press Release: bank bjb Offers Travel Promotions*
102	Press Release Ini Dia Solusi Anti Lupa Bayar Pajak Kendaraan	*Press Release: bank bjb Provides Vehicle Tax Reminder Solutions*
103	Press Release Kejar Pengalaman, Tabungan Tetap Aman!	*Press Release: bank bjb Encourages Savings while Gaining Experiences*
104	Press Release Memontum Harpelnas 2025 bank **bjb** Hadirkan Layanan Istimewa untuk Nasabah	*Press Release: bank bjb Supports National Consumer Day 2025*
105	Press Release bank **bjb** Hadirkan Pilihan Investasi Cerdas Melalui SBN Ritel ORI028	*Press Release: bank bjb Offers ORI028 Retail Investment Instrument*
106	Press Release Run the Story, bank **bjb** Ajak Warga Rayakan Budaya dan Kesehatan di Tangerang 10K	*Press Release: bank bjb Promotes Tangerang 10K Event*
107	Press Release Sinergi bank **bjb**–PWRI, Inovasi Kartu ATM Sekaligus Kartu Anggota	*Press Release: bank bjb and PWRI Launch Multi-Function ATM Card*
108	Press Release bank **bjb** Perkuat Dukungan untuk Pendidikan Berkualitas melalui Kerja Sama Strategis dengan IPDN	*Press Release: bank bjb Strengthens Higher Education Collaboration with IPDN*
109	Press Release bank **bjb** Dorong UMKM Daerah Tumbuh Lewat Program KUMITRA Sukabumi	*Press Release: bank bjb Supports MSME Growth through KUMITRA Sukabumi*
110	Press Release bank **bjb** dan PT Pos Indonesia Jalin Sinergi Strategis Perkuat Layanan Keuangan dan Logistik	*Press Release: bank bjb and PT Pos Indonesia Strengthen Financial and Logistics Services*
111	Press Release bank **bjb** Dorong Pertumbuhan Ekonomi Daerah Lewat Dukungan Pembiayaan Pekerja Migran	*Press Release: bank bjb Supports Regional Economic Growth through Migrant Worker Financing*
112	Press Release Lewat Pembiayaan Inklusif, bank **bjb** Dorong Akselerasi Pembangunan SPPG di Daerah	*Press Release: bank bjb Accelerates Regional Development through Inclusive Financing*
113	Press Release bank **bjb** dan TNI AD Tandatangani PKS, Dorong Akses Keuangan dan Kesejahteraan Prajurit	*Press Release: bank bjb and TNI AD Sign Cooperation Agreement to Enhance Financial Access*
114	Press Release bank **bjb** Perkuat Sinergi dengan Pemkab Kuningan Lewat Pinjaman Daerah	*Press Release: bank bjb Strengthens Synergy with Kuningan Regional Government*

No	Nama Event/Kegiatan	Event/Activity Name
115	Press Release bank **bjb** Bersama Kemendikdasmen Dorong Literasi Keuangan Anak Usia Dini	*Press Release: bank bjb Promotes Early Childhood Financial Literacy with Ministry of Education*
116	Press Release **bjb** CLUB Buktikan Worklife Balance di bank **bjb**, Juarai Berbagai Kompetisi di Tahun 2025	*Press Release: bjb CLUB Demonstrates Work-Life Balance Excellence in 2025*
117	Press Release bank **bjb** & Vindes Hadirkan Keseruan Bahkan Voli 3, Nabung Bisa Dapat Tiket Nonton!	*Press Release: bank bjb Collaborates with Vindes for Bahkan Voli 3 Event*
118	Press Release Waktunya Happy! bank **bjb** Hadirkan **bjb** Pay Day Vol.1 2025, Kulineran Seru & Belanja Hemat dengan DIGI bank **bjb**	*Press Release: bank bjb Launches bjb Pay Day Vol.1 2025 Program*
119	Press Release bank **bjb** Perkuat Dukungan untuk UMKM dan Perumahan Lewat Akad Massal KUR Nasional	*Press Release: bank bjb Strengthens Support for MSMEs and Housing through KUR Program*
120	Press Release bank **bjb** Perkuat Komitmen Dukung Inklusi Keuangan Nasional Lewat BIK 2025 di Bandung dan Surabaya	*Press Release: bank bjb Strengthens Commitment to Financial Inclusion through BIK 2025*
121	Press Release bank **bjb** Dukung Program Tiga Juta Rumah, Perluas Akses Hunian Layak di Jawa Barat	*Press Release: bank bjb Supports Government Housing Program Expansion in West Java*
122	Press Release bank **bjb** Perkuat Sinergi Dukung Pertumbuhan Ekonomi Jawa Barat Melalui Rebana CEO Club 2025	*Press Release: bank bjb Strengthens Economic Growth through Rebana CEO Club 2025*
123	Press Release Aset Mencapai 215 Triliun, Kian Mantapkan Kinerja bank **bjb** Untuk Tumbuh Berkelanjutan	*Press Release: bank bjb Achieves IDR215 Trillion in Assets*
124	Press Release bank **bjb** Perkuat Sinergi Pemerintah Dorong Akses Perumahan Inklusif di Sumedang	*Press Release: bank bjb Supports Inclusive Housing Access in Sumedang*
125	Press Release Dukung Program Pemerintah, bank **bjb** Sosialisasi Kredit Program Perumahan di Cirebon	*Press Release: bank bjb Promotes Housing Credit Program in Cirebon*
126	Press Release bank **bjb** Raih Apresiasi "Edukasi PMI Perempuan" dari Kemenko Perekonomian	*Press Release: bank bjb Receives Appreciation for Women Migrant Worker Education*
127	Press Release Dukung Program Pemerintah, bank **bjb** Sosialisasi Kredit Program Perumahan di Cirebon	*Press Release: bank bjb Promotes Housing Credit Program in Cirebon*
128	Press Release bank **bjb** Raih Apresiasi "Edukasi PMI Perempuan" dari Kemenko Perekonomian	*Press Release: bank bjb Receives Appreciation for Women Migrant Worker Education*
129	Press Release bank **bjb** Dukung Sosialisasi Kredit Program Perumahan (KPP) di Kabupaten Bogor	*Press Release: bank bjb Supports Housing Credit Socialization in Bogor*
130	Press Release Sinergi bank **bjb** dan Pemda Jabar Permudah Akses Keuangan Masyarakat Desa Terdampak Tambang	*Press Release: bank bjb Strengthens Financial Access for Mining-Affected Communities*
131	Press Release bank **bjb** Perkuat Sinergi Pendidikan Tinggi dengan Universitas Negeri Malang	*Press Release: bank bjb Strengthens Higher Education Collaboration with Universitas Negeri Malang*
132	Press Release bank **bjb** Ajak Masyarakat Menabung Sambil Berlari di Tangerang 10K	*Press Release: bank bjb Promotes Savings through Tangerang 10K Event*
133	Press Release bank **bjb** Sukses Warnai West Java Festival dengan Promo dan Edukasi Digital	*Press Release: bank bjb Participates in West Java Festival*
134	Press Release bank **bjb** Bersama Kemendikdasmen Perkuat Layanan Keuangan untuk Guru, Dorong Transformasi Pendidikan Indonesia	*Press Release: bank bjb Strengthens Financial Services for Teachers*
135	Press Release Investasi Deposito Ga Lagi Ribet Semua Bisa dari Genggaman Lewat DIGI bank **bjb**	*Press Release: bank bjb Facilitates Easy Deposit Investment through DIGI*
136	Press Release bank **bjb** Sampaikan Duka Cita Mendalam Atas Wafatnya Direktur Utama, Bapak Yusuf Saadudin	*Press Release: bank bjb Expresses Condolences on the Passing of the President Director*
137	Press Release bank **bjb** Raih Predikat "Excellent" di ICSQ Award 2025, Bukti Nyata Komitmen Pelayanan Nasabah	*Press Release: bank bjb Achieves 'Excellent' Rating at ICSQ Award 2025*
138	Press Release bank **bjb** Permudah Akses Investasi Melalui Sukuk Tabungan ST015	*Press Release: bank bjb Expands Investment Access through ST015 Retail Sukuk*
139	Press Release bank **bjb** Sampaikan Informasi Resmi Terkait Penunjukan Direktur Pengganti Direktur Utama	*Press Release: bank bjb Announces Appointment of Acting President Director*
140	Press Release bank **bjb** Dukung Economics 360 Dan Umkm Binaan Raih Penghargaan	*Press Release: bank bjb Supports Economics 360 Program*

No	Nama Event/Kegiatan	Event/Activity Name
141	Press Release bank **bjb** Dukung Puncak Peringatan Hkn Ke-61, Hkg Pkk Ke-53, Dan Pembinaan Kepegawaian "Abdi Nagri Menyulam Hari #2"	*Press Release: bank bjb Supports National Health and PKK Events*
142	Press Release Nabung Dulu Di bank **bjb**, Finish Line Kemudian Di Bandung Culture Run	*Press Release: bank bjb Promotes Savings through Bandung Culture Run*
143	Press Release Perkuat Sinergi Pendidikan , bank **bjb** Teken Perjanjian Kerjasama dengan Universitas Terbuka	*Press Release: bank bjb Signs Cooperation Agreement with Universitas Terbuka*
144	Press Release Serunya Gajian bersama bank **bjb**, Promo Transaksi dan Donor Darah di **bjb** Payday Vol. 2	*Press Release: bank bjb Launches bjb Payday Vol.2 Program*
145	Press Release bank **bjb** Salurkan Beasiswa S2 untuk Lulusan Terbaik Universitas Ekuitas Indonesia	*Press Release: bank bjb Provides Scholarships for Top Graduates*
146	Press Release bank **bjb** Hadirkan Inovasi Samsat Drive Thru Pelayanan Publik Garut Makin Cepat dan Mudah	*Press Release: bank bjb Launches Drive-Thru Samsat Innovation in Garut*
147	Press Release Transformasi Hijau bank **bjb** Mendapatkan Apresiasi pada Ajang Investing on Climate by Editor's Choice Awards 2025	*Press Release: bank bjb Receives Green Transformation Award 2025*
148	Press Release Semarang 10K 2025 Berlangsung Meriah, Dorong Sport Tourism dan Aktivitas Ekonomi Kota	*Press Release: bank bjb Supports Semarang 10K 2025 Event*
149	Press Release Program Promosi Akhir Tahun, bank **bjb** Hadirkan **bjb** Boom SurePrize untuk Nasabah	*Press Release: bank bjb Launches Year-End Promotion Program*
150	Press Release Jelang Libur Natal dan Tahun Baru, bank **bjb** Pastikan Operasional Bank Tetap Berjalan Maksimal	*Press Release: bank bjb Ensures Banking Operations during Year-End Holidays*
151	Press Release Dukung UMKM Naik Kelas, bank **bjb** Raih Penghargaan Mitra Kolaborator Pembiayaan 2025	*Press Release: bank bjb Wins MSME Financing Collaboration Award 2025*
152	Press Release Cukup Menabung di bank **bjb**, Bisa Dapat Tiket Coast to Coast Night Trail Ultra	*Press Release: bank bjb Offers Trail Running Event Promotions*
153	Press Release bank **bjb** Selenggarakan Workshop Kewirausahaan Peserta ASABRI melalui Program **bjb** Pra-Purnapreneurship 2025	*Press Release: bank bjb Holds Entrepreneurship Workshop for ASABRI Participants*
154	Press Release bank **bjb** Raih Penghargaan di detikJabar Awards 2025, Penguatan Inovasi Digital dan Komitmen Pelayanan Jadi Pendorong Utama	*Press Release: bank bjb Wins detikJabar Awards 2025*
155	Press Release bank **bjb** Perluas Sinergi Strategis dengan Indomaret untuk Perkuat Layanan Produk Perbankan	*Press Release: bank bjb Expands Strategic Partnership with Indomaret*
156	Press Release bank **bjb** Perkuat Sport Tourism Tangerang Lewat Dukungan Penuh Pada Gelaran Perdana Tangerang 10k 2025 – Run The Story	*Press Release: bank bjb Supports Tangerang 10K Sport Tourism Event*
157	Press Release bank **bjb** Perkuat Komitmen Lingkungan Lewat Penanaman 10.000 Mangrove di Pesisir Subang	*Press Release: bank bjb Plants 10,000 Mangroves in Subang*
158	Press Release bank **bjb** Perkuat Dukungan untuk Sektor Perumahan Lewat Akad Massal KPR Sejahtera FLPP Bagi Masyarakat Berpenghasilan Rendah	*Press Release: bank bjb Supports Affordable Housing through FLPP Program*
159	Press Release bank **bjb** Mantapkan Arah Kepemimpinan dan Tata Kelola Perusahaan Melalui RUPS LB 2025	*Press Release: bank bjb Strengthens Governance through EGM 2025*
160	Press Release bank **bjb** Kembali Dinobatkan sebagai Badan Publik Informatif oleh Komisi Informasi Jawa Barat	*Press Release: bank bjb Recognized as Informative Public Body*
161	Press Release bank **bjb** Dukung Penguatan Layanan Keuangan Kemenko Kumham Imipas melalui Kerja Sama	*Press Release: bank bjb Supports Government Financial Services Collaboration*
162	Press Release bank **bjb** dan TNI AL Lanjutkan Kolaborasi Untuk Penguatan Layanan Keuangan	*Press Release: bank bjb and TNI AL Strengthen Financial Services Collaboration*
163	Press Release bank **bjb** dan Pemprov Kepulauan Riau Resmikan Kerja Sama Strategis Perkuat Layanan Publik Digital	*Press Release: bank bjb and Riau Islands Government Strengthen Digital Public Services*
164	Press Release bank **bjb** dan GoTo Financial Jalin Kerja Sama Perkuat Layanan Bagi Nasabah	*Press Release: bank bjb and GoTo Financial Strengthen Customer Services*
165	Press Release Bandung **bjb** Tandamata Umumkan Skuad Proliga 2026	*Press Release: Bandung bjb Tandamata Announces Proliga 2026 Squad*

No	Nama Event/Kegiatan	Event/Activity Name
166	*Press Release* Akhir Tahun Lebih Berkesan, bank **bjb** Ajak Nasabah Menyaksikan Rahvayana Kala Cinta Dijabar	*Press Release: bank bjb Invites Customers to Enjoy a More Memorable Year-End with the "Rahvayana Kala Cinta" Performance in West Java*
167	*Press Release* bank **bjb** Gandeng Duluin, Hadirkan Solusi Keuangan Digital yang Inklusif dan Berkelanjutan	*Press Release: bank bjb Partners with Duluin to Deliver Inclusive and Sustainable Digital Financial Solutions*

Buletin

Perseroan secara rutin menerbitkan buletin melalui aplikasi Media komunikasi internal pegawai yaitu *human capital solution* - HCS Mobile dimana setiap harinya kami melakukan *broadcast* News terkini yang penting untuk diketahui Pegawai.

Kategori/Tema yang tersedia di HCS News diantaranya:
- Berita Keluarga Kita
- **Bjb** Club
- **Bjb** Info
- CEO's Messages
- Great People
- HC in Action
- HC Insight & Innovation
- Worklife

Selama tahun 2025, fungsi Human Capital juga mengelola media komunikasi internal perusahaan dalam bentuk majalah atau buletin internal yang diterbitkan secara berkala sebagai sarana penyebaran informasi kepada seluruh karyawan. Media internal tersebut memuat berbagai informasi mengenai kebijakan perusahaan, program pengembangan sumber daya manusia, kegiatan karyawan, budaya perusahaan, serta pencapaian organisasi. Kehadiran majalah atau buletin ini diharapkan dapat memperkuat komunikasi internal, meningkatkan pemahaman karyawan terhadap arah dan strategi perusahaan, serta menumbuhkan rasa kebersamaan dan keterlibatan karyawan dalam mendukung pencapaian tujuan perusahaan. Media internal perusahaan pada dasarnya berfungsi sebagai sarana komunikasi antara manajemen dan karyawan untuk menyampaikan informasi, membangun budaya perusahaan, serta meningkatkan motivasi dan keterlibatan karyawan.

Bulletin

The Company routinely publishes bulletins through the internal employee communication media application, namely human capital solution - HCS Mobile, where every day we broadcast the latest news that is important for employees to know.

Categories/Themes available on HCS News include:
- Berita Keluarga Kita
- **Bjb** Club
- **Bjb** Info
- CEO's Messages
- Great People
- HC in Action
- HC Insight & Innovation
- Worklife

During 2025, the Human Capital function also managed the Company's internal communication media in the form of a magazine or internal bulletin published periodically as a means of disseminating information to all employees. The internal media contained various information regarding company policies, human capital development programs, employee activities, corporate culture, and organizational achievements. The presence of this magazine or bulletin is expected to strengthen internal communication, enhance employees' understanding of the Company's direction and strategy, and foster a sense of togetherness and employee engagement in supporting the achievement of the Company's objectives. In essence, the Company's internal media serves as a communication channel between management and employees to convey information, build corporate culture, and improve employee motivation and engagement.

HCS News (Januari s.d Desember 2025) / HCS News (January–December 2025)

No.	Kategori Konten Content Categories	Jumlah Materi Amount of Material
1	Worklife	148
2	Great People	53
3	Great Team News	21
4	Insight & Innovation	152
5	**bjb** Info	132
6	HC in action	48
	Total	554

Broadcast Message melalui HC Cares *Chat Helpdesk* (Januari s.d Desember 2025)

Broadcast Messages through the HC Cares Chat Helpdesk (January–December 2025)

No.	Kategori Konten Content Categories	Jumlah Materi Amount of Material
1	*Celebration Day*	34
2	**bjb** *Information*	65
3	*Culture Information*	145
4	*Human capital Tips*	101
5	*Healthy Tips*	27
6	*Financial Planning*	25
	Total	397

Konsultasi Mengenai Informasi Kepegawaian melalui HC Cares *Chat Helpdesk* (Januari s.d Desember 2025)

Consultation on Employee Information through the HC Cares Chat Helpdesk (January–December 2025)

No.	Kategori Konten Question Categories	Jumlah Pertanyaan Number of Questions
1	HC Solution	145
2	Kompensasi Benefit	44
3	Manajemen kompensasi & Kinerja Pegawai Compensation Management and Employee Performance	37
4	Rekrutment & Pengembangan Karier Recruitment & Career Development	2
5	Hubungan Industrial & Pengembangan Budaya Industrial Relations & Culture Development	42
6	Strategi & Kebijakan Strategy & Policy	14
	Total	284

Transparansi Penyampaian Laporan

Transparency of Report Submission

No	Nomor Surat Reference Number	Perihal	Regarding	Tanggal Pelaporan Reporting Date
1.	006/DIR-CSE/2025	Pembatalan atas Rencana Penyelenggaraan RUPS LB Tahun 2025	Cancellation of the Plan to Hold the 2025 Extraordinary General Meeting of Shareholders	02 Januari 2025 January 02, 2025
2.	012/DIR-CSE/2025	Laporan Bulanan Registrasi Pemegang Efek Periode Desember 2024	Monthly Securities Holder Registration Report – December 2024 Period	10 Januari 2025 January 10, 2025
3.	020/DIR-TRE/2025	Laporan Realisasi Penggunaan Dana Penerbitan Penawaran Umum Berkelanjutan Obligasi Subordinasi Berkelanjutan IV bank **bjb** Tahap I Tahun 2024	Report on the Realization of the Use of Proceeds from the Continuous Public Offering of Subordinated Bonds IV bank **bjb** Phase I Year 2024	14 Januari 2025 January 14, 2025
4.	022/DIR-TRE/2025	Penerbitan Penawaran Umum Berkelanjutan Obligasi Keberlanjutan Berkelanjutan I bank **bjb** Tahap I Tahun 2024	Issuance of Continuous Public Offering of Sustainability Bonds I bank **bjb** Phase I Year 2024	14 Januari 2025 January 14, 2025
5.	024/DIR-TRE/2025	Laporan Realisasi Penggunaan Dana Penerbitan Umum Berkelanjutan Surat Berharga Perpetual Berkelanjutan I bank **bjb** Tahap I Tahun 2024	Report on the Realization of the Use of Proceeds from the Continuous Public Offering of Perpetual Securities I bank **bjb** Phase I Year 2024	14 Januari 2025 January 14, 2025

No	Nomor Surat Reference Number	Perihal	Regarding	Tanggal Pelaporan Reporting Date
6.	093/DIR-CSE/2025	Laporan Bulanan Registrasi Pemegang Efek Periode Januari 2025	Monthly Securities Holder Registration Report – January 2025 Period	06 Februari 2025 February 06, 2025
7.	098/DIR-TRE/2025	Kesiapan Perusahaan Untuk Pembayaran Obligasi Jatuh Tempo atas Obligasi Subordinasi Berkelanjutan II bank **bjb** Tahap I Tahun 2020 Seri A	Company Readiness for Maturing Bond Payment of Subordinated Bonds II bank **bjb** Phase I Year 2020 Series A	07 Februari 2025 February 07, 2025
8.	187/CSE-HIN/2025	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR)	Report on Share Ownership or Changes in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (BJBR)	10 Februari 2025 February 10, 2025
9.	095/DIR-CSE/2025	Laporan Data Hutang/Kewajiban Dalam Valuta Asing Periode Januari 2025	Report on Foreign Currency Liabilities – January 2025 Period	10 Februari 2025 February 10, 2025
10.	212/CSE-HIN/2025	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR)	Report on Share Ownership or Changes in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (BJBR)	13 Februari 2025 February 13, 2025
11.	213/CSE-HIN/2025	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR)	Report on Share Ownership or Changes in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (BJBR)	13 Februari 2025 February 13, 2025
12.	242/CSE-HIN/2025	Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR)	Changes in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (BJBR)	18 Februari 2025 February 18, 2025
13.	133/DIR-CSE/2025	Penyampaian Mata Acara Rapat Umum Pemegang Saham Tahunan	Submission of Agenda for the Annual General Meeting of Shareholders	24 Februari 2025 February 24, 2025
14.	1604/CSE-HIN/2025	Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR)	Changes in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (BJBR)	25 Februari 2025 February 25, 2025
15.	135/DIR-TRE/2025	Penyesuaian Laporan Realisasi Penggunaan Dana Penerbitan Penawaran Umum Berkelanjutan Obligasi Keberlanjutan Berkelanjuran I bank **bjb** Tahap I Tahun 2024	Adjustment to the Report on the Realization of the Use of Proceeds from the Continuous Public Offering of Sustainability Bonds I bank **bjb** Phase I Year 2024	25 Februari 2025 February 25, 2025
16.	148/DIR-CSE/2025	Perubahan Komite Audit	Changes in the Audit Committee	27 Februari 2025 February 27, 2025
17.	150/DIR-CSE/2025	Pemberitahuan Rencana Rapat Umum Pemegang Saham Tahunan	Notification of the Plan to Hold the Annual General Meeting of Shareholders	03 Maret 2025 March 03, 2025
18.	150/DIR-CSE/2025	Penyampaian Bukti Iklan Pemberitahuan Rencana Rapat Umum Pemegang Saham Tahunan	Submission of Proof of Advertisement for Notification of the Plan to Hold the Annual General Meeting of Shareholders	03 Maret 2025 March 03, 2025
19.	159/DIR-CSE/2025	Pengunduran Diri Direktur Utama Perseroan	Resignation of the President Director	04 Maret 2025 March 0, 2025
20.	162/DIR-CSE/2025	Penjelasan atas Volatilitas Transaksi	Explanation of Transaction Volatility	05 Maret 2025 March 05, 2025
21.	156/DIR-CSE/2025	Laporan Bulanan Registrasi Pemegang Efek Periode Februari 2025	Monthly Securities Holder Registration Report – February 2025 Period	07 Maret 2025 March 07, 2025
22.	164/DIR-CSE/2025	Pembebasan Tugas Direktur Utama Perseroan	Relief of Duties of the President Director	70 Maret 2025 March 07, 2025
23.	373/CSE-HIN/2025	Permohonan Perpanjangan Batas Waktu Penyampaian Penjelasan atas Pemberitaan di Media Massa	Request for Extension of Deadline for Submission of Explanation on Media Coverage	12 Maret 2025 March 12, 2025
24.	18/PKE/LKE/2025	Penyampaian Laporan Akuntan Publik dan/atau Kantor Akuntan Publik Jasa audit atas informasi keuangan historis Tahunan	Submission of Public Accountant and/or Public Accounting Firm Report on Audit Services of Annual Historical Financial Information	13 Maret 2025 March 13, 2025
25.	171/DIR-CSE/2025	Penjelasan atas Pemberitaan di Media Massa	Explanation of Media Coverage	13 Maret 2025 March 13, 2025
26.	170/DIR-CSE/2025	Penunjukan Direktur Pengganti Direktur Utama	Appointment of Acting President Director	13 Maret 2025 March 13, 2025

No	Nomor Surat Reference Number	Perihal	Regarding	Tanggal Pelaporan Reporting Date
27.	175/DIR-CSE/2025	Penyampaian Bukti Iklan Informasi Laporan Keuangan Tahunan	Submission of Proof of Advertisement of Annual Financial Statements Information	14 Maret 2025 March 14, 2025
28.	176/DIR-CSE/2025	Tanggapan atas Pemberitaan di Media Massa	Response to Media Coverage	17 Maret 2025 March 17, 2025
29.	181/DIR-CSE/2025	Penjelasan atas Pemberitaan di Media Massa	Explanation of Media Coverage	17 Maret 2025 March 17, 2025
30.	182/DIR-CSE/2025	Pemanggilan Rapat Umum Pemegang Saham Tahunan	Summons for the Annual General Meeting of Shareholders	18 Maret 2025 March 18, 2025
31.	182A/DIR-CSE/2025	Penyampaian Bukti Iklan Pemanggilan Rapat Umum Pemegang Saham Tahunan	Submission of Proof of Advertisement of the Summons for the Annual General Meeting of Shareholders	18 Maret 2025 March 18, 2025
32.	183/DIR-CSE/2025	Penyampaian Laporan Tahunan & Keberlanjutan dan ESG	Submission of Annual Report, Sustainability Report, and ESG Report	18 Maret 2025 March 18, 2025
33.	206/DIR-CSE/2025	Perubahan Anggota Direksi Perseroan	Changes in the Board of Directors	25 Maret 2025 March 25, 2025
34.	218/DIR-CSE/2025	Laporan Bulanan Registrasi Pemegang Efek Periode Maret 2025	Monthly Securities Holder Registration Report – March 2025 Period	9 April 2025 April 9, 2025
35.	232/DIR-CSE/2025	Ringkasan Risalah Rapat Umum Pemegang Saham Tahunan	Summary of Minutes of the Annual General Meeting of Shareholders	17 April 2025 April 17, 2025
36.	232A/DIR-CSE/2025	Ringkasan Risalah Rapat Umum Pemegang Saham Tahunan (KOREKSI)	Summary of Minutes of the Annual General Meeting of Shareholders (Correction)	17 April 2025 April 17, 2025
37.	233/DIR-CSE/2025	Perubahan Pengurus	Changes in Management	17 April 2025 April 17, 2025
38.	232B/DIR-CSE/2025	Keterbukaan Informasi terkait Aksi Korporasi Dividen Tunai	Disclosure of Information regarding Cash Dividend Corporate Action	17 April 2025 April 17, 2025
39.	234/DIR-CSE/2025	Penyampaian Bukti Iklan Hasil RUPS	Submission of Proof of Advertisement of GMS Results	17 April 2025 April 17, 2025
40.	540/CSE-HIN/2025	Perubahan Alamat/Nomor Telepon/ Fax/E-Mail/Website/NPWP/NPKP	Changes in Address/Telephone/Fax/E-mail/Website/NPWP/NPKP	24 April 2025 April 24, 2025
41.	251/DIR-CSE/2025	Perubahan Komite Audit	Changes in the Audit Committee	25 April 2025 April 25, 2025
42.	268/DIR-CSE/2025	Penyampaian Bukti Iklan Informasi Laporan Keuangan Interim	Submission of Proof of Advertisement of Interim Financial Statements Information	30 April 2025 April 30, 2025
43.	585/CSE-HIN/2025	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka	Report on Share Ownership or Changes in Share Ownership of a Public Company	05 Mei 2025 May 05, 2025
44.	586/CSE-HIN/2025	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka	Report on Share Ownership or Changes in Share Ownership of a Public Company	05 Mei 2025 May 05, 2025
45.	587/CSE-HIN/2025	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka	Report on Share Ownership or Changes in Share Ownership of a Public Company	05 Mei 2025 May 05, 2025
46.	588/CSE-HIN/2025	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka	Report on Share Ownership or Changes in Share Ownership of a Public Company	05 Mei 2025 May 05, 2025
47.	274/DIR-CSE/2025	Laporan Bulanan Registrasi Pemegang Efek Periode April 2025	Monthly Securities Holder Registration Report – April 2025 Period	09 Mei 2025 May 09, 2025
48.	294/DIR-CSE/2025	Risalah Rapat Umum Pemegang Saham Tahunan	Minutes of the Annual General Meeting of Shareholders	16 Mei 2025 May 16, 2025
49.	311/DIR-CSE/2025	Penjelasan atas Pemberitaan di Media Massa	Explanation of Media Coverage	23 Mei 2025 May 23, 2025
50.	343/DIR-CSE/2025	Laporan Bulanan Registrasi Pemegang Efek Periode Mei 2025	Monthly Securities Holder Registration Report – May 2025 Period	10 Juni 2025 June 10, 2025

No	Nomor Surat Reference Number	Perihal	Regarding	Tanggal Pelaporan Reporting Date
51.	435/DIR-CSE/2025	Laporan Bulanan Registrasi Pemegang Efek Periode Juni 2025	Monthly Securities Holder Registration Report – June 2025 Period	08 Juli 2025 July 08, 2025
52.	473/DIR-CSE/2025	Penjelasan atas Pemberitaan di Media Massa	Explanation of Media Coverage	15 Juli 2025 July 15, 2025
53.	497/DIR-PKE/2025	Penyampaian Penelaahan OJK atas Laporan Keuangan Tahun 2024	Submission of OJK Review on the 2024 Financial Statements	23 Juli 2025 July 23, 2025
54.	512/DIR-CSE/2025	Penyampaian Bukti Iklan Informasi Laporan Keuangan Interim	Submission of Proof of Advertisement of Interim Financial Statements Information	29 Juli 2025 July 29, 2025
55.	524/DIR-CSE/2025	Laporan Bulanan Registrasi Pemegang Efek Periode Juli 2025	Monthly Securities Holder Registration Report – July 2025 Period	05 Agustus 2025 August 05, 2025
56.	543/DIR-CSE/2025	Pengefektifan Pengurus	Effectiveness of Management	11 Agustus 2025 August 11, 2025
57.	554/DIR-CSE/2025	Perubahan Komite Audit	Changes in the Audit Committee	13 Agustus 2025 August 13, 2025
58.	620/DIR-CSE/2025	Laporan Bulanan Registrasi Pemegang Efek Periode Agustus 2025	Monthly Securities Holder Registration Report – August 2025 Period	08 September 2025 September 08, 2025
59.	623/DIR-CSE/2025	Pengefektifan Pengurus	Effectiveness of Management	08 September 2025 September 08, 2025
60.	622/DIR-CSE/2025	Jawaban Penelaahan atas Laporan Tahunan 2024 dan Laporan Keberlanjutan 2024	Response to OJK Review on the 2024 Annual Report and 2024 Sustainability Report	12 September 2025 September 12, 2025
61.	635/DIR-CSE/2025	Perubahan *Corporate Secretary*	Changes in Corporate Secretary	15 September 2025 September 15, 2025
62.	636/DIR-CSE/2025	Penyampaian Hasil Pemeringkatan Tahunan PT Pemeringkat Efek Indonesia (PEFINDO)	Submission of Annual Rating Results by PT Pemeringkat Efek Indonesia (PEFINDO)	16 September 2025 September 16, 2025
63.	679/DIR-CSE/2025	Laporan Bulanan Registrasi Pemegang Efek Periode Agustus 2025	Monthly Securities Holder Registration Report – August 2025 Period	08 Oktober 2025 October 08, 2025
64.	697/DIR-CSE/2025	Rencana Penyelenggaraan Public Expose Tahunan	Plan to Hold the Annual Public Expose	15 Oktober 2025 October 15, 2025
65.	698/DIR-CSE/2025	Penyampaian Mata Acara Rapat Umum Pemegang Saham Luar Biasa	Submission of Agenda for the Extraordinary General Meeting of Shareholders	16 Oktober 2025 October 16, 2025
66.	716/DIR-CSE/2025	Penyampaian Hasil Pemeringkatan Tahunan PT Fitch Ratings Indonesia	Submission of Annual Rating Results by PT Fitch Ratings Indonesia	21 Oktober 2025 October 21, 2025
67.	712/DIR-CSE/2025	Pemberitahuan Rencana Rapat Umum Pemegang Saham Luar Biasa	Notification of the Plan to Hold the Extraordinary General Meeting of Shareholders	23 Oktober 2025 October 23, 2025
68.	2011/CSE-HIN/2025	Penyampaian Materi *Public Expose* Tahunan	Submission of Annual Public Expose Materials	24 Oktober 2025 October 24, 2025
69.	723/DIR-TRE/2025	Informasi Pelunasan Efek	Information on Securities Settlement	27 Oktober 2025 October 27, 2025
70.	728/DIR-CSE/2025	Penyampaian Bukti Iklan Informasi Laporan Keuangan Interim	Submission of Proof of Advertisement of Interim Financial Statements Information	29 Oktober 2025 October 29, 2025
71.	731/DIR-CSE/2025	Laporan Hasil *Public Expose* Tahunan	Report on the Results of the Annual Public Expose	30 Oktober 2025 October 30, 2025
72.	752/DIR-CSE/2025	Pemanggilan Rapat Umum Pemegang Saham Luar Biasa	Summons for the Extraordinary General Meeting of Shareholders	07 November 2025 November 07, 2025
73.	752A/DIR-CSE/2025	Penyampaian Bukti Iklan Pemanggilan Rapat Umum Pemegang Saham Luar Biasa	Submission of Proof of Advertisement of the Summons for the Extraordinary General Meeting of Shareholders	07 November 2025 November 07, 2025
74.	475/DIR-CSE/2025	Laporan Bulanan Registrasi Pemegang Efek Periode September 2025	Monthly Securities Holder Registration Report – September 2025 Period	10 November 2025 November 10, 2025
75.	2205/CSE-HIN/2025	Berita Duka atas Wafatnya Direktur Utama bank **bjb** Bapak Yusuf Saadudin	Obituary Notice on the Passing of bank **bjb** President Director Mr. Yusuf Saadudin	14 November 2025 November 14, 2025

No	Nomor Surat Reference Number	Perihal	Regarding	Tanggal Pelaporan Reporting Date
76.	779/DIR-CSE/2025	Penunjukan Direktur Pengganti Direktur Utama Perseroan	Appointment of Acting President Director	17 November 2025 November 17, 2025
77.	783/DIR-CSE/2025	Perubahan Jadwal Rapat Umum Pemegang Saham Luar Biasa	Changes in Schedule of the Extraordinary General Meeting of Shareholders	17 November 2025 November 17, 2025
78.	783A/DIR-CSE/2025	Penyampaian Bukti Iklan Perubahan Jadwal Rapat Umum Pemegang Saham Luar Biasa	Submission of Proof of Advertisement of Changes in Schedule of the Extraordinary General Meeting of Shareholders	17 November 2025 November 17, 2025
79.	857/DIR-CSE/2025	Laporan Bulanan Registrasi Pemegang Efek Periode Oktober 2025	Monthly Securities Holder Registration Report – October 2025 Period	05 Desember 2025 December 05, 2025
80.	876/DIR-CSE/2025	Ringkasan Risalah Rapat Umum Pemegang Saham Luar Biasa	Summary of Minutes of the Extraordinary General Meeting of Shareholders	10 Desember 2025 December 5, 2025
81.	877/DIR-CSE/2025	Perubahan Pengurus	Changes in Management	10 Desember 2025 December 5, 2025
82.	878/DIR-CSE/2025	Penyampaian Bukti Iklab Hasil RUPS	Submission of Proof of Advertisement of GMS Results	11 Desember 2025 December 11, 2025
83.	881/DIR-CSE/2025	Perubahan Komite Audit	Changes in the Audit Committee	11 Desember 2025 December 11, 2025

Kode Etik

Kode etik adalah suatu sistem norma, nilai dan juga aturan profesional tertulis yang secara tegas menyatakan perbuatan apa saja yang benar atau salah, perbuatan apa yang harus dilakukan dan perbuatan apa yang harus dihindari. Secara singkatnya definisi kode etik yaitu suatu pola aturan, tata cara, tanda, pedoman etis ketika melakukan suatu kegiatan atau suatu pekerjaan. bank **bjb** memandang penting dan memberikan perhatian yang khusus terhadap penerapan kode etik. Oleh sebab itu bank telah menetapkan *Code of Conduct* yang menjadi pedoman insan bank dalam membangun hubungan dengan para pemangku kepentingan (*stakeholders*).

Di samping itu, kode etik merupakan salah satu perangkat yang ditetapkan Bank dalam menjaga dan meningkatkan integritas seluruh insan **bjb** pada kerangka penerapan *Good Corporate Governance* (GCG) sehingga pengimplementasiannya dapat dilakukan secara konsisten. Dalam rangka menegakkan kode etik, Pejabat eksekutif telah menyampaikan komitmen kepada Direksi melalui penandatanganan pernyataan Integritas yang diperbaharui setiap tahunnya. Melalui upaya ini diharapkan Pejabat eksekutif dapat menjadi *role model* bagi jajaran di bawahnya.

Pokok-Pokok Kode Etik

Surat Keputusan Direksi Nomor 0098/SK/DIR-KAP/2024 tanggal 22 Maret 2024 tentang Kebijakan Tata Kelola Bank pada Lampiran 3 merupakan pedoman yang menjelaskan etika usaha dan tata perilaku insan bank **bjb** untuk melaksanakan praktik-praktik pengelolaan perusahaan yang baik. Di dalam pedoman tersebut bank **bjb** mengatur mengenai:

Code of Ethics

The code of ethics is a system of norms, values as well as written professional rules that expressly state what actions are right or wrong, what actions must be done and what actions should be avoided. In short, the definition of a code of ethics is a pattern of rules, procedures, signs, ethical guidelines when carrying out an activity or a job. bank **bjb** considers it important and gives special attention to the application of the code of ethics. Therefore, the bank **bjb** has established a Code of Conduct that guides the people of the Company in building relationships with stakeholders.

In addition, the code of ethics is one of the tools established by the Bank in maintaining and enhancing the integrity of all **bjb** people in the framework of implementing Good Corporate Governance (GCG) so that its implementation can be carried out consistently. In order to uphold the code of ethics, the executive officer has conveyed his commitment to the Directors through the signing of an updated Integrity statement every year. Through this effort, it is hoped that executive officers can become role models for the subordinates.

Code of Conduct

Board of Directors Decree Number 0098/SK/DIR-KAP/2024 dated March 22, 2024, concerning Bank Governance Policy in Appendix 3 is a guideline that explains the business ethics and code of conduct of bank **bjb** employees to implement good corporate management practices. In the guideline, bank **bjb** regulates:

Kode Etik Bankir Banker's Code of Ethics	Standar Etika Usaha Business Ethics Standards	Standar Tata Perilaku Code of Conduct
1. Patuh dan taat pada ketentuan perundangan dan peraturan yang berlaku. 2. Melakukan pencatatan yang benar mengenai segala transaksi yang bertalian dengan kegiatan Bank. 3. Menghindarkan diri dari persaingan yang tidak sehat. 4. Tidak menyalahgunakan wewenangnya untuk kepentingan pribadi. 5. Menghindarkan diri dari keterlibatan pengambilan keputusan dalam hal terdapat pertentangan kepentingan. 6. Menjaga kerahasiaan nasabah dan Bank. 7. Memperhitungkan dampak yang merugikan dari setiap kebijakan yang ditetapkan Bank terhadap keadaan ekonomi, sosial, dan lingkungan. 8. Tidak menerima hadiah atau imbalan yang memperkaya diri pribadi maupun Keluarganya. 9. Tidak melakukan perbuatan tercela yang dapat merugikan citra profesinya.	1. Etika Perusahaan dengan pegawai. 2. Etika Perusahaan dengan nasabah. 3. Etika Perusahaan dengan pesaing. 4. Etika Perusahaan dengan penyedia barang/ jasa. 5. Etika Perusahaan dengan *stakeholder*. 6. Etika Perusahaan dengan *shareholder*. 7. Etika Perusahaan dengan pemerintah. 8. Etika Perusahaan dengan masyarakat. 9. Etika Perusahaan dengan media massa. 10. Etika Perusahaan dengan organisasi profesi.	1. Etika kerja sesama insan bank **bjb**. 2. Menjaga kerahasiaan data dan informasi perusahaan. 3. Menjaga harta perusahaan. 4. Mencatat data dan pelaporan. 5. Menghindari benturan kepentingan dan penyalahgunaan jabatan. 6. Menerima hadiah atau fasilitas. 7. Menolak penerimaan hadiah atau fasilitas. 8. Memberi hadiah atau fasilitas. 9. Tidak melakukan Permintaan hadiah atau fasilitas. 10. Tidak terlibat dalam Tindak Pidana Pencucian Uang, Tindak Pidana Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal. 11. Penyalahgunaan narkotika dan obat terlarang (narkoba) Dan Minuman Keras (Miras). 12. Tidak Melanggar Pakta Integritas yang Telah Ditandatangani pada Saat Menjadi Pegawai dan Menduduki Suatu Jabatan Tertentu di bank **bjb**. 13. Tidak ikut serta dalam aktivitas politik.
1. Comply with applicable laws and regulations. 2. Carry out correct recording of all transactions related to Bank activities. 3. Avoid unhealthy competition. 4. Not to abuse his authority for personal gain. 5. Avoid involvement in decision making where there is a conflict of interest. 6. Maintain customer and Bank confidentiality. 7. Assess the adverse impact of each policy set by the Bank on economic, social and environmental conditions. 8. Do not accept gifts or rewards that can enrich themself or your family. 9. Not committing reprehensible acts that could harm the image of the profession.	1. Company Ethics with employees. 2. Company Ethics with customers. 3. Company Ethics with competitors. 4. Company Ethics with providers of goods/ services. 5. Company Ethics with stakeholders. 6. Corporate Ethics with shareholders. 7. Corporate Ethics with the government. 8. Company Ethics with the community. 9. Company Ethics with mass media. 10. Company Ethics with professional organizations.	1. Work ethic among bank **bjb** employees. 2. Maintain the confidentiality of company data and information. 3. Safeguard the company's assets. 4. Recording data and reporting. 5. Avoid conflicts of interest and abuse of office. 6. Receive gifts or perks. 7. Refuse to accept gifts or facilities. 8. Giving gifts or facilities. 9. Do not make requests for gifts or facilities. 10. Not involved in Money Laundering, Terrorism Financing and Proliferation Financing of Weapons of Mass Destruction. 11. Do not abuse narcotics and illegal drugs (narcotics) and alcoholic beverages 12. Not violating the Integrity Pact that was signed when becoming an employee and holding a certain position at bank **bjb**. 13. Not participating in political activities.

Kepatuhan Terhadap Kode Etik

Kode etik bank **bjb** menjadi standar perilaku yang wajar, patut dan dapat dipercaya untuk semua insan bank **bjb** dalam melaksanakan kegiatan usaha termasuk berinteraksi dengan pemangku kepentingan. Untuk itu, Kode etik bank **bjb** berlaku bagi Dewan Komisaris, Direksi dan seluruh insan bank **bjb** di seluruh jenjang organisasi. Penerapan pedoman kode etik bank **bjb** dilaksanakan secara terus menerus dan berkesinambungan dalam bentuk sikap, perbuatan, komitmen dan ketentuan mendukung terciptanya budaya perusahaan.

Penyebarluasan Kode Etik

Kode Etik disosialisasikan melalui kegiatan-kegiatan sosialisasi yang dilaksanakan oleh Satuan Kerja Kepatuhan serta pada kesempatan pendidikan dan pelatihan oleh Satuan Kerja Kepatuhan. Pelaksanaan sosialisasi kode etik pada tahun 2025 telah dilakukan pada berbagai kantor cabang.

Compliance with Code of Ethics

The code of ethics of bank **bjb** becomes a standard of fair, proper and trustworthy behavior for in this case the Board of Commissioners, Directors and all employeesbank **bjb** employee in carrying out business activities including interacting with stakeholders. For this reason, the code of ethics of bank **bjb** is applied to all members of the bank **bjb** at all levels of the organization. The application of the bank **bjb** Code of Ethics is carried out continuously and continuously in the form of attitudes, actions, commitments and provisions supporting the creation of corporate culture.

Dissemination of The Code of Ethics

The Code of Ethics is socialized through socialization activities carried out by the Work Unit Compliance as well as on educational and training opportunities by the Compliance Work Unit. The implementation of the code of ethics socialization in 2025 has been carried out at various branch offices.

Upaya Penerapan dan Penegakan Kode Etik

Upaya dalam penerapan dan penegakan tata tertib pegawai kode etik, bank **bjb** telah mempunyai ketentuan internal yaitu Surat Keputusan Direksi Nomor 0139/SK/DIR-HC/2017 tanggal 4 Mei 2017 tentang Pedoman Disiplin Pegawai. Ketentuan dimaksud diterapkan untuk mengamankan kepentingan Bank, menegakkan tata tertib pegawai termasuk penegakan kode etik lingkungan bank **bjb** dan sebagai sarana pembinaan pegawai.

Efforts to Apply and Enforcement Code of Ethics

Efforts in implementing and enforcing employee code of ethics, bank **bjb** has established an internal policy in the form of the Board of Directors' Decree No. 0139/SK/DIR-HC/2017 dated May 4, 2017 regarding the Employee Discipline Guidelines. This policy is intended to safeguard the Bank's interests, Enforcing employee regulations, including enforcing the bank **bjb** environmental code of ethics and as a means of developing employees.

Jenis Sanksi Pelanggaran Kode Etik

Pedoman Disiplin Pegawai memiliki bentuk sanksi kepegawaian antara lain:

1. Ganti Kerugian
2. Sanksi Administratif
   Tingkat dan Jenis Sanksi Administratif terdiri dari:
   a. Sanksi administratif Ringan berupa Pembinaan dan Teguran
   b. Sanksi administratif Sedang berupa Peringatan I, Peringatan II, dan Peringatan III
   c. Sanksi administratif Berat berupa Pernyataan Tidak Puas dan Pemberhentian Sebagai Pegawai

Types of Violations of Code of Ethics

The Employee Discipline Guidelines contain forms of employee sanctions including:

1. Indemnification
2. Administrative Sanctions
   The level and type of administrative sanctions consist o:
   a. Minor administrative sanctions in the form of guidance and reprimand
   b. Medium administrative sanctions in the form of Warning I, Warning II, and Warning III
   c. Severe administrative sanctions in the form of Dissatisfied Statements and Dismissal as Employees

Jumlah Pelanggaran dan Sanksi yang Diberikan

Selama tahun 2025, sanksi yang diberikan kepada pegawai sebanyak 110 orang dengan rincian sebagai berikut:

Number of Violations and Sanctions Imposed

Throughout 2025, sanctions were imposed on a total of 110 employees, with the following details:

Jenis Sanksi Types of Sanctions	Jumlah Total		
	2025	2024	2023
Berat/ Severe	74	36	33
Ringan/ Mild	12	68	29
Sedang/ Moderate	24	35	38
Grand Total	**110**	**139**	**100**

Whistleblowing System

Whistleblowing System berperan penting dalam meningkatkan pelaksanaan tata kelola perusahaan yang baik serta serta merupakan bagian dari pemeliharaan budaya dan kepedulian atas anti *fraud* di jajaran organisasi bank **bjb**. Dalam rangka meningkatkan efektivitas penerapan *Good Corporate Governance* melalui peran aktif para pelapor (*whistleblower*) maka bank telah membentuk Sistem Pengaduan Pelanggaran berupa **bjb**WBS (*Whistleblowing System*).

Kebijakan *Whistleblowing System* bank **bjb** dituangkan dalam Surat Keputusan Direksi No. 708/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Tata Kerja Pelaporan Pelanggaran

Whistleblowing System

The Whistleblowing System has an important role in improving the implementation of good corporate governance and is also part of maintaining the culture and awareness of anti-fraud in the ranks of the bank **bjb** organization. In order to increase the effectiveness of the implementation of Good Corporate Governance through the active role of whistleblowers, bank **bjb** have established a Whistleblowing Complaints System in the form of **bjb**WBS (Whistleblowing System).

The Whistleblowing System policy of bank **bjb** was stipulated in the Board of Directors' Decree No. 708/SK/DIR-KP/2014 dated October 7, 2014 concerning the Procedures for Reporting

(*Whistleblowing*) di Lingkungan PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., yang telah diperbaharui dalam Surat Keputusan Direksi No. 1079/SK/DIR-AI/2016 tanggal 1 Desember 2016 tentang Standar Operasional Prosedur (SOP) *Whistleblowing System*. Adapun ketentuan terbaru tentang *Whistleblowing System* tertuang dalam Surat Keputusan Divisi No. 006/SK/MRO-FRK/2024 tanggal 28 Juni 2024 tentang Petunjuk Teknis Aplikasi **bjb** *Whistleblowing System* (**bjbWBS**) dan diperbaharui Surat Keputusan Divisi No. 002/SK/MRO-FRK/2025 tanggal 17 April 2025 tentang Petunjuk Teknis Aplikasi **bjb** *Whistleblowing System* (**bjbWBS**).

Penerapan *Whistleblowing System* di bank **bjb** bertujuan untuk:

1. Membangun sistem penanganan pelaporan pelanggaran yang tanggap, transparan, aman dan bertanggung jawab.
2. Menyediakan fasilitas dan panduan yang jelas dan konsisten bagi *whistleblower* untuk menyampaikan dugaan adanya pelanggaran terhadap kebijakan dan ketentuan bank serta peraturan perundang-undangan.
3. Memastikan implementasi pengoperasian aplikasi **bjb** *Whistleblowing System* (**bjbWBS**) telah sesuai dengan fungsi dan kewenangan pengguna.
4. Memahami cara menggunakan fitur-fitur aplikasi **bjb** *Whistleblowing System* (**bjbWBS**) dengan benar dan efisien dalam upaya mengidentifikasi laporan tindakan pelanggaran.

Pengelolaan *Whistleblowing System*

Penyampaian Laporan Pelanggaran

Penyampaian laporan pelanggaran penyampaian laporan kejadian indikasi *fraud* (*whistleblowing*) dapat dilakukan oleh seluruh pihak baik internal maupun eksternal kepada bank **bjb** melalui *website* bank **bjb** *Whistleblowing System* (**bjbWBS**), yaitu **https://bjbWBS.bankbjb.co.id/** dengan mengisi, melampirkan data dan dokumen pendukung pada Form Pengaduan. Sarana penyampaian laporan pengungkapan kejadian indikasi *fraud* merupakan fasilitas komunikasi yang bersifat independen, bebas dan rahasia, sehingga setiap laporan yang disampaikan akan diterima langsung oleh pengelola *Whistleblowing System*.

Penangangan Pengaduan

a. Setiap proses penanganan laporan pengungkapan kejadian indikasi *Fraud* merupakan kewenangan Pengelola **bjbWBS** yang dilakukan oleh Grup *Fraud Risk* - Deteksi di Divisi Manajemen Risiko Operasional;
b. Pengelola **bjbWBS** menjalankan fungsi sebagai verifikator dan analisis laporan pengungkapan kejadian indikasi *Fraud* hasil monitoring pada aplikasi **bjbWBS**;
c. Adapun kewenangan dan tanggung jawab Pengelola **bjbWBS** adalah sebagai berikut:

Violations (Whistleblowing) within PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., which was subsequently updated through the Board of Directors' Decree No. 1079/SK/DIR-AI/2016 dated 1 December 2016 concerning the Standard Operating Procedures (SOP) of the Whistleblowing System. The most recent provisions on the Whistleblowing System are set forth in Division Decree No. 006/SK/MRO-FRK/2024 dated 28 June 2024 concerning the Technical Guidelines for the **bjb** Whistleblowing System (**bjb**WBS) Application, and further updated through Division Decree No. 002/SK/MRO-FRK/2025 dated April 17, 2025 concerning the Technical Guidelines for the **bjb** Whistleblowing System (**bjb**WBS) Application.

The application of the Whistleblowing System at bank **bjb** aims to:

1. Establish a system for handling violation reporting that is responsive, transparent, safe and responsible.
2. Provide clear and consistent facilities and guidelines for reporters to submit allegations of violations of Bank policies and regulations as well as laws and regulations.
3. Ensure that the implementation of the **bjb** Whistleblowing System (**bjb**WBS) application is in accordance with the user's functions and authority.
4. Understand how to use the features of the **bjb**Whistleblowing System (**bjb**WBS) application correctly and efficiently to identify reports of violations.

Whistleblowing System Management

Submission of Violation Reports

The submission of reports on violations or incidents indicating fraud (whistleblowing) may be made by all parties, both internal and external, to bank **bjb** through the bank **bjb** Whistleblowing System (**bjbWBS**) website at **https://bjbWBS.bankbjb.co.id/**, by completing the complaint form and attaching the required data and supporting documents. The reporting channel for disclosing incidents indicating fraud constitutes an independent, secure, and confidential communication facility; therefore, each report submitted will be received directly by the Whistleblowing System administrator.

Complaints Handling

a. Every process of handling reports of disclosure of incidents of fraud indications is the authority of the **bjb**WBS Manager which is carried out by the Fraud Risk Group - Detection in the Operational Risk Management Division;
b. The **bjbWBS** Manager carries out the function of verifier and analyst of reports on disclosure of fraud indications resulting from monitoring on the **bjbWBS** application;
c. The authority and responsibilities of the **bjbWBS** Manager are as follow:

1) Melakukan monitoring laporan indikasi *Fraud* melalui aplikasi **bjbWBS**;
2) Melakukan verifikasi terhadap laporan pengungkapan kejadian indikasi *Fraud* untuk memastikan kebenaran data dan informasi yang disampaikan.
3) Verifikasi dilakukan berdasarkan informasi sebagai berikut:
   a) Potensi Kerugian yang ditimbulkan;
   b) Pihak yang terlibat;
   c) Bentuk atau jenis *Fraud*;
   d) Lokasi dan waktu kejadian;
   e) Kelengkapan dokumen pendukung.
4) Melakukan komunikasi, meminta data, informasi dan/atau bukti pendukung (apabila ada) kepada *Whistleblower* untuk memperkuat laporan pengungkapan kejadian indikasi *Fraud* yang disampaikan. Adapun pengelola aplikasi **bjb**WBS memberikan informasi batas waktu penyampaian data, informasi dan/atau bukti pendukung kepada *Whistleblower* paling lambat 10 (sepuluh) hari kerja sejak memberikan laporan pada aplikasi **bjb**WBS. Dalam hal *Whistleblower* melewati batas waktu yang ditentukan, maka laporan pada aplikasi **bjb**WBS dinyatakan ditolak.
5) Menyampaikan informasi terkait perkembangan dan tindak lanjut penanganan pengungkapan laporan kejadian indikasi *Fraud* kepada *Whistleblower* paling lambat 2 (dua) hari kerja sejak laporan diterima pada aplikasi **bjb**WBS.
6) Semua laporan pengungkapan kejadian indikasi *Fraud* wajib dilakukan pencatatan dengan diberikan nomor urut sesuai dengan urutan laporan yang masuk pada aplikasi **bjbWBS** dan didokumentasikan.
7) Untuk menjaga terjadinya benturan kepentingan Pengelola *Whistleblowing System* (WBS), maka semua laporan pengungkapan kejadian indikasi Fraud yang telah dicatat dan didokumentasikan jumlahnya harus sesuai dengan jumlah nomor referensi yang tercatat dalam aplikasi **bjbWBS**.

d. Laporan pengungkapan kejadian indikasi *Fraud* yang diterima melalui Aplikasi **bjbWBS** selanjutnya dilakukan identifikasi terkait unsur-unsur *Fraud* sesuai dengan ketentuan yang berlaku oleh sub grup investigasi awal;
e. Hasil investigasi awal selanjutnya disusun dalam bentuk hipotesa yang akan digunakan sebagai landasan untuk menentukan tingkat kecukupan indikasi *Fraud*;
f. Hasil investigasi awal yang mencukupi unsur-unsur indikasi *Fraud* disampaikan kepada SKAI untuk dilakukan audit.

1) Monitore reports of fraud indications via the **bjb**WBS application;
2) Verify reports of fraud incident disclosures to ensure the accuracy of the data and information submitted.
3) Verification is carried out based on the following information:
   a) Potential Losses incurred;
   b) Parties involved;
   c) Form or type of Fraud;
   d) Location and time of incident;
   e) Completeness of supporting documents.
4) Communicate, request data, information and/or supporting evidence (if any) to the Whistleblower to strengthen the report of disclosure of the incident of indication of Fraud submitted. The **bjb**WBS application manager provides information on the deadline for submitting data, information and/or supporting evidence to the Whistleblower no later than 10 (ten) working days from submitting the report on the **bjb**WBS application. If the Whistleblower passes the specified deadline, the report on the **bjb**WBS application is declared rejected.
5) Provide information regarding the development and follow-up of handling the disclosure of reports of incidents of fraud to the Whistleblower no later than 2 (two) working days from the time the report is received on the **bjb**WBS application.
6) All reports of disclosure of incidents indicating fraud must be recorded and given a sequential number according to the order of reports received in the **bjb**WBS application and documented.
7) To prevent conflicts of interest in the Whistleblowing System (WBS) Manager, all reports of disclosure of incidents of indications of Fraud that have been recorded and documented must be in accordance with the number of reference numbers recorded in the **bjb**WBS application..

d. Reports on disclosure of incidents of indications of fraud received through the **bjb**WBS Application are then identified regarding elements of fraud in accordance with applicable provisions by the initial investigation subgrou;
e. The results of the initial investigation are then compiled in the form of a hypothesis which will be used as a basis for determining the level of adequacy of the fraud indication;
f. The results of the initial investigation that meet the elements of fraud indication are submitted to SKAI for audit.

Bagan Alur Penyampaian Laporan Pelanggaran

Flow Chart for Submitting a Violation Report



Perlindungan bagi *Whistleblower*

1. Bank berkomitmen untuk melindungi *Whistleblower* yang beritikad baik dari bentuk ancaman, intimidasi, hak–hak kepegawaian apabila *Whistleblower* dari pihak internal Bank, gugatan hukum, perusakan harta benda, tindakan fisik, hukuman maupun tindakan tidak menyenangkan lainnya dari terlapor atau dari pihak manapun selama *Whistleblower* tersebut menjaga kerahasiaan kasus yang diadukan kepada pihak manapun.
2. Perlindungan kepada *Whistleblower* berlaku bagi pegawai yang melaksanakan proses investigasi maupun pihak lainnya yang memberikan informasi terkait dengan laporan pengungkapan indikasi Fraud.
3. Identitas *Whistleblower* dan pengaduan/pengungkapan/ penyingkapan kejadian *Fraud* yang disampaikan, dijamin kerahasiaannya oleh Bank.
4. Pelaporan pengungkapan kejadian indikasi Fraud bersifat rahasia yang hanya diketahui oleh pihak–pihak yang memiliki kewenangan.

Protection for Whistleblowers

1. The Bank is committed to protecting Whistleblowers who act in good faith from threats, intimidation, employee rights if the Whistleblower is from within the Bank, lawsuits, destruction of property, physical actions, punishment or other unpleasant actions from the reported party or from any party as long as the Whistleblower maintains the confidentiality of the case reported to any part.
2. Protection for Whistleblowers applies to employees who carry out the investigation process and other parties who provide information related to reports of disclosure of indications of Fraud.
3. The identity of the Whistleblower and the complaint/ disclosure/disclosure of Fraud incidents submitted are guaranteed confidentiality by the Bank;
4. Reporting of disclosure of indications of Fraud incidents is confidential and only known by authorized parties;

5. Dalam melakukan proses tindak lanjut atas setiap pengaduan/pengungkapan/penyingkapan kejadian indikasi *Fraud*, seluruh pihak yang terkait mengedepankan kerahasiaan, asas praduga tidak bersalah, independensi dan profesionalisme.
6. Pengelola aplikasi **bjb**WBS berwenang untuk menjaga kerahasiaan identitas *Whistleblower* baik terhadap pemeriksaan Auditor Internal dan Eksternal.
7. Laporan pelanggaran yang bersifat palsu/fitnah tidak mendapatkan perlindungan kepada *Whistleblower*. Adapun laporan yang bersifat fitnah merupakan suatu bentuk perbuatan dengan kualifikasi Pelanggaran Disiplin sebagaimana yang telah diatur pada ketentuan terkait Disiplin Pegawai.
8. Bank dapat memberikan perlakuan khusus kepegawaian kepada *Whistleblower* yang beritikad baik. Perlakuan khusus ini diberikan kepada *Whistleblower* yang terlibat pelanggaran secara sukarela maupun dipaksa dalam pelanggaran, namun kemudian beritikad baik untuk melaporkan pelanggaran tersebut.
9. Perlakuan khusus akan diberikan apabila yang bersangkutan dapat memberikan keterangan dan bukti–bukti yang signifikan sehingga Investigasi awal dapat mengungkap tindakan *Fraud* yang dimaksud secara efektif. Atas bantuannya tersebut, Divisi Manajemen Risiko Operasional dapat mempertimbangkan rekomendasi pemberian keringanan pengenaan sanksi kepegawaian.

Jenis Pelanggaran yang Dapat Dilaporkan

Adapun jenis pelanggaran yang dapat dilaporkan adalah sebagai berikut:

1. Korupsi
   Merupakan perbuatan dengan maksud menguntungkan suatu pihak, baik secara sendiri maupun bersama dengan pihak lain, secara melawan hukum dengan menyalahgunakan pengaruhnya dalam suatu transaksi bisnis, atau penyalahgunaan posisi atau kewenangannya yang dapat menguntungkan atau merugikan nasabah, Bank dan/atau pihak lain baik secara langsung maupun tidak langsung, meliputi:
   a. Benturan kepentingan yang merugikan Bank dan/atau nasabah;
   b. Penyuapan;
   c. Penerimaan tidak sah; dan/atau
   d. Pemerasan.
2. Penyalahgunaan Aset
   Merupakan perbuatan dengan maksud menguntungkan diri sendiri dan/atau orang lain secara melawan hukum dengan menyalahgunakan asset Bank dan/atau pihak lain yang dikelola dan/atau dikuasai, tanpa melalui prosedur yang berlaku di Bank dan/atau pihak lain yang menyebabkan kerugian atau potensi kerugian terhadap Bank dan/atau pihak lain, meliputi:

5. In carrying out the follow-up process for each complaint/disclosure/disclosure of indications of Fraud, all related parties prioritize confidentiality, the principle of presumption of innocence, independence and professionalism;
6. The WBS application manager is authorized to maintain the confidentiality of the Whistleblower's identity from both Internal and External Auditor examinations.
7. False/slanderous reports of violations do not receive protection for the Whistleblower. As for reports of slanderous nature, they are a form of action with the qualification of Disciplinary Violation as regulated in the provisions related to Employee Discipline.
8. The Bank can provide special employee treatment to Whistleblowers who act in good faith. This special treatment is given to Whistleblowers who are involved in violations voluntarily or are forced into violations, but then have good intentions to report the violation;
9. Special treatment will be given if the person concerned can provide significant information and evidence so that the initial Investigation can effectively reveal the Fraudulent act in question. For its assistance, the Operational Risk Management Division can consider recommendations for granting leniency in the imposition of employee sanctions.

Types of Violations That Can be Reported

The types of violations that can be reported are as follow:

1. Corruption
   Refers to acts committed with the intent to benefit a party, whether individually or in collusion with others, in an unlawful manner by abusing influence in a business transaction, or by misusing one's position or authority, which may benefit or harm customers, the Bank, and/or other parties, either directly or indirectly, including:
   a. Conflicts of interest detrimental to the Bank and/or customers;
   b. Bribery;
   c. Illegal gratuities; and/or
   d. Extortion.
2. Asset Misappropriation
   Refers to acts committed with the intent to benefit oneself and/or others in an unlawful manner by misusing the Bank's and/or other parties' assets under management and/or control, without following applicable procedures of the Bank and/or other parties, resulting in actual or potential losses to the Bank and/or other parties, including:

a. penyalahgunaan uang tunai;
b. penyalahgunaan persediaan; dan/atau
c. penyalahgunaan asset lainnya.

3. Kecurangan Laporan Keuangan
   Merupakan kesalahan penyajian yang disengaja atau kelalaian dalam jumlah atau pengungkapan dalam laporan keuangan (termasuk *off balance sheet*) yang tidak sesuai dengan praktik akuntansi yang berlaku umum dan didesain untuk menguntungkan pembuat kecurangan atau merugikan nasabah, Bank dan/atau pihak lain, meliputi:
   a. Melebihkan kekayaan bersih dan/atau pendapatan bersih; atau
   b. Mengurangi kekayaan bersih dan/atau pendapatan bersih.
4. Penipuan
   Merupakan perbuatan untuk menguntungkan diri sendiri atau orang lain secara melawan hukum dengan cara melakukan tipu muslihat atau rangkaian kebohongan seperti mengelabui nasabah seolah merupakan produk Bank tapi sebenarnya adalah transaksi fiktif.
5. Pembocoran informasi rahasia
   Merupakan perbuatan memberikan atau menyebarluaskan informasi milik Bank yang bersifat rahasia kepada pihak lain yang tidak berhak/berkepentingan seperti membuka rahasia Bank untuk kepentingan pribadi.
6. Pelanggaran Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM) Indikasi-indikasi pelanggaran tidak menerapkannya program APU, PPT dan PPPSPM yang dilakukan secara sengaja oleh para Pegawai Bank.
7. Tindakan lain yang dapat dipersamakan dengan *Fraud*
   Tindakan lainnya yang dapat dipersamakan dengan Fraud sesuai dengan ketentuan internal yang berlaku dan ketentuan peraturan perundang-undangan antara lain pelanggaran terhadap *code of conduct* (etik perusahaan).

Untuk meningkatkan efektivitas penanganan laporan **bjb**WBS, pelapor dapat menyampaikan beberapa hal sebagai berikut:

a. Informasi Pelapor, meliputi:
   1. Nama Pelapor (opsional),
   2. Kategori Pelapor (Internal/Eksternal),
   3. Email Pelapor*,
      Email aktif akan digunakan oleh pelapor untuk komunikasi dengan administrator **bjb**WBS.
   4. Telp/HP/Whatsapp Pelapor (opsional),

b. Informasi Kejadian *Fraud*, meliputi:
   1. Kriteria Pengaduan* (sesuai jenis pelanggaran)
   2. Nominal Kerugian,
   3. Waktu Kejadian,
   4. Lokasi Kejadian,
   5. Uraian Pengaduan,

a. Misappropriation of cash;
b. Misappropriation of inventory; and/or
c. Misappropriation of other assets.

3. Fraudulent Financial Reporting
   Refers to intentional misstatements or omissions of amounts or disclosures in financial statements (including off-balance sheet items) that are not in accordance with generally accepted accounting principles, and are designed to benefit the perpetrator or harm customers, the Bank, and/or other parties, including:
   a. Overstatement of net assets and/or net income; or
   b. Understatement of net assets and/or net income.
4. Deception
   Refers to acts committed to unlawfully benefit oneself or others through deceit or a series of misrepresentations, such as misleading customers into believing a transaction is a Bank product when it is, in fact, a fictitious transaction.
5. Unauthorized Disclosure of Confidential Information
   Refers to acts of providing or disseminating confidential information belonging to the Bank to unauthorized or unrelated parties, including the disclosure of bank secrecy for personal gain.
6. Violations of the Implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing Programs (AML, CTF, and CPF) Refers to indications of violations arising from the deliberate failure of Bank employees to implement AML, CTF, and CPF programs.
7. Other Acts Equivalent to Fraud
   Refers to other acts that may be classified as fraud in accordance with applicable internal policies and prevailing laws and regulations, including, among others, violations of the Code of Conduct.

To enhance the effectiveness of handling reports submitted through the **bjb**WBS, reporters are encouraged to provide the following information:

a. Whistleblower Information, including:
   1. Whistleblower's Name (optional),
   2. Whistleblower Category (Internal/External),
   3. Whistleblower's Email*,
      An active email address will be used by the whistleblower for communication with the **bjb**WBS administrator.
   4. Whistleblower's Telephone/Mobile/WhatsApp Number (optional),
b. Fraud Incident Information, including:
   1. Complaint Criteria* (in accordance with the type of violation)
   2. Amount of Loss,
   3. Date/Time of Incident,
   4. Location of Incident,
   5. Description of the Complaint,

c. Pihak Terduga, meliputi :
   1. Nama Terduga,
   2. Jabatan Terduga,
d. Lampiran Bukti Kejadian.

c. Alleged Party Information, including:
   1. Name of the Alleged Party,
   2. Position of the Alleged Party,
d. Supporting Evidence Attachments.

Pengelola Laporan Pelanggaran

Pengelolaan *Whistleblowing System* bank **bjb** dilaksanakan oleh Divisi Manajemen Risiko Operasional yang bertanggung jawab secara langsung kepada Direktur Kepatuhan.

Management of Violation Reports

Management of the **bjb** bank Whistleblowing System is carried out by the Operational Risk Management Division which is directly responsible to the Director of Compliance.

Sosialisasi *Whistleblowing System*

Pelaksanaan sosialisasi aplikasi **bjbWBS** selama tahun 2025 menjadi satu bagian tidak terpisahkan saat melaksanakan sosialisasi strategi Anti Fraud dan *fraud awareness* yang dilaksanakan oleh Divisi Manajemen Risiko Operasional beserta Tim Strategi Anti Fraud ke seluruh Kantor Wilayah dan Kantor Cabang. Selain itu, aplikasi **bjbWBS** disampaikan juga melalui kegiatan sebagai berikut :

1. Sosialisasi kepada seluruh pegawai melalui kanal email **bjbINFO** setiap bulan;
2. Sosialisasi kepada pihak eksternal melalui diseminasi Perjanjian Kredit, Perjanjian Kerjasama, dan *Web E-Proc* bank **bjb**;
3. Sosialisasi kepada seluruh pegawai melalui *wallpaper desktop* komputer/laptop kerja pegawai;
4. Sosialisasi melalui komik "Kang Risman" Divisi Manajemen Risiko Operasional tentang peran penting **bjb**WBS yang dibroadcast melalui email seluruh pegawai.

Socialization of Whistleblowing System

The dissemination of the **bjb** Whistleblowing System (**bjb**WBS) application throughout 2025 constituted an integral part of the Anti-Fraud strategy socialization and fraud awareness initiatives conducted by the Operational Risk Management Division together with the Anti-Fraud Strategy Team across all Regional Offices and Branch Offices. In addition, the **bjb**WBS application was also communicated through the following activities:

1. Dissemination to all employees through the **bjb**INFO email channel on a monthly basis;
2. Dissemination to external parties through the incorporation in Credit Agreements, Cooperation Agreements, and the bank **bjb** e-Procurement website;
3. Dissemination to all employees through desktop wallpapers on employees' work computers/laptops;
4. Dissemination through the "Kang Risman" comic, published by the Operational Risk Management Division, highlighting the importance of **bjb**WBS and distributed via email to all employees.

Jumlah Pengaduan dan Tindak Lanjutnya

Pada tahun 2025 terdapat 37 (tiga puluh tujuh) pengaduan melalui *Whistleblowing System* dengan rincian sebagai berikut:

Number of Complaints and its Follow Up

In 2025 there are 37 (thirty-seven) complaints through the Whistleblowing System with the following details:

Media Penyampaian Laporan Report Submission Media	**Jumlah Pengaduan** Number of Complaints	**Tindaklanjut/** Follow-up			
		Laporan Ditutup (Tidak Terbukti) Report Closed (Not proven)	**Laporan Masih Dalam Proses (Proses Audit/Proses Pelaporan/Proses Lintas Divisi** Report Still In Process (Audit Process / Reporting Process / Cross Divisional Process)	**Laporan Selesai - Internal** Report completed - Internal	**Laporan Selesai - Diteruskan Kepada Penyidik** Report completed - Forwarded to Investigator
Pengaduan melalui WBS Complaints via WBS					
Aplikasi **bjb**WBS **bjb**WBS application	37	27*	5	5	0

*Atas 27 (dua puluh tujuh) laporan tersebut merupakan laporan pengaduan layanan nasabah yang diteruskan ke Unit Kerja Terkait dan laporan pengaduan yang ditolak oleh pengelola.
* The 27 (twenty-seven) reports were customer service complaint reports that were forwarded to the relevant work unit and complaint reports that were rejected by management.

Berdasarkan data yang disajikan, selama periode pelaporan Bank menerima **37 (*tiga puluh tujuh*)** melalui aplikasi *Whistleblowing System* bank **bjb** (**bjbWBS**). Seluruh pengaduan tersebut telah dikelola dan ditindaklanjuti sesuai dengan kebijakan dan prosedur internal yang berlaku di bank **bjb** yang mengacu pada penerapan Strategi Anti Fraud serta prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*).

Based on the data presented, during the reporting period the Bank received a total of 37 (thirty-seven) reports through the bank **bjb** Whistleblowing System (**bjb**WBS). All reports have been managed and followed up in accordance with the Bank's prevailing internal policies and procedures, which refer to the implementation of the Anti-Fraud Strategy and the principles of Good Corporate Governance (GCG).

Dari total pengaduan yang diterima, sebanyak **27 (*dua puluh tujuh*)** pengaduan atau sekitar 73% dinyatakan **ditutup** karena tidak terbukti, setelah melalui tahapan klarifikasi, verifikasi, dan penilaian kecukupan bukti secara objektif dan independen. Kondisi ini menunjukkan bahwa mekanisme penyaringan awal (*screening*) dan proses evaluasi atas pengaduan telah berjalan secara efektif, sehingga hanya pengaduan yang memenuhi kriteria dan didukung bukti yang memadai yang dilanjutkan ke tahapan penanganan berikutnya.

Of the total reports received, **27 (twenty-seven)** reports, or approximately 73%, were **closed** as unsubstantiated following stages of clarification, verification, and objective and independent assessment of the sufficiency of evidence. This reflects that the initial screening mechanism and evaluation process have been effectively implemented, ensuring that only reports meeting the required criteria and supported by adequate evidence are progressed to subsequent handling stages.

Selanjutnya, terdapat **5 (*lima*)** pengaduan atau sekitar **14%** yang masih **dalam proses** penanganan, dengan rincian **3 (*tiga*)** pengaduan berada dalam tahap penelaahan awal, sedangkan **2 (*dua*)** pengaduan lainnya masih dalam proses permintaan dan konfirmasi data tambahan berupa dokumen pendukung kepada pelapor. Seluruh pengaduan tersebut masih berada dalam lingkup proses internal, sehingga memerlukan pendalaman lebih lanjut untuk memastikan bahwa substansi pengaduan telah ditelaah secara menyeluruh, objektif, dan sesuai dengan kebijakan serta prosedur yang berlaku sebelum ditetapkan status penyelesaiannya.

Furthermore, **5 (five)** reports, or approximately **14%**, remain **under processing**, comprising **3 (three)** reports at the preliminary review stage and **2 (two)** reports still in the process of requesting and confirming additional supporting data from the whistleblowers. All such reports remain within the internal process and require further examination to ensure that the substance of each report is reviewed comprehensively, objectively, and in accordance with applicable policies and procedures prior to determining their resolution status.

Selain itu, sebanyak **5 (*lima*)** pengaduan atau sekitar **14%** telah dinyatakan **selesai** melalui mekanisme internal. Penyelesaian internal tersebut mencerminkan bahwa pengaduan yang diterima memiliki dasar yang cukup untuk ditindaklanjuti serta dapat ditangani secara efektif melalui penerapan pengendalian internal, tindakan korektif, dan/atau perbaikan sesuai dengan ketentuan yang berlaku, tanpa memerlukan eskalasi kepada pihak eksternal.

In addition, **5 (five)** reports, or approximately **14%**, have been resolved through internal mechanisms. Such internal resolutions indicate that the reports received had sufficient basis to be followed up and could be effectively addressed through the implementation of internal controls, corrective actions, and/or improvements in accordance with prevailing regulations, without the need for escalation to external parties.

Selama periode pelaporan, **tidak terdapat pengaduan yang diteruskan kepada penyidik**. Hal ini mengindikasikan bahwa tidak ditemukan pengaduan yang memenuhi kriteria pelanggaran berat atau tindak pidana yang memerlukan penanganan melalui aparat penegak hukum.

During the reporting period, **there were no reports referred to investigators**. This indicates that no reports met the criteria for serious violations or criminal offenses requiring handling by law enforcement authorities.

Atas hal tersebut, bank **bjb** memastikan bahwa seluruh proses pengelolaan dan tindak lanjut pengaduan melalui **bjbWBS** dilaksanakan secara independen, objektif, dan dapat dipertanggungjawabkan, dengan tetap menjunjung prinsip kehati-hatian serta perlindungan terhadap pelapor. Sebagai tindak lanjut, bank **bjb** melakukan evaluasi dan penyempurnaan atas efektivitas **bjbWBS** sebagai bagian integral dari penguatan manajemen risiko, kepatuhan, dan penerapan Strategi Anti *Fraud* sesuai dengan ketentuan Otoritas Jasa Keuangan dan Bank Indonesia.

In this regard, bank **bjb** ensures that all processes for managing and following up reports through **bjb**WBS are carried out in an independent, objective, and accountable manner, while upholding prudential principles and ensuring the protection of whistleblowers. As a follow-up, bank **bjb** continuously evaluates and enhances the effectiveness of **bjb**WBS as an integral part of strengthening risk management, compliance, and the implementation of the Anti-Fraud Strategy in accordance with the provisions of the Financial Services Authority and Bank Indonesia.

Program Anti Korupsi

Program dan Prosedur yang Dilakukan Dalam Mengatasi Praktik Korupsi, Balas Jasa (*Kickbacks*), *Fraud*, Suap dan/atau Gratifikasi

Sistem Manajemen Anti Penyuapan (SMAP)

Bank dalam pengelolaan Tata Kelola yang baik berkomitmen melaksanakan implementasi ketentuan SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP), berintegritas, dan terbebas dari penyuapan. Bank telah memiliki Pedoman SMAP yang telah disahkan melalui:

1. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. nomor 0500/SK/DIR-KAP/2022 tanggal 13 September 2022 tentang Pedoman Sistem Manajemen Anti Penyuapan (SMAP);
2. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. nomor 0176/SK/DIR-KAP/2023 tanggal 6 Juni 2023 tentang Perubahan Pedoman Sistem Manajemen Anti Penyuapan (SMAP), serta
3. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. nomor 0441/SK/DIR-KAP/2025 tanggal 13 Oktober 2025 tentang Perubahan Kedua Atas Pedoman Sistem Manajemen Anti Penyuapan (SMAP).

ORGANISASI

1. Dewan Komisaris
2. Direksi
3. Fungsi Kepatuhan Anti Penyuapan (TIM FKAP), yang terdiri dari:
   a. Divisi Kepatuhan & APU PPT
   b. Divisi Manajemen Risiko Operasional
   c. Divisi Hukum
   d. Satuan Kerja Audit Internal (SKAI)
4. Unit Kerja Penerapan SMAP
5. Unit Kerja Pendukung

FAKTOR – FAKTOR YANG MEMPENGARUHI IMPLEMENTASI SMAP

Dalam proses pengendalian SMAP, Bank melakukan identifikasi faktor internal dan eksternal melalui proses pemetaan isu berdasarkan:

1. Ukuran, struktur dan pendelegasian pengambilan keputusan.
2. Lokasi dan sektor dimana Bank beroperasi atau melakukan antisipasi pengoperasian.
3. Sifat, skala dan kompleksitas dari aktivitas, operasi serta model bisnis.
4. Entitas dimana Bank mempunyai kendali.

Anti-Corruption Program

Programs and Procedures In Overcoming Corruption, Kickbacks, Fraud, Bribery and/ or Gratituity Practices

Anti-Bribery Management System (SMAP)

In managing Good Corporate Governance, the Bank is committed to implementing the provisions of SNI ISO 37001:2016 Anti-Bribery Management System (ABMS), upholding integrity, and maintaining a zero-tolerance stance against bribery. The Bank has established ABMS Guidelines, which have been formally approved through the following:

1. Board of Directors' Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. No. 0500/SK/DIR-KAP/2022 dated 13 September 2022 concerning the Anti-Bribery Management System (ABMS) Guidelines;
2. Board of Directors' Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. No. 0176/SK/DIR-KAP/2023 dated 6 June 2023 concerning the Amendment to the Anti-Bribery Management System (ABMS) Guidelines; and
3. Board of Directors' Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. No. 0441/SK/DIR-KAP/2025 dated 13 October 2025 concerning the Second Amendment to the Anti-Bribery Management System (ABMS) Guidelines.

ORGANIZATION

1. Board of Commissioners
2. Directors
3. Anti-Bribery Compliance Function (FKAP TEAM), which consisted of:
   a. Compliance & AML CFT Division
   b. Operational Risk Management Division
   c. Legal Division
   d. Internal Audit Unit (SKAI)
4. SMAP Implementing Work Unit
5. Supporting Unit

FACTORS AFFECTING THE IMPLEMENTATION OF SMAP

In the SMAP control process, Company identified internal and external factors through an issue mapping process based on:

1. Size, structure and delegation of decision making.
2. Locations and sectors where the Bank operated or anticipated operations.
3. The nature, scale and complexity of the activities, operations and business models.
4. Entities over which the Bank had control.

5. Entitas yang menerapkan kendali terhadap Bank.
6. Sifat dan jangkauan interaksi dengan pejabat publik.
7. Peraturan perundang-undangan, regulasi, kontrak serta kewajiban dan tugas professional.

Bank menetapkan ruang lingkup penerapan SMAP berdasarkan analisis faktor internal dan eksternal, kebutuhan dan harapan pemangku kepentingan serta pertimbangan proses bisnis.

PENILAIAN RISIKO PENYUAPAN

Bank menetapkan metode penilaian risiko penyuapan yang meliputi:

1. Identifikasi risiko penyuapan dilakukan oleh unit kerja dengan supervisi dari pimpinan dari unit kerja masing-masing melalui *self assessment* secara berkala dan/atau pada saat terjadi perubahan terhadap struktur organisasi atau proses bisnis yang mempengaruhi tingkat risiko penyuapan.
2. Penilaian risiko dilakukan oleh unit kerja setiap 1 (satu) tahun sekali sehingga perubahan dan risiko baru dapat dinilai secara tepat.
3. Setiap unit kerja wajib melakukan *self assessment* penilaian risiko penyuapan secara jujur dan dapat mencerminkan kondisi yang riil.
4. Divisi Manajemen Risiko Operasional melakukan pemantauan risiko secara keseluruhan berdasarkan hasil pengisian risiko penyuapan masing-masing unit kerja melalui *mapping* risiko penyuapan Bank.
5. Pengendalian risiko dilakukan oleh masing-masing unit kerja sesuai dengan hasil penilaian risiko penyuapan.
6. Evaluasi efektivitas pelaksanaan pengendalian risiko dilakukan melalui Audit Internal SMAP serta rapat tinjauan Direksi dan Dewan Komisaris sebagai salah satu pembahasan efektivitas dalam mengendalikan risiko penyuapan.

Setiap Unit kerja Penerap dan Pendukung menyimpan bukti penilaian risiko untuk memastikan bahwa penilaian risiko penyuapan telah dilaksanakan dan digunakan untuk merancang atau meningkatkan SMAP di Bank. Penilaian secara *self assessment* risiko harus dilakukan minimal 1 (satu) kali dalam 1 (satu) tahun untuk memastikan keefektifan dari rencana pengendalian pada masing-masing risiko.

Strategi Anti Fraud

bank **bjb** menerapkan strategi anti fraud berdasarkan POJK Nomor 12 Tahun 2024 tentang Penerapan Strategi Anti Fraud Bagi Lembaga Jasa Keuangan. Adapun empat pilar strategi anti fraud yaitu pencegahan, deteksi, investigasi, pelaporan dan sanki serta pemantauan, evaluasi dan tindaklanjut.

5. The entity exercising control over the Bank.
6. The nature and extent of interaction with public officials.
7. Laws and regulations, regulations, contracts and professional obligations and dutie.

The Bank determines the scope of SMAP implementation based on an analysis of internal and external factors, stakeholder needs and expectations as well as business process consideration.

BRIBERY RISK ASSESSMENT

The Bank determines the bribery risk assessment method which includes:

1. Identification of bribery risk was carried out by work units with supervision from the leadership of each work unit through periodic self-assessments and/or when changes occured to the organizational structure or business processes that affect the level of bribery risk.
2. Risk assessment was carried out by the work unit once every 1 (one) year so that changes and new risks could be assessed appropriately.
3. Each work unit was required to conduct a self-assessment of bribery risk assessment honestly and reflect real conditions.
4. The Operational Risk Management Division monitored overall risk based on the results of filling in the bribery risk of each work unit through mapping the Bank's bribery risk.
5. Risk control was carried out by each work unit in accordance with the results of the bribery risk assessment.
6. Evaluation of the effectiveness of the implementation of risk control was carried out through the SMAP Internal Audit and review meetings of the Directors and the Board of Commissioners as one of the discussions on effectiveness in controlling bribery risk.

Each Implementing and Supporting Unit maintained evidence of risk assessment to ensure that the bribery risk assessment had been carried out and used to design or improve the SMAP in the Bank. Risk self-assessment assessment had to be carried out at least 1 (one) time in 1 (one) year to ensure the effectiveness of the control plan for each ris.

Anti-Fraud Strategy

bank **bjb** implements an anti-fraud strategy in accordance with POJK No.12 of 2024 concerning the Implementation of Anti-Fraud Strategy for Financial Services Institutions. The anti-fraud strategy comprises four pillars, namely prevention, detection, investigation, reporting and sanctions, as well as monitoring, evaluation, and follow-up.

Kebijakan Gratifikasi

Dalam upaya melakukan pencegahan Korupsi, Kolusi dan Nepotisme (KKN), bank **bjb** telah membentuk program pengendalian gratifikasi yang sebagaimana tertuang dalam Pedoman Pengendalian Gratifikasi Nomor 0148/SK/DIR-KP/2022 yang memberikan arah serta acuan bagi segenap organisasi Bank di dalam menanggulangi praktik saling memberi (penerimaan, penolakan, maupun pemberian) di lingkungan perseroan sehingga pengelolaan gratifikasi pada Bank dapat sesuai dengan prinsip-prinsip tata kelola perusahaan yang baik. Dengan ditetapkannya pedoman ini, Bank diharapkan dapat mendorong terlaksananya etika bisnis yang tinggi serta mencegah timbulnya benturan kepentingan, kecurangan serta perilaku penyimpangan lain di lingkungan Bank.

bank **bjb** secara berkesinambungan melakukan *monitoring* dan evaluasi program pengendalian gratifikasi sebagai bentuk komitmen bank **bjb** dengan KPK dalam melaksanakan program pengendalian gratifikasi dan perseroan telah melaksanakan sosialisasi baik secara tatap muka (*offline*) maupun *online* melalui media komunikasi resmi bank **bjb** dan pembelajaran bekerja sama dengan **bjb** *University*.

Program pengendalian gratifikasi adalah sekumpulan perangkat dan rangkaian kegiatan serta mekanisme pengendalian gratifikasi secara berkesinambungan guna menjaga integritas pegawai dari praktik gratifikasi yang dilarang. Program Pengendalian Gratifikasi merupakan program kerja sama yang dilakukan antara bank **bjb** dengan Komisi Pemberantasan Korupsi (KPK) Indonesia berdasarkan komitmen bersama/ kesepakatan kerjasama antara bank **bjb** dengan KPK yang ditandatangani pada 25 Maret 2011. bank **bjb** merupakan bank pertama di Indonesia yang melakukan kerja sama dengan KPK terkait Program Pengendalian Gratifikasi. Adapun penerapan Program Pengendalian Gratifikasi diawali dengan penerapan budaya perusahaan yang didalamnya terdapat tata nilai atau nilai – nilai utama yang menjadi *corporate value* bank **bjb**.

Dalam mewujudkan komitmen Program Pengendalian Gratifikasi maka *corporate value* bank **bjb** dijabarkan dalam bentuk *code of conduct* (etika usaha dan tata perilaku) untuk menjadi acuan perilaku bagi Dewan Komisaris, Direksi dan seluruh pegawai bank **bjb** dalam mengelola perusahaan guna mencapai visi, misi dan tujuan Bank. Salah satu etika perilaku yang terdapat pada *code of conduct* yaitu standar etika untuk menghindari benturan kepentingan (penanganan benturan kepentingan/ *conflict of interest*) dan penyalahgunaan jabatan serta etika untuk tidak menerima gratifikasi dalam bentuk apapun yang berhubungan dengan jabatan, tugas serta kewenangannya.

Program pengendalian gratifikasi terdiri dari pembuatan perangkat aturan tentang pengendalian gratifikasi, etika usaha dan tata perilaku (*code of conduct*) pembentukan

Gratuity Policy

To prevent Corruption, Collusion and Nepotism (KKN), bank **bjb** has established a gratification control program as stated in the Gratification Control Guidelines Directors Decree Number 0148/ SK/DIR-KAP/2022 concerning Gratification Control Guidelines which provides direction and reference for all Company organizations in dealing with practices. mutual giving (acceptance, rejection or giving) within the company so that the management of gratuities in the company can be in accordance with the principles of good corporate governance. By establishing these guidelines, the Company is expected to be able to encourage the implementation of high business ethics and prevent conflicts of interest, fraud, and other deviant behaviours within the company.

bank **bjb** continuously monitored and evaluated the gratituity control program as a form of bank **bjb**'s commitment to the KPK in implementing the gratituity control program and the company carried out socialization which was held in the form of technical guidance to all employees with the positions of Account Officer and Frontliner at bank **bjb**.

Gratituity control program became a set of tools and a series of activities as well as a continuous gratituity control mechanism in order to maintain the integrity of employees from prohibited gratituity practices. The gratituity Control Program was a cooperation program carried out between bank **bjb** and the Indonesian Corruption Eradication Commission (KPK) based on a joint commitment/cooperation agreement between bank **bjb** and the KPK which was signed on March 25, 2011. bank **bjb** was the first bank in Indonesia to cooperate with KPK related to the gratituity Control Program. The implementation of the gratituity Control Program began with the implementation of a corporate culture in which there were core values or values that became bank **bjb**'s corporate values.

In realizing the commitment to the gratituity Control Program, bank **bjb**'s corporate values were described in the form of a code of conduct (business ethics and behavior) to become a behavioral reference for the Board of Commissioners, Directors and all bank **bjb** employees in managing the company in order to achieve the Bank's vision, mission and goals. One of the ethical behaviors contained in the code of conduct is ethical standards to avoid conflicts of interest (handling conflicts of interest/conflict of interest) and abuse of office as well as ethics not to accept gratuities in any form related to their positions, duties and authorities.

The gratituity control program consisted of making a set of rules on gratituity control, business ethics and code of conduct, establishing an organization that managed gratituity

organisasi yang mengelola pengendalian gratifikasi, kegiatan sosialisasi/diseminasi tentang aturan pengendalian gratifikasi dan peningkatan kesadaran individu dan organisasi tentang gratifikasi serta implementasi pengelolaan pelaporan penerimaan gratifikasi yang berkoordinasi dengan pihak KPK.

PENGELOLAAN PENGENDALIAN GRATIFIKASI

Unit Pengendalian Gratifikasi adalah unit yang memiliki kapasitas untuk melaksanakan fungsi pengelolaan gratifikasi di bank **bjb**, baik dalam penyusunan Pedoman pengendalian gratifikasi hingga melakukan koordinasi bersama dengan pihak Komisi Pemberantasan Korupsi (KPK). Unit Pengendalian Gratifikasi bank **bjb** dalam menjalankan fungsi pengelolaan gratifikasi baik pengaduan, penanganan dan penyampaian pelaporan penerimaan/penolakan gratifikasi melalui mekanisme antara lain sebagai berikut:

1. Menerima laporan atas penerimaan/penolakan gratifikasi yang dilaksanakan selambat-lambatnya 7 (tujuh) hari kerja sejak adanya penerimaan/penolakan gratifikasi tersebut oleh pelapor kepada Divisi Kepatuhan & APU PPT;
2. Melakukan analisa dan *review* atas laporan penerimaan gratifikasi sejak diterimanya laporan hingga penginputan melalui sistem aplikasi Gratifikasi *Online* (GOL) dengan SLA 7 hari kerja;
3. Realisasi pelaksanaan yang telah dilakukan dari penerimaan laporan gratifikasi hingga dilakukan input kepada sistem aplikasi Gratifikasi *Online* (GOL) yaitu 1-2 hari kerja;
4. Melakukan *monitoring*, koordinasi dan memberikan arahan kepada pelapor terhadap mekanisme pelaporan/penolakan gratifikasi, pengelolaan barang-barang atau objek gratifikasi yang dilaporkan;
5. Melaksanakan program kerja pengendalian gratifikasi yang telah disampaikan kepada KPK dan melaporkan pelaksanaan program kerja pengendalian gratifikasi tersebut kepada KPK setiap Triwulan.

SOSIALISASI KEBIJAKAN GRATIFIKASI

Dalam melaksanakan program pengendalian gratifikasi dan perseroan telah melaksanakan sosialisasi yang diselenggarakan dalam bentuk tatap muka (*offline*) maupun *online* melalui media komunikasi resmi bank **bjb** dan pembelajaran bekerja sama dengan **bjb** University.

LAPORAN GRATIFIKASI TAHUN 2025

Pada tahun 2025, bank **bjb** telah menerima penerimaan dan/atau penolakan gratifikasi sebanyak **53 laporan**, dengan total nominal **Rp61.497.000**,- (enam puluh satu juta empat ratus sembilan puluh tujuh ribu rupiah).

control, outreach/dissemination activities on gratituity control rules and increasing individual and organizational awareness about gratituity as well as implementing gratuities reporting management in coordination with the KPK.

GRATIFICATION CONTROL MANAGEMENT

Gratituity Control Unit was a unit that had the capacity to carry out the function of gratituity management at bank **bjb**, both in the preparation of guidelines for gratituity control to coordinating with the Corruption Eradication Commission (KPK). The gratituity Control Unit of bank **bjb** in carrying out the function of gratituity management, both complaints, handling and submission of reports on acceptance/rejection of gratituity could be through the following mechanisms:

1. Receive reports on the acceptance/rejection of gratuities carried out no later than 7 (seven) working days from the receipt/rejection of the gratuity by the reporter to the Compliance & APU PPT Division;
2. Analyze and review the gratification receipt report from the receipt of the report to the input through the Online gratituity application system (GOL) with an SLA of 7 working days;
3. The realization of the implementation that had been carried out from receiving the gratituity report to inputting the gratituity Online (GOL) application system, which was 1-2 working days;
4. Monitoring, coordinating and providing direction to the reporter on the mechanism for reporting/rejecting gratituity, managing the goods or objects of the reported gratituity;
5. Implement the gratituity control work program that has been submitted to the KPK and report the implementation of the gratituity control work program to the KPK every semester.

GRATIFICATION POLICY SOCIALIZATION

In implementing the gratification control program, the company has carried out socialization which is held in the form of face-to-face (offline) and online through official bank **bjb** communication media and learning in collaboration with **bjb** University.

2025 GRATIFICATION REPORT

In 2025, bank **bjb** recorded a total of **53 (fifty-three) reports** of gratuity receipt and/or refusal, with an aggregate amount of **Rp61,497,000** (sixty-one million four hundred ninety-seven thousand rupiah).

Pelatihan/Sosialisasi Anti Korupsi Kepada Karyawan

Dalam rangka meningkatkan *awareness* terkait dengan pemahaman anti korupsi, pada tahun 2025 bank **bjb** telah melaksanakan Sosialisasi kepada 28 Jaringan Kantor yang dilaksanakan secara *offline* maupun *online* dan diikuti oleh seluruh pegawai unit kerja dan/atau perwakilan unit kerja.

Selain itu guna peningkatan kompetensi pegawai terkait pemahaman anti korupsi, bank **bjb** telah melaksanakan pembelajaran sebanyak 20 kegiatan pembelajaran dengan beragam konsep pembelajaran berupa pembelajaran *Offline*, *Online* dan *hybrid*. Dalam pelaksanaan pembelajaran tersebut bank **bjb** juga bekerja sama dengan Komisi Pemberantasan Korupsi (KPK) dan pihak eksternal terkait lainnya sebagai narasumber pembelajaran.

Pengelolaan Laporan Harta Kekayaan Penyelenggara Negara

Sebagai Perseroan yang kegiatan usahanya dilandaskan kepada prinsip kepercayaan, bank **bjb** perlu menjaga serta menumbuhkan integritas seluruh pegawai. Integritas pegawai dapat tercermin dari perilaku yang beretika yang dapat menghindari setiap pegawai dari praktik-praktik yang tidak sesuai dengan nilai-nilai Perseroan. Hal ini perlu dilaksanakan oleh bank **bjb** sebagai upayanya di dalam menjaga pemenuhan hak-hak para Pemangku Kepentingan melalui pelaksanaan proses bisnis yang bersih dan sehat.

Salah satu upaya yang dapat dilaksanakan oleh bank **bjb** di dalam menjaga serta menumbuhkan integritas Pegawai adalah melalui penyampaian Laporan Harta Kekayaan. Upaya tersebut sejalan dengan usaha Pemerintah dalam menumbuhkan integritas pegawai negeri/penyelenggara negara yang diberlakukan hampir di seluruh instansi pemerintahan, BUMN dan BUMD. Pada tahun pelaporan 2024, bank **bjb** menetapkan jumlah Wajib Lapor sebanyak 1.517 orang, dengan tingkat ketepatan pelaporan LHKPN sebesar 100%

Anti-Corruption Training/Socialization for Employees

In order to enhance awareness and understanding of anti-corruption, in 2025 bank **bjb** conducted socialization programs across 28 office networks, implemented through both offline and online channels, and attended by all employees within the respective work units and/or their representatives.

Furthermore, to strengthen employees' competencies in anti-corruption understanding, bank **bjb** conducted 20 learning programs utilizing various learning formats, including offline, online, and hybrid approaches. In delivering these programs, bank **bjb** also collaborated with the Corruption Eradication Commission (KPK) and other relevant external parties as learning facilitators.

Management of State Officials' Wealth Reports

As a company whose business activities are based on the principle of trust, bank **bjb** needs to maintain and grow the integrity of all employees. Employee integrity can be reflected in ethical behavior that can prevent each employee from practices that are not in accordance with the Company's values. This needs to be implemented by bank **bjb** as an effort to maintain the fulfillment of the rights of Stakeholders through the implementation of clean and sound business processes.

One of the efforts undertaken by bank **bjb** to maintain and foster employee integrity is through the submission of Asset Declaration Reports. This initiative is aligned with the Government's efforts to promote integrity among civil servants/state officials, which has been implemented across government institutions, State-Owned Enterprises (SOEs), and Regional-Owned Enterprises (ROEs). In the 2024 reporting year, bank **bjb** designated a total of 1,517 (one thousand five hundred seventeen) reporting officials, with a 100% compliance rate in the submission of Asset Declarations (LHKPN).

Jumlah Penyimpangan (*Internal Fraud*) dan Upaya Penyelesaian

Number of Irregularities (Internal Fraud) and Resolution Efforts

Internal Fraud dalam 1 Tahun Internal Fraud in 1 Year	Jumlah *fraud* yang dilakukan (Internal) Number of frauds committed (Internal)					
	Anggota Dewan Komisaris dan Anggota Direksi Members of the Board of Commissioners and Members of the Board of Directors		Pegawai Tetap Permanent Employee		Pegawai Tidak Tetap Temporary Employees	
	Tahun Sebelumnya (2024) Previous Year (2024)	Tahun Berjalan (2025) Current Year (2025)	Tahun Sebelumnya (2024) Previous Year (2024)	Tahun Berjalan (2025) Current Year (2025)	Tahun Sebelumnya (2024) Previous Year (2024)	Tahun Berjalan (2025) Current Year (2025)
Total *Fraud* Total Fraud	-	-	17	24	1	2
Telah Diselesaikan Resolved	-	-	17	24	1	2
Dalam Proses Penyelesaian di Internal Bank In the Settlement Process in the Bank's Internal	-	-	-	-	-	-
Belum Diupayakan Penyelesaian Not Resolved Yet	-	-	-	-	-	-
Telah Ditindaklanjuti Melalui Proses Hukum Has Been Followed Up Through Legal Process	-	-	-	-	-	-

Pemberian Dana Kegiatan Sosial dan/atau Politik

Funding of Social and/or Political Activities

Pemberian Dana Kegiatan Sosial

Selain menjalankan kegiatan operasional bank **bjb** juga tidak melupakan peran sosialnya untuk membantu untuk turut berperan dalam meningkatkan kesejahteraan masyarakat. Selama tahun 2025 Perseroan telah menyalurkan dana CSR Rp103.516.331.158,- dimana tercatat sebesar 8,5% tersalurkan pada sektor prasarana dan fasilitas umum, senilai 48,8% pada sektor sosial kemasyarakatan, senilai 7,3% pada sektor lingkungan hidup, senilai 7,5% pada sektor keagamaan, senilai 6,6% pada sektor kesehatan, dan senilai 21,4% pada sektor pendidikan.

Funding of Social Activities

In addition to carrying out its operational activities, bank **bjb** also remains committed to fulfilling its social responsibility by contributing to the improvement of community welfare. Throughout 2025, the Company disbursed CSR funds amounting to Rp103,516,331,158, of which 8.5% was allocated to public infrastructure and facilities, 48.8% to social community programs, 7.3% to environmental initiatives, 7.5% to religious activities, 6.6% to the healthcare sector, and 21.4% to the education sector.

Pemberian Dana Kegiatan Politik

Direksi melalui Surat Keputusan Direksi Nomor 0098/SK/DIR-KAP/2024 tanggal 22 Maret 2024 tentang Kebijakan Tata Kelola Bank, kode etik bank **bjb** merupakan pedoman yang

Funding of Political Activities

The Board of Directors through the Board of Directors Decree Number 0098/SK/DIR-KAP/2024 dated March 22, 2024 concerning Bank Governance Policy, bank **bjb** has established

menjelaskan etika usaha dan tata perilaku insan bank **bjb** untuk melaksanakan praktik-praktik pengelolaan perusahaan yang baik. Salah satunya mengatur mengenai Standar Tata Perilaku yaitu menghindari benturan kepentingan dan penyalahgunaan jabatan dan aktivitas politik. Kode etik bank **bjb** menjadi standar perilaku yang wajar, patut dan dapat dipercaya untuk semua insan bank **bjb** dalam melaksanakan kegiatan usaha termasuk berinteraksi dengan pemangku kepentingan.Untuk itu, Kode etik bank **bjb** berlaku bagi seluruh insan bank **bjb** di seluruh jenjang organisasi. Penerapan pedoman kode etik bank **bjb** dilaksanakan secara terus menerus dan berkesinambungan dalam bentuk sikap, perbuatan, komitmen dan ketentuan mendukung terciptanya budaya perusahaan. Oleh Karena itu, bank **bjb** tidak memberikan dana untuk kegiatan politik.

a Code of Conduct as a guideline outlining business ethics and standards of conduct for all bank **bjb** personnel in implementing sound corporate governance practices. Among others, the Code of Conduct regulates standards of behavior, including the avoidance of conflicts of interest, misuse of position, and involvement in political activities. The Code of Conduct serves as a standard of proper, ethical, and trustworthy behavior for all bank **bjb** personnel in carrying out business activities, including interactions with stakeholders. Accordingly, the Code of Conduct applies to all bank **bjb** personnel across all levels of the organization. Its implementation is carried out continuously and sustainably, reflected in attitudes, actions, commitments, and supporting policies aimed at fostering a strong corporate culture. Therefore, bank **bjb** does not provide funding for political activities.

Buyback Saham dan *Buyback* Obligasi

Selama tahun 2025, bank **bjb** tidak melakukan *buyback* saham maupun *buyback* obligasi.

Share Buyback and Bond Buyback

During 2025, the bank **bjb** did not buyback shares or buyback bond.

Rencana Strategis Bank

Rencana strategis bank **bjb** disusun dalam bentuk Rencana Korporasi *(Corporate Plan)* dan Rencana Bisnis Bank *(Business Plan)*.

The Bank's Strategic Plan

bank **bjb**'s strategic plans are formulated in the form of a Corporate Plan and a Bank Business Plan.

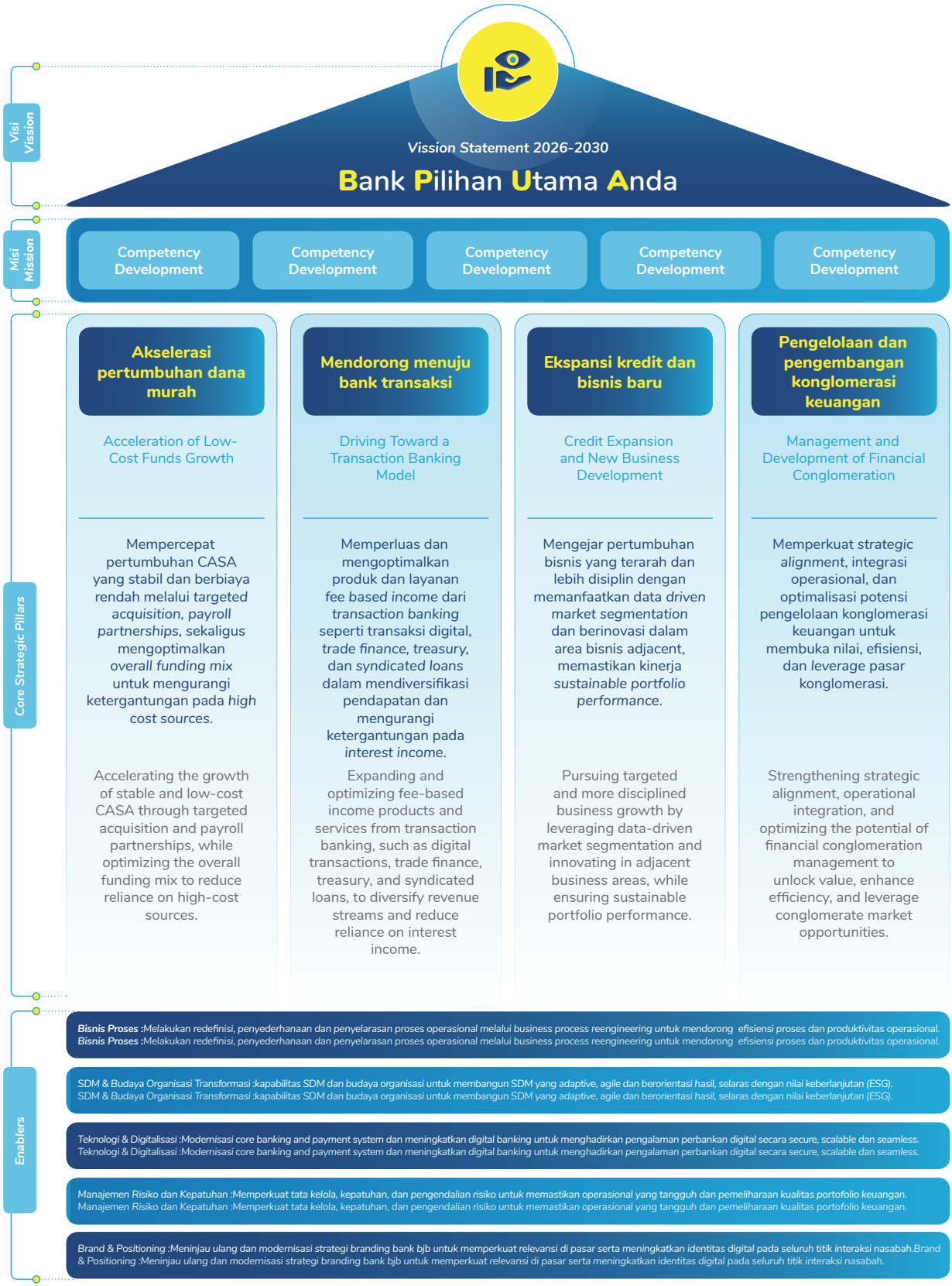
Rencana Korporasi (*Corporate Plan*)

Untuk mewujudkan aspirasi pemangku kepentingan dan mencapai target yang agresif, telah dirumuskan *Strategy House* yang terdiri dari empat pilar strategis utama, didukung oleh lima pilar *enabler*. Kerangka ini berfungsi sebagai *guiding blueprint* yang memastikan setiap inisiatif terintegrasi dan selaras dengan visi "Bank Pilihan Utama Anda." Melalui struktur yang komprehensif, *Strategy House* tidak hanya mengarahkan pencapaian target finansial, tetapi juga mendorong transformasi fundamental dalam model bisnis, tata kelola risiko, dan inovasi digital, sehingga bank **bjb** mampu memperkuat daya saing dan menciptakan nilai berkelanjutan bagi seluruh pemangku kepentingan.

Corporate Plan

To realize stakeholders' aspirations and achieve ambitious targets, the Company has formulated a Strategy House consisting of four main strategic pillars, supported by five enabling pillars. This framework serves as a guiding blueprint to ensure that every initiative is integrated and aligned with the vision of "Your Preferred Bank." Through this comprehensive structure, the Strategy House not only directs the achievement of financial targets but also drives fundamental transformation in the business model, risk governance, and digital innovation. In doing so, bank **bjb** aims to strengthen its competitiveness and create sustainable value for all stakeholders.

Strategy House bank bjb 2026-2030



Rencana *Corporate Plan* bank **bjb** dibangun di atas empat core pilar transformasional:

1. **Akselerasi pertumbuhan dana murah**
   Mempercepat pertumbuhan CASA yang stabil dan berbiaya rendah melalui *targeted acquisition*, *payroll partnerships*, sekaligus mengoptimalkan *overall funding mix* untuk mengurangi ketergantungan pada *high cost sources*.
2. **Mendorong menuju bank transaksi**
   Memperluas dan mengoptimalkan produk dan layanan *fee based income* dari transaction banking seperti transaksi digital, *trade finance*, *treasury*, dan *syndicated loans* dalam mendiversifikasi pendapatan dan mengurangi ketergantungan pada *interest income*.
3. **Ekspansi kredit dan bisnis baru**
   Mengejar pertumbuhan bisnis yang terarah dan lebih disiplin dengan memanfaatkan data *driven market segmentation* dan berinovasi dalam area bisnis *adjacent*, memastikan kinerja *sustainable portfolio performance*.
4. **Pengelolaan dan pengembangan konglomerasi keuangan**
   Memperkuat *strategic alignment*, integrasi operasional, dan optimalisasi potensi pengelolaan konglomerasi keuangan untuk membuka nilai, efisiensi, dan *leverage* pasar konglomerasi.

Keempat pilar ini dirancang untuk mendorong pertumbuhan berkelanjutan melalui peningkatan pendanaan murah, diversifikasi sumber pendapatan, dan ekspansi kredit yang terukur. Tujuannya adalah memperkuat posisi kompetitif bank **bjb** di Jawa Barat, meningkatkan profitabilitas, serta menciptakan sinergi operasional yang mendukung efisiensi dan integrasi bisnis. Dengan demikian, pilar-pilar ini menjadi instrumen strategis untuk mewujudkan visi bank **bjb** "Bank Pilihan Utama Anda".

Untuk mendukung ambisi strategis, bank **bjb** akan berfokus pada lima pilar *enabler* yang menjadi fondasi transformasi:

1. **Melakukan *Streamlining* Sistem Operasional Melalui Perbaikan Proses Bisnis**
   Melakukan redefinisi, penyederhanaan dan penyelarasan proses operasional melalui *business process reengineering* untuk mendorong efisiensi proses dan produktivitas operasional.
2. **Mengembangkan SDM dan Talenta serta Budaya Kerja yang Selaras**
   Transformasi kapabilitas SDM dan budaya organisasi untuk membangun SDM yang *adaptive*, *agile* dan berorientasi hasil, selaras dengan nilai keberlanjutan (ESG).

The Corporate Plan of bank **bjb** is built upon four transformational core pillars:

1. **Accelerating Low-Cost Funding Growth**
   Accelerating the growth of stable and low-cost CASA through targeted customer acquisition and payroll partnerships, while optimizing the overall funding mix to reduce reliance on high-cost funding sources.
2. **Advancing Toward a Transaction Banking Model**
   Expanding and optimizing fee-based income products and services from transaction banking activities, including digital transactions, trade finance, treasury services, and syndicated loans, to diversify revenue streams and reduce reliance on interest income.
3. **Credit Expansion and New Business Development**
   Pursuing disciplined and targeted business growth by leveraging data-driven market segmentation and innovating in adjacent business areas, while ensuring sustainable portfolio performance.
4. **Financial Conglomeration Management and Development**
   Strengthening strategic alignment, operational integration, and optimization of financial conglomeration management to unlock value, enhance efficiency, and leverage the conglomerate's market potential.

These four pillars are designed to drive sustainable growth through the expansion of low-cost funding, diversification of revenue sources, and prudent credit expansion. The objective is to strengthen bank **bjb**'s competitive position in West Java, enhance profitability, and create operational synergies that support efficiency and business integration. Collectively, these pillars serve as strategic instruments in realizing bank **bjb**'s vision of "Your Preferred Bank".

To support these strategic ambitions, bank **bjb** will focus on five enabler pillars that serve as the foundation for transformation:

1. **Streamlining Operational Systems Through Business Process Improvements**
   Redefining, simplifying, and aligning operational processes through business process reengineering to enhance process efficiency and operational productivity.
2. **Developing Human Capital, Talent, and an Aligned Work Culture**
   Transforming human capital capabilities and organizational culture to build an adaptive, agile, and results-oriented workforce aligned with sustainability values (ESG).

3. **Memperbarui Ekosistem Teknologi untuk Akselerasi Perbankan Digital**
   Modernisasi *core banking and payment system* dan meningkatkan *digital banking* untuk menghadirkan pengalaman perbankan digital secara *secure, scalable* dan *seamless*.
4. **Memperkuat Manajemen Risiko dan Kepatuhan**
   Memperkuat tata kelola, kepatuhan, dan pengendalian risiko untuk memastikan operasional yang tangguh dan pemeliharaan kualitas portofolio keuangan.
5. **Merevitalisasi *Branding* sebagai *Digitally Rooted Financial Institution***
   Meninjau ulang dan modernisasi strategi branding bank **bjb** untuk memperkuat relevansi di pasar serta meningkatkan identitas digital pada seluruh titik interaksi nasabah.

Strategi jangka panjang dan jangka menengah disesuaikan dengan *Strategic Roadmap* bank **bjb**. Untuk memastikan berjalannya transformasi strategis selama lima tahun ke depan, telah disusun *Strategic Roadmap* yang terstruktur ke dalam tiga fase utama, yang merepresentasikan tema strategis untuk mencapai target yang telah ditetapkan.

1. ***Phase* 1 (2026–2027)**
   Meningkatkan *funding base* berkelanjutan, dominasi CASA, dan penguatan
   kualitas kredit, fokus pada penguatan fondasi likuiditas dan kualitas aset untuk mendukung pertumbuhan yang sehat.
2. ***Phase* 2 (2028–2029)**
   Mendorong pertumbuhan perbankan transaksional, digitalisasi layanan, dan perluasan market share kredit, mempercepat inovasi digital dan memperluas penetrasi pasar melalui layanan berbasis transaksi.
3. ***Phase* 3 (2029 onwards)**
   Berinovasi untuk mendorong pertumbuhan bisnis dan menjajaki *adjacent business*, menciptakan sumber pertumbuhan baru melalui inovasi produk dan pengembangan bisnis pendukung.

Kerangka ini dirancang untuk memastikan transformasi berjalan secara terarah, dengan setiap fase membangun momentum untuk mencapai visi bank **bjb** menjadi ”Bank Pilihan Utama Anda”.

3. **Upgrading the Technology Ecosystem to Accelerate Digital Banking**
   Modernizing the core banking and payment systems while enhancing digital banking capabilities to deliver secure, scalable, and seamless digital banking experiences.
4. **Strengthening Risk Management and Compliance**
   Enhancing governance, compliance, and risk control frameworks to ensure resilient operations and maintain the quality of the financial portfolio.
5. **Revitalizing Branding as a Digitally Rooted Financial Institution**
   Reviewing and modernizing bank **bjb**’s branding strategy to strengthen market relevance and reinforce its digital identity across all customer touchpoints.

The long-term and medium-term strategies are aligned with bank **bjb**’s Strategic Roadmap. To ensure the successful implementation of the strategic transformation over the next five years, a structured Strategic Roadmap has been developed across three main phases, each representing a strategic theme to achieve the targeted objectives.

1. **Phase 1 (2026–2027)**
   Strengthening a sustainable funding base, increasing CASA dominance, and improving credit quality, with a focus on reinforcing liquidity foundations and asset quality to support healthy growth.
2. **Phase 2 (2028–2029)**
   Driving transaction banking growth, accelerating service digitalization, and expanding credit market share by strengthening digital innovation and increasing market penetration through transaction-based services.
3. **Phase 3 (2029 onwards)**
   Driving innovation to support business growth and exploring adjacent businesses to create new sources of growth through product innovation and supporting business development.

This framework is designed to ensure that the transformation progresses in a structured manner, with each phase building momentum toward achieving bank **bjb**’s vision of becoming “Your Preferred Bank”.

Roadmap Transformasi *High Level* bank bjb 2026–2030

(Target Primer)
Kenaikan Laba Kotor
(Primary Target)
Increase in Gross Profit

Peningkatan total revenue per tahun dari keseluruhan operasi perbankan

Increase in total annual revenue from overall banking operations

Rp3
triliun / trillion

(+106% by 2030)



2026-2027

Meningkatkan funding base berkelanjutan, dominasi CASA, dan penguatan kualitas kredit

Enhancing a sustainable funding base, strengthening CASA dominance, and improving credit quality

Membangun fondasi yang kokoh guna mencapai pertumbuhan yang berkelanjutan melalui optimalisasi komposisi pendanaan dan perluasan basis nasabah. Melakukan *redesign* terhadap *core business process* serta penyempurnaan *operating model* untuk meningkatkan efisiensi, serta menciptakan inti organisasi yang *resilient*, mendukung skalabilitas, dan performa jangka panjang.

Key Metric Focus:
NPL, CASA, Revenue, Customer Base, BOPO, CoF, NIM, ROE

Building a strong foundation to achieve sustainable growth through the optimization of funding composition and expansion of the customer base. Undertaking a redesign of core business processes as well as refinement of the operating model to enhance efficiency, while establishing a resilient organizational core that supports scalability and long-term performance.

Key Metric Focus
NPL, CASA, Revenue, Customer Base, BOPO, CoF, NIM, ROE

2027–2029

Mendorong pertumbuhan di transaksi perbankan, digitalisasi layanan, dan perluas market share kredit

Driving growth in banking transactions, service digitalization, and expanding credit market share

Mendorong digitalisasi layanan, fokus pada otomasi proses, dan *best in class customer experience*. Perluasan transaksi digital dan ekosistem **bjb**, serta terus meningkatkan pertumbuhan *fee-based income*. Memperluas layanan kredit ke sektor-sektor prioritas.

Key Metric Focus:
NPL, CASA, Revenue, Customer Base, CoF, NIM, Fee-based income, Interest income, Credit outstanding, ROA

Driving service digitalization, focusing on process automation, and delivering best-in-class customer experience. Expanding digital transactions and the **bjb** ecosystem, while continuously enhancing the growth of fee-based income. Expanding credit services to priority sectors.

Key Metric Focus:
NPL, CASA, Revenue, Customer Base, CoF, NIM, Fee-based income, Interest income, Credit Outstanding, ROA

2029 ke depan
2029 Forward

Berinovasi untuk mendorong pertumbuhan bisnis dan menjajaki adjacent business

Innovating to drive business growth and explore adjacent businesses

Mendorong ekspansi kredit di pasar yang ditargetkan, membangun kemitraan yang kuat untuk mengembangkan *adjacent business*, menggali peluang *embedded finance* untuk menjadikan **bjb** sebagai bank yang paling dipercaya oleh konsumen.

Key Metric Focus:
NPL, CASA, Revenue, Customer Base, BOPO, CoF, NIM, ROA, ROE, Interest income, Fee-based income

Driving credit expansion in targeted markets, building strong partnerships to develop adjacent businesses, and exploring embedded finance opportunities to position **bjb** as the most trusted bank for customers.

Key Metric Focus:
NPL, CASA, Revenue, Customer Base, BOPO, CoF, NIM, ROA, ROE, Interest income, Fee-based income

Destination Statements 2026–2030

#1

Loyalitas Nasabah di Jawa Barat
Target: mencapai NPS Score (*Net Promoter Score*) > 75

Customer Loyalty in West Java
Target: achieving a Net Promoter Score (NPS) of >75

Top Digital Bank bagi UMKM di Jawa Barat
Target: menjadi trusted digital lender bagi UMKM berdasarkan volume atau basis pengguna di seluruh Indonesia

Top Digital Bank for MSMEs in West Java
Target: to become a trusted digital lender for MSMEs based on volume or user base across Indonesia

Bank Paling Inklusif di Jawa Barat
Target: Menjangkau nasabah baru yang tidak memiliki rekening bank melalui orientasi digital

Most Inclusive Bank in West Java
Target: to reach new customers without bank accounts through a digital-oriented approach

Mitra Terpercaya untuk Solusi Perbankan Digital di Jawa Barat
Target: Menjadi bank pilihan utama dengan layanan digital dan fisik yang cepat, aman, dan relevan bagi seluruh masyarakat dan pelaku usaha Jawa Barat

Trusted Partner for Digital Banking Solutions in West Java
Target: to become the primary bank of choice by providing fast, secure, and relevant digital and physical services for all communities and business actors in West Java

Rencana Bisnis Bank (*Business Plan*)

Kebijakan strategis jangka pendek tahun 2025 bank **bjb** disusun dengan mengacu pada Rencana Bisnis Bank (*business plan*) sebagai pedoman dalam penetapan target kinerja dan prioritas operasional. Kebijakan tersebut mencerminkan langkah-langkah strategis yang terfokus pada pencapaian sasaran jangka pendek yang diuraikan sebagai berikut:

1. **Peningkatan Pertumbuhan Kredit Berkualitas dan Berkelanjutan yang Berfokus Pada Target Market serta Optimalisasi Portofolio Aset Melalui Digitalisasi Bisnis Proses**
   a. Meningkatkan pertumbuhan portofolio kredit konsumer yang berkualitas melalui penyerapan berbagai sumber pendapatan ASN Aktif dan Pra Pensiun dengan pengembangan produk serta optimalisasi pemasaran.
   b. Meningkatkan layanan pengembangan digitalisasi proses kredit dan integrasi sistem dengan Pemerintah Daerah sebagai sumber data potensi kredit konsumer.
   c. UMKM Go *Digital*, optimalisasi digitalisasi layanan kredit dalam rangka meningkatkan inklusi keuangan pelaku UMKM melalui ekosistem ekonomi digital kemitraan.
   d. Memperluas penyaluran kredit korporasi dan komersial melalui penetrasi pada sektor-sektor ekonomi yang potensial serta ekosistem keuangan bank **bjb** sehingga dapat mendorong laju pertumbuhan ekonomi.
   e. Meningkatkan portofolio bisnis yang mendukung prinsip-prinsip *Environmental, Social and Governance (ESG)*.
2. **Menjaga Pengelolaan Likuiditas yang Efektif, Efisien dan Berkelanjutan serta Peningkatan *Share of Wallet* Nasabah Guna Mendukung Penyaluran Dana Secara Optimal**
   a. Mendorong pertumbuhan DPK terutama dana murah melalui optimalisasi seluruh segmen bisnis terkait yang bertujuan untuk mendorong pertumbuhan bisnis bank **bjb** secara menyeluruh dan meningkatkan *market share* produk dana sehingga dapat menjadikan bank **bjb** sebagai bank transaksional pilihan utama nasabah.
   b. Mendukung proses akselerasi *digital transformation* bank **bjb** untuk membangun dan mengembangkan ekosistem finansial serta meningkatkan inklusi keuangan yang berdampak langsung terhadap penguatan pertumbuhan dana murah dan *product holding* bank **bjb**.
   c. Akuisisi potensi bisnis dari ekosistem nasabah eksisting dan implementasi MoU/PKS untuk meningkatkan pertumbuhan seluruh segmentasi bisnis bank **bjb**.
   d. Ekspansi terhadap nasabah institusi baru sebagai upaya perluasan dan penguatan bisnis untuk mendukung kemajuan perekonomian daerah melalui transaksi pengelolaan keuangan serta kerjasama layanan perbankan.

Bank Business Plan

The short-term strategic policies of bank **bjb** for 2025 were formulated with reference to the Bank Business Plan as a guideline for setting performance targets and operational priorities. These policies reflect strategic measures focused on achieving short-term objectives, as outlined below:

1. **Enhancing High-Quality and Sustainable Loan Growth Focused on Target Markets and Asset Portfolio Optimization Through Business Process Digitalization**
   a. Increasing the growth of high-quality consumer loan portfolios by capturing various income sources from active and pre-retirement civil servants through product development and optimized marketing strategies.
   b. Enhancing digitalization in credit process development and system integration with Regional Governments as a key data source for consumer credit potential.
   c. SME Go Digital, optimizing the digitalization of credit services to improve financial inclusion for SMEs through digital partnership ecosystems.
   d. Expanding corporate and commercial lending through deeper penetration into potential economic sectors and the bank **bjb** financial ecosystem to help drive economic growth.
   e. Increasing business portfolio exposure that supports Environmental, Social, and Governance (ESG) principles.
2. **Maintaining Effective, Efficient, and Sustainable Liquidity Management and Increasing Customer Share of Wallet to Support Optimal Fund Allocation**
   a. Encouraging growth in third-party funds, particularly low-cost funds, through optimization of all related business segments to support overall business growth and increase the market share of funding products, positioning bank **bjb** as customers' preferred transactional bank.
   b. Supporting the acceleration of bank **bjb**'s digital transformation to build and develop financial ecosystems and improve financial inclusion, directly contributing to the growth of low-cost funds and product holding.
   c. Acquiring business potential from existing customer ecosystems and implementing MoU/Cooperation Agreements to increase growth across all business segments.
   d. Expanding the institutional customer base as part of business expansion and strengthening initiatives to support regional economic development through financial management transactions and banking service partnerships.

e. Optimalisasi pengelolaan *asset and liabilities* untuk memperoleh *yield enhancement* dengan tetap memperhatikan kondisi *market*, pemenuhan likuiditas bank **bjb** dan rasio-rasio keuangan.

3. **Meningkatkan Kontribusi *Fee Based Income* Dengan Penguatan Produk-Produk Transaksional dan Bisnis Berbasis Digital Ekosistem**
   a. Optimalisasi *digital marketing* yang berfokus pada peningkatan jumlah *account*, utilisasi transaksi sistem pembayaran, akuisisi dan utilisasi merchant serta peningkatan akuisisi dan utilisasi *merchant* Agen Laku Pandai.
   b. Mendukung pertumbuhan bank **bjb** sebagai *one stop financial solution* bagi nasabah melalui optimalisasi segmen bisnis *wealth management* yang mendorong peningkatan pertumbuhan *fee based income*, *market share* dan *wallet share* nasabah
   c. Meningkatkan *fee based income* melalui optimalisasi peran bank **bjb** sebagai *primary dealer*, transaksi *fixed income* dan *foreign exchange and derivatives* serta jasa kustodian dan jasa wali amanat
   d. Optimalisasi bisnis melalui kerja sama dengan *counterparty*, agen remitansi dan nasabah melalui peningkatan trade *ecosystem/product holding* untuk meningkatkan pendapatan bank **bjb**.
   e. Optimalisasi *recovery* kredit hapus buku yang terstruktur dan masif.
4. **Akselerasi *Digital Platform* Untuk Mendorong Terwujudnya *Digital Banking* yang Inovatif Melalui Penguatan Infrastruktur Teknologi Informasi Handal dan Aman**
   a. Akselerasi dan perbaikan *(improvement)* fitur-fitur *e-channel* untuk mendorong peningkatan *transactional banking* guna mendukung pertumbuhan *fee based income* melalui kerja sama dengan para pelaku *fintech* untuk memperluas ekosistem digital.
   b. Meningkatkan kualitas proses operasional dan efektivitas rekonsiliasi transaksi *e-channel* melalui penerapan *robotic processing automation*.
   c. Pengembangan unifikasi dan optimalisasi berbagai *digital platform* untuk meningkatkan *digital customer engagement* guna mendukung bisnis bank dalam rangka peningkatan *fee based income*.
   d. Peningkatan kapasitas, kapabilitas dan layanan *data center* untuk mendukung perluasan *digital market* dan kolaborasi *partner digital*.
   e. Peningkatan kemampuan *cyber security resilience* dalam mendukung implementasi transformasi digital yang selaras dengan arah *corporate plan* bank **bjb**.
   f. Mendorong *cyber security as a culture* sebagai sebuah budaya kerja sehingga dapat menjadi *"human firewall"* dalam menghadapi implementasi transformasi digital.

e. Optimizing asset and liability management to enhance yields while maintaining market considerations, bank **bjb** liquidity requirements, and financial ratios.

3. **Increasing Fee-Based Income Contribution Through Strengthening Transaction-Based Products and Digital Ecosystem-Based Businesses**
   a. Optimizing digital marketing initiatives focused on increasing the number of accounts, utilization of payment system transactions, merchant acquisition and utilization, as well as expanding merchant acquisition and utilization through Laku Pandai agents.
   b. Supporting bank **bjb**'s growth as a one-stop financial solution for customers through optimization of the wealth management business segment to increase fee-based income growth, market share, and customer wallet share.
   c. Increasing fee-based income by optimizing bank **bjb**'s role as a primary dealer, as well as through fixed income transactions, foreign exchange and derivatives, custodian services, and trustee services.
   d. Optimizing business performance through cooperation with counterparties, remittance agents, and customers by strengthening the trade ecosystem and product holding to increase bank **bjb** revenue.
   e. Optimizing the structured and large-scale recovery of written-off loans.
4. **Accelerating Digital Platforms to Foster Innovative Digital Banking Through Strengthened Reliable and Secure IT Infrastructure**
   a. Accelerating and improving e-channel features to increase transactional banking and support fee-based income growth through partnerships with fintech players to expand the digital ecosystem.
   b. Improving operational process quality and the effectiveness of e-channel transaction reconciliation through the implementation of Robotic Process Automation.
   c. Developing unified and optimized digital platforms to enhance digital customer engagement and support business growth while increasing fee-based income.
   d. Enhancing the capacity, capabilities, and services of data centers to support digital market expansion and digital partner collaboration.
   e. Strengthening cybersecurity resilience to support the implementation of digital transformation aligned with bank **bjb**'s corporate plan.
   f. Promoting cybersecurity as a culture to establish a "human firewall" in supporting digital transformation initiatives.

5. **Memperkuat Struktur Modal dan Pengelolaan *Human Capital* yang Solid untuk Mendukung Pertumbuhan Bisnis**
   a. **Menjaga kecukupan permodalan dalam mendukung strategi bisnis bank bjb**
      - Optimalisasi pengelolaan *debt instrument* dalam rangka memperkuat struktur permodalan bank **bjb**.
      - Mendukung peran manajemen risiko dalam mengelola struktur permodalan bank **bjb** yang memadai dalam menutupi risiko kemungkinan akan timbul.
      - Menjaga pertumbuhan laba bank **bjb** untuk mendukung penguatan modal secara organik.
   b. **Pengelolaan *human capital* yang efektif untuk meningkatkan kompetensi dan produktivitas**
      i. ***Encourage the Employee Capabilities***
      Peningkatan kapabilitas pegawai melalui program pengembangan karir dan kompetensi yang berfokus pada setiap jenis kompetensi, baik *core, leadership* maupun teknis, sesuai dengan level dan jenjang karir pegawai.
      ii. ***Enhancement Human Capital Synergies***
         - Memastikan kesiapan *talent (talent readiness)* baik internal organisasi bank **bjb** maupun *Business Group* bank **bjb**.
         - Melanjutkan strategi *human capital synergies* di tahun 2024, dengan meningkatkan strategi kolaborasi dalam memenuhi *pipeline leadership* di perusahaan *investee*, perusahaan terafiliasi dan badan atau perusahaan lainnya.
      iii. ***Continue to develop an integrated Human Capital System***
      Terus melakukan perbaikan dan pengembangan serta melaksanakan evaluasi atas integrasi *human capital system* yang telah dilaksanakan, khususnya yang telah dibangun di tahun 2024, yaitu *Talent Management System* dan BEST Salmon.
6. **Transformasi Keuangan yang Inklusif Dalam Rangka Optimalisasi dan Memperkuat Ekosistem Keuangan Berkelanjutan**
   a. Menerapkan prinsip-prinsip *Environmental, Social, and Governance* (ESG) dalam seluruh aktivitas perbankan.
   b. Mendukung *sustainability finance* melalui bekerja efektif dan efisien dalam menjalankan proses audit internal serta berperan aktif dalam resiliensi menghadapi tantangan siber dan peningkatan keamanan data nasabah dan perusahaan.
   c. Menciptakan *learning culture* dan *learning ecosystem* yang didukung *learning technologies* dengan mengembangkan pembelajaran yang dinamis, efektif, dan valuable, dalam rangka meningkatkan kompetensi pegawai, serta mempersiapkan *future leader* yang capable untuk mendukung *sustainable organization performance.*

5. **Strengthening Capital Structure and Solid Human Capital Management to Support Business Growth**
   a. **Maintaining Adequate Capital to Support Bank bjb's Business Strategy**
      - Optimizing the management of **debt instruments** to strengthen bank **bjb**'s capital structure.
      - Supporting the role of risk management in maintaining an adequate capital structure to cover potential risks.
      - Sustaining bank **bjb**'s profit growth to support organic capital strengthening.
   b. **Effective Human Capital Management to Enhance Competence and Productivity**
      i. **Encourage the Employee Capabilities**
      Enhancing employee capabilities through career and competency development programs covering core, leadership, and technical competencies aligned with employee levels and career paths.
      ii. **Enhancement Human Capital Synergies**
         - Ensuring talent readiness within both bank **bjb** and the broader bank **bjb** Business Group.
         - Continuing the human capital synergy strategy by strengthening collaborative strategies to develop leadership pipelines in investee companies, affiliated companies, and other related entities.
      iii. **Continue to Develop an Integrated Human Capital System**
      Continuously improving, developing, and evaluating the integration of the Human Capital System, particularly systems developed in 2024, including the Talent Management System and BEST Salmon.
6. **Inclusive Financial Transformation to Optimize and Strengthen a Sustainable Financial Ecosystem**
   a. Implementing Environmental, Social, and Governance (ESG) principles across all banking activities.
   b. Supporting sustainable finance through effective and efficient internal audit processes while actively strengthening resilience against cyber threats and enhancing data security for customers and the Company.
   c. Creating a learning culture and learning ecosystem supported by learning technologies to deliver dynamic, effective, and valuable learning programs to enhance employee competencies and prepare capable future leaders to support sustainable organizational performance.

d. Memberikan kontribusi dalam keberlanjutan ekonomi, sosial dan lingkungan melalui kegiatan *corporate social responsibility*.

6. **Pengelolaan Manajemen Risiko yang Efektif, Didukung Dengan Tata Kelola yang Kuat dan *Compliance* Sebagai Pilar Dalam Mencapai Kinerja Bank yang Tangguh dan Berkelanjutan**
   a. Pengembangan *Enterprise Risk Management* sebagai bentuk sinergi penerapan metodologi dan sistem informasi manajemen risiko bagi individu bank dan konglomerasi keuangan.
   b. Penguatan pengendalian internal melalui *review* proses kontrol dan penerapan anti *fraud* melalui peningkatan sistem deteksi untuk memastikan penerapan manajemen risiko pada aktivitas operasional dilaksanakan secara memadai.
   c. Implementasi internalisasi budaya risiko guna terciptanya penerapan tata kelola manajemen risiko yang efektif.
   d. Internalisasi program *risk awareness* pada seluruh pegawai untuk menciptakan budaya sadar risiko di setiap jenjang organisasi.
   e. Menerapkan praktik-praktik *Governance, Risk, and Compliance* (GRC) yang baik untuk menjadi pondasi dalam menjalankan bisnis operasional bank **bjb**.
   f. Penguatan penerapan GRC berdasarkan hasil *assessment* pihak independen.
   g. Penerapan dan Penguatan Anti Pencucian uang (APU), Pencegahan Pendanaan Teroris (PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM) yang mendukung bisnis bank.

d. Contributing to economic, social, and environmental sustainability through Corporate Social Responsibility (CSR) initiatives.

7. **Effective Risk Management Supported by Strong Governance and Compliance as Pillars for Achieving Resilient and Sustainable Bank Performance**
   a. Developing **Enterprise Risk Management (ERM)** as part of the synergy in implementing risk management methodologies and information systems for both the bank and the financial conglomerate.
   b. Strengthening internal controls through control process reviews and enhanced anti-fraud detection systems to ensure adequate implementation of risk management in operational activities.
   c. Implementing risk culture internalization to ensure effective risk management governance practices.
   d. Internalizing risk awareness programs for all employees to build a strong risk-aware culture across all organizational levels.
   e. Implementing sound Governance, Risk, and Compliance (GRC) practices as the foundation for conducting bank **bjb**'s operational business activities.
   f. Strengthening the implementation of GRC based on assessments conducted by independent parties.
   g. Strengthening the implementation of Anti-Money Laundering (AML), Counter-Terrorism Financing (CTF), and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF) to support bank **bjb**'s business activities.

Perselisihan Internal

Selama tahun 2025 tidak terdapat perselisihan internal antar pegawai.

Penyediaan Dana Besar dan Penyediaan Dana Kepada Pihak Terkait

bank **bjb** dan entitas anak telah memenuhi ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK) sesuai Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar Bagi Bank Umum dan POJK No. 38/POJK.03/2019 Tentang Perubahan atas POJK No. 32/POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum.

Sesuai dengan POJK No. 38/POJK.03/2019 Tentang Perubahan atas POJK No. 32/POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum, yang dimaksud dengan Pihak Terkait adalah termasuk anggota Direksi, anggota Dewan

Internal Disputes

During 2025 there will be no internal disputes between employees.

Provision of Large Funds and Provision of Funds to Related Parties

bank **bjb** and its subsidiaries have complied with Bank Indonesia's provisions regarding the Legal Lending Limit (BMPK) in accordance with Financial Services Authority Regulation No. 32/POJK.03/2018 concerning the Legal Lending Limit (BMPK) and Large Fund Provisions for Commercial Banks and POJK No. 38/POJK.03/2019 concerning Amendments to POJK No. 32/POJK.03/2018 concerning the Legal Lending Limit and Large Fund Provisions for Commercial Banks.

In accordance with POJK No. 38/POJK.03/2019 concerning Amendments to POJK No. 32/POJK.03/2018 concerning the Legal Lending Limit and Large Fund Provisions for Commercial Banks, "Related Parties" include members of the Board of

Komisaris dan Pejabat Eksekutif Bank. Pemberian kredit kepada Direksi dan Dewan Komisaris termasuk ke dalam penyediaan dana kepada pihak terkait, dan hal ini wajib mendapatkan persetujuan kepada Dewan Komisaris.

Penyediaan dana kepada pihak terkait telah diatur oleh Otoritas Jasa Keuangan dan ketentuan internal bank **bjb** berdasarkan Surat Keputusan Direksi Nomor 0622/SK/DIR-MR/2019 tanggal 29 Mei 2019 sebagaimana diubah terakhir oleh Surat Keputusan Direksi 0038/SK/DIR-MRI/2023 Tanggal 03 Februari 2023 tentang Kebijakan Perkreditan Bank. Ketentuan dan prosedur pemberian kredit kepada Direksi dan Dewan Komisaris berlaku sama seperti pemberian kredit kepada calon debitur bank **bjb** pada umumnya dan diberikan sesuai bunga pasar (*market rate*) dan wajar (*arm's length basis*) dengan tetap memperhatikan prinsip kehati-hatian.

Directors, members of the Board of Commissioners, and Bank Executive Officers. Credit extensions to the Board of Directors and Board of Commissioners constitute the provision of funds to related parties, and this requires approval from the Board of Commissioners.

The provision of funds to related parties has been regulated by the Financial Services Authority and internal provisions of bank **bjb** based on the Decree of the Board of Directors Number 0622/SK/DIR-MR/2019 dated May 29, 2019 as last amended by the Decree of the Board of Directors 0038/SK/DIR-MRI/2023 dated February 3, 2023 concerning Bank Credit Policy. The provisions and procedures for granting credit to the Board of Directors and the Board of Commissioners apply the same as granting credit to prospective bank **bjb** debtors in general and are given according to market interest rates (market rate) and fair (arm's length basis) while still paying attention to the principle of prudence.

Tabel Penyediaan Dana Kepada Pihak Terkait dan Debitur Besar
Table of Fund Provision to Related Parties and Major Debtors

No	Penyedia Dana Fund Provider	Jumlah 2025 2025 amount		Jumlah 2024 2024 amount	
		Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Nominal (in million rupiah)	Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Nominal (in IDR million)
1	Kepada Pihak Terkait To Related Parties	58	1,460,708	312	1,406,824
2	Kepada 50 Debitur Inti To 50 Core Debtors				
	a. Individu Individu	-	-	-	-
	b. Grup Group	33	6,829,321	27	17,547,640
	Total Debitur Inti Total Core Debtors	33	6,829,321	27	17,547,640

Transaksi yang Mengandung Benturan Kepentingan

bank **bjb** berkomitmen untuk menangani semua transaksi yang mengandung benturan kepentingan dengan mematuhi peraturan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan yang berlaku. bank **bjb** telah menetapkan ketentuan internal untuk mengatur pengelolaan terhadap benturan kepentingan. bank **bjb** telah memiliki pedoman benturan kepentingan untuk dapat menangani situasi benturan kepentingan yang dihadapi, dalam rangka menjalankan kegiatan usaha bank bjb yang ditetapkan melalui:

Transactions Containing Conflict of Interest

bank **bjb** is committed to managing all transactions involving conflicts of interest in compliance with the regulations of the Financial Services Authority and prevailing laws and regulations. bank **bjb** has established internal provisions governing the management of conflicts of interest. Furthermore, bank **bjb** has implemented conflict of interest guidelines to address situations involving conflicts of interest in the course of its business activities, as stipulated through:

1. Surat Keputusan Direksi Nomor 0098/SK/DIR-KAP/2024 tanggal 22 Maret 2024 tentang Kebijakan Tata Kelola Bank.
2. Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2019 tanggal 23 Agustus 2024 tentang Kebijakan Tata Tertib Kerja Direksi.
3. Surat Keputusan Direksi Nomor 0605/SK/DIR-KAP/2022 tanggal 25 Oktober 2022 tentang Standar Operasional Prosedur (SOP) Anti Korupsi.
4. Surat Keputusan Dewan Komisaris Nomor 1/SK/DKO/2024 tanggal 17 Januari 2024 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.
5. Surat Keputusan Direksi Nomor 0588/SK/DIR-KAP/2025 tanggal 27 November 2025 tentang Pedoman Benturan Kepentingan.

Setiap pegawai Bank yang berpotensi atau telah berada dalam situasi Benturan Kepentingan wajib mengungkapkan melalui laporan mengenai situasi Benturan Kepentingan yang akan/sedang dihadapinya, melalui surat deklarasi yang disampaikan kepada pihak pengelola situasi Benturan Kepentingan untuk kemudian diberikan rekomendasi.

Selain itu seluruh pengungkapan yang tertuang di dalam laporan mengenai situasi Benturan Kepentingan dan rekomendasi yang diberikan atas pengungkapan situasi Benturan Kepentingan tersebut disampaikan kepada Divisi Kepatuhan & APU PPT untuk dilakukan pemantauan dan evaluasi terhadap implementasi atas pengelolaan Benturan Kepentingan di lingkungan bank **bjb**.

Sepanjang tahun 2025, terdapat 3 (tiga) laporan benturan kepentingan yang telah ditindaklanjuti sesuai dengan ketentuan internal yang berlaku, termasuk melakukan klarifikasi, analisa serta evaluasi atas potensi benturan kepentingan yang dilaporkan.

Pencegahan Transaksi Orang Dalam (*Insider Trading*)

Kebijakan Bank terkait *Insider Trading* telah diatur dalam Surat Keputusan Direksi nomor 709/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. dan Surat Keputusan Direksi nomor 0539/SK/DIR-HCA/2021 tanggal 30 Juli 2021 tentang SOP Disiplin Pegawai. Untuk mencegah terjadinya insider trading, Perseroan memiliki kebijakan yang jelas yang mengatur perilaku seluruh pegawai terkait perdagangan saham atau surat berharga lainnya. Perseroan mencegah praktik *insider trading* dan memastikan bahwa semua pihak dalam perusahaan, termasuk Direksi, Dewan Komisaris dan karyawan yang memiliki akses ke informasi material yang belum dipublikasikan, tidak boleh memperoleh keuntungan dari informasi yang tidak tersedia untuk publik. Kebijakan ini bertujuan untuk menjaga

1. Board of Directors Decree No. 0098/SK/DIR-KAP/2024 dated March 22, 2024 concerning Bank Governance Policy.
2. Board of Directors Decree No. 0380/SK/DIR-CSE/2019 dated August 23, 2024 concerning the Code of Conduct for the Board of Directors.
3. Board of Directors Decree No. 0605/SK/DIR-KAP/2022 dated October 25, 2022 concerning Anti-Corruption Standard Operating Procedures (SOP).
4. Board of Commissioners Decree No. 1/SK/DKO/2024 dated January 17, 2024 concerning the Guidelines and Code of Conduct for the Board of Commissioners.
5. Board of Directors Decree No. 0588/SK/DIR-KAP/2025 dated November 27, 2025 concerning Conflict of Interest Guidelines.

Every bank employee who has the potential or is in a conflict of interest situation is obliged to make a report regarding the conflict of interest situation that will be/is facing him through a declaration letter which is submitted to the party who manages the conflict of interest situation/official/recommendation party to be given a recommendation.

In addition, all disclosures contained in the report regarding conflict of interest situations and recommendations given for disclosure of conflict of interest situations are copied to the Compliance Division and AML CTF to monitor and evaluate the implementation of conflict of interest management within bank **bjb**.

Throughout 2025, there were 3 (three) reported conflict of interest cases that were duly followed up in accordance with the applicable internal provisions, including conducting clarification, analysis, and evaluation of the reported potential conflicts of interest.

Prevention of Inside Transactions (Insider Trading)

The Bank's policy regarding Insider Trading has been regulated in the Decree of the Board of Directors Number 709/SK/DIRKP/2014 dated October 7, 2014 concerning the Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. and the Decree of the Board of Directors Number 0539/SK/DIR-HCA/2021 dated July 30, 2021 concerning the SOP for Employee Discipline. To prevent insider trading, the Company has a clear policy that regulates the behavior of all employees related to trading in shares or other securities. The Company prevents insider trading practices and ensures that all parties in the company, including the Board of Directors, Board of Commissioners and employees who have access to material information that has not been published, may not benefit from information that is not available to the public. This policy aims to maintain market transparency and

transparansi pasar dan memastikan bahwa semua pihak memiliki akses yang adil terhadap informasi yang dapat mempengaruhi keputusan investasi. Selama tahun 2025 tidak terdapat *insider trading*.

Transparansi Kondisi Keuangan dan Non Keuangan Perusahaan

bank **bjb** memenuhi kewajiban transparansi dan publikasi kondisi keuangan dan non keuangan sesuai ketentuan yang berlaku melalui penyampaian dan publikasi informasi baik melalui media cetak maupun situs web perusahaan. Adapun bentuk transparansi keuangan dan non keuangan dimaksud antara lain:

1. Laporan Keuangan Bulanan dan Triwulan disampaikan kepada regulator.
2. Laporan Keuangan Bulanan dan Triwulan disampaikan kepada regulator dan dipublikasikan di situs web Perusahaan juga media cetak nasional dan lokal terpilih.
3. Laporan Tahunan bank **bjb** disusun sesuai ketentuan yang berlaku dan disampaikan kepada *stakeholder* maupun *shareholder* Perusahaan juga dipublikasikan melalui situs web.
4. Informasi Tata Kelola Perusahaan di antaranya Laporan GCG Tahunan dan Laporan Tata Kelola Terintegrasi Tahunan dan dipublikasikan melalui Situs Web bank **bjb**.
5. Informasi Produk dan Layanan serta jaringan kantor layanan bank diinformasikan melalui situs web dan media sosial Perusahaan secara aktif.
6. Informasi lainnya yang mendukung keterbukaan informasi, edukasi keuangan, dan layanan kepada masyarakat dilakukan melalui media informasi dan publikasi yang dimiliki Perusahaan termasuk penyelenggaraan kegiatan korporasi.

Penerapan Keuangan Berkelanjutan, Termasuk Penerapan Tanggung Jawab Sosial

bank **bjb** mengadopsi kebijakan keuangan berkelanjutan yang mencakup prinsip LST, strategi investasi hijau, serta pengelolaan risiko iklim. Kebijakan ini telah ditetapkan dalam SK Direksi Nomor: 0376/SK/DIR-KAP/2024 tanggal 26 Agustus 2024 tentang Kebijakan Keuangan Berkelanjutan, sebagai bagian dari komitmen bank **bjb** dalam mendukung pertumbuhan ekonomi hijau dan memastikan keberlanjutan bisnis dalam jangka panjang.

ensure that all parties have fair access to information that can influence investment decisions. There was no insider trading during 2025.

Transparency of Financial and Nonfinancial Conditions of The Company

bank **bjb** fulfills transparency and publication obligations of financial and non-financial conditions by applicable provisions through the delivery and publication of information through both print media and company websites. The forms ofinancial and nonfinancial transparency meant before are written in the following sentences:

1. Monthly and Quarterly Financial Reports are submitted to the regulator.
2. Monthly and Quarterly Financial Reports are submitted to regulators and published on the Company's website as well as selected national and local print media.
3. The annual bank **bjb** report is prepared under applicable regulations and submitted to the Company's stakeholders and shareholders also published through the website.
4. Corporate Governance Information including the Annual GCG Report and the Annual Integrated Corporate Governance Report and published through the bank **bjb**'s website.
5. Product and Service Information and the bank's office service network are actively informed through the Company's website and social media.
6. Other information that supports information disclosure, financial education, and services to the public is carried out through information media and publications owned by the Company including the implementation of corporate activities.

Sustainable Finance Implementation, Including Social Responsibility

bank **bjb** adopts a sustainable finance policy encompassing ESG principles, green investment strategies, and climate risk management. This policy is stipulated under Board of Directors Decree No. 0376/SK/DIR-KAP/2024 dated August 26, 2024 concerning Sustainable Finance Policy, as part of the Bank's commitment to supporting green economic growth and ensuring long-term business sustainability.

Untuk memperluas portofolio pembiayaan hijau, bank **bjb** memprioritaskan penyaluran kredit pada sektor energi terbarukan, efisiensi energi, dan proyek-proyek berwawasan lingkungan lainnya. Di sisi lain, transformasi digital terus diperkuat melalui *platform* DIGI bank **bjb** yang memberikan kemudahan akses layanan perbankan bagi nasabah, sekaligus mendukung efisiensi operasional dan percepatan implementasi keuangan berkelanjutan.

Sebagai bagian dari implementasi keuangan berkelanjutan, bank **bjb** telah merumuskan program prioritas RAKB sebagai strategi keberlanjutan yang mencakup target jangka pendek dan jangka panjang, yang mencerminkan tekad bank untuk mendukung pertumbuhan ekonomi yang ramah lingkungan dan inklusif.

Dalam melaksanakan program kerja, bank **bjb** senantiasa mengedepankan prinsip kehati-hatian sebagai langkah preventif untuk memitigasi potensi risiko, serta menerapkan manajemen risiko yang komprehensif guna memastikan bahwa setiap kebijakan dan tindakan strategis sejalan dengan target dan jadwal yang telah ditetapkan. Dengan pendekatan ini, bank bjb berupaya mendukung terciptanya pertumbuhan ekonomi yang inklusif dan berkelanjutan.

To expand its green financing portfolio, bank **bjb** prioritizes credit distribution to renewable energy sectors, energy efficiency, and other environmentally sustainable projects. On the other hand, digital transformation continues to be strengthened through the DIGI bank **bjb** platform, which provides ease of access to banking services for customers, while also supporting operational efficiency and accelerating the implementation of sustainable finance.

As part of the implementation of sustainable finance, bank **bjb** has formulated priority programs under the Sustainable Finance Action Plan (RAKB) as a sustainability strategy encompassing both short-term and long-term targets, reflecting the Bank's commitment to supporting environmentally friendly and inclusive economic growth.

In executing its work programs, bank **bjb** consistently upholds prudential principles as a preventive measure to mitigate potential risks and implements comprehensive risk management to ensure that all policies and strategic actions remain aligned with the established targets and timelines. Through this approach, Bank bjb aims to contribute to the creation of inclusive and sustainable economic growth.



Penerapan Tata Kelola Terintegrasi
Implementation of Integrated Governance

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan Tata Kelola Terintegrasi, bank **bjb** termasuk lembaga keuangan yang memiliki kewajiban penerapan tata kelola terintegrasi. Hal tersebut dikarenakan terdapatnya kepemilikan saham beberapa Lembaga Jasa Keuangan oleh bank **bjb**.

In accordance with the Financial Services Authority Regulation number 18/POJK.03/2014 concerning the implementation of Governance for the Integrated Conglomerate, bank **bjb** belongs to the financial institution that has the obligation to implement integrated governance. That is because there are shares in several Financial Services Institutions by the bank **bjb**.

Selain hal tersebut, dengan kedudukan bank **bjb** sebagai Lembaga Jasa Keuangan yang Pemegang Saham Pengendalinya adalah Pemerintah Provinsi Jawa Barat, bank **bjb** memiliki keterkaitan dengan Lembaga Jasa Keuangan yang dimiliki oleh Pemerintah Provinsi Jawa Barat. Hal ini menjadikan Perseroan memiliki hubungan pengendalian dengan Lembaga Jasa Keuangan yang dimiliki oleh Pemerintah Provinsi Jawa Barat. Atas dasar inilah Perseroan bersama seluruh Lembaga jasa Keuangan yang memiliki hubungan kepemilikan maupun hubungan pengendalian dapat dikategorikan sebagai suatu Konglomerasi Keuangan.

In addition, given bank **bjb**'s position as a Financial Services Institution whose controlling shareholder is the Government of West Java Province, the Bank has affiliations with other Financial Services Institutions owned by the Government of West Java Province. This condition establishes a control relationship between the Company and such Financial Services Institutions. On this basis, the Company, together with all Financial Services Institutions that have ownership and/or control relationships, may be categorized as a Financial Conglomerate.

Sebagai bagian dari Konglomerasi Keuangan tersebut, bank **bjb** berkeinginan untuk dapat berperan aktif di dalam melaksanakan tata kelola terintegrasi sesuai Peraturan Otoritas Jasa Keuangan nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan. Dengan demikian, pelaksanaan tata kelola yang dilakukan secara terintegrasi tersebut ke depannya dapat mewujudkan suatu konglomerasi keuangan yang sehat yang dapat berpartisipasi di dalam menciptakan sektor jasa keuangan yang tumbuh secara berkelanjutan dan stabil.

As a part of the Financial Conglomerate, the bank **bjb** is willing to be able to play an active role in implementing integrated governance in accordance with Financial Services Authority Regulation number 18/POJK.03/2014 concerning The Implementation of Governance for the Integrated Conglomerates. Thus, the implementation of governance carried out in an integrated manner in the future can create a healthy financial conglomerate that can participate in creating a financial service sector that grows in a sustainable and stable manner.

Berdasarkan surat Nomor 539/1030/Inves&BUMD tanggal 2 Maret 2015 perihal Penunjukan bank **bjb** Selaku Entitas Utama dan surat nomor 539/1495/Inves&BUMD tanggal 27 Maret 2015 perihal Penunjukan bank **bjb** Selaku Entitas Utama, Bank ditunjuk selaku Entitas Utama bagi seluruh Lembaga Jasa Keuangan yang dimiliki dan/atau dikendalikan oleh Pemerintah Provinsi Jawa Barat. Beberapa upaya yang telah dilakukan oleh Bank terkait implementasi Peraturan Otoritas Jasa Keuangan nomor 18/POJK.02/2014 tersebut adalah sebagai berikut:

Based on the letter No. 539/1030/Inves&BUMD dated March 2, 2015 concerning the Appointment of the bank **bjb** as the Main Entity and letter No.539/1495/Inves&BUMD dated March 27, 2015 regarding the appointment of the bank **bjb** as the Main Entity, the Bank is appointed as the Main Entity for all Financial Services Institution owned and/or controlled by the Government of West Java Province. Some efforts made by the Bank related to the implementation of the Financial Services Authority Regulation number 18/POJK.02/2014 are as follows:

1. **Pembentukan Satuan Kerja**
   Berdasarkan Surat Keputusan Direksi Nomor 0376/SK/DIR-PST/2021 tanggal 10 Mei 2021 tentang Deskripsi Jabatan, diatur mengenai hal-hal sebagai berikut:
   a. Pelaksanaan Fungsi Kepatuhan Terintegrasi pada konglomerasi keuangan bank **bjb** dilaksanakan oleh Divisi Kepatuhan & APU-PPT Grup Tata Kelola & Kepatuhan Terintegrasi;

1. **Establishment of Work Unit**
   Based on the Board of Directors' Decree No. 0376/SK/DIR-PST/2021 dated 10 May 2021 concerning Job Descriptions, the following provisions are stipulated:
   a. The implementation of the Integrated Compliance Function within the bank **bjb** Financial Conglomerate is carried out by the Compliance & AML-CFT Integrated Governance & Compliance Group;

b. Pelaksanaan Fungsi Manajemen Risiko Terintegrasi pada konglomerasi keuangan bank **bjb** dilaksanakan oleh Divisi Manajemen Risiko Grup Manajemen Risiko Terintegrasi.
c. Pelaksanaan Fungsi Audit Internal Terintegrasi dilaksanakan oleh Grup Audit Internal Terintegrasi di Satuan Kerja Audit Internal.

2. **Pembentukan Komite Tata Kelola Terintegrasi**
Berdasarkan Surat Keputusan Dewan Komisaris Nomor 05/SK/DK/2016 tanggal 31 Maret 2016 tentang Pembentukan Komite Tata Kelola Terintegrasi dan berdasarkan Surat Keputusan Dewan Komisaris Nomor 06/SK/DKO/2021 tanggal 2021 tentang Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi serta Struktur Keanggotaan Komite Tata Kelola Terintegrasi adalah sebagai berikut:

a. Komisaris Independen sebagai Ketua merangkap anggota
b. Komisaris Independen sebagai anggota
c. Komisaris sebagai anggota
d. Pihak Independen sebagai anggota
e. *ex officio* dari Dewan Komisaris dan Dewan Pengawas Perusahaan anak (dalam bentuk seperti ini karena belum dilakukan penyesuaian oleh Dewan Komisaris)

3. **Pembentukan Komite Manajemen Risiko Terintegrasi**

Berdasarkan Surat Keputusan Direksi bank **bjb** Nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi, KMRT dalam metodologi proses manajemen risiko bertugas untuk mengembangkan budaya risiko dan menetapkan arahan untuk seluruh aktivitas yang mengandung risiko dalam Konglomerasi Keuangan. Proses Komite Manajemen Risiko Terintegrasi secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko Terintegrasi.

Susunan keanggotaan Komite Manajemen Risiko Terintegrasi terdiri dari:
Ketua merangkap anggota tetap: Direktur Entitas Utama yang membidangi Fungsi Manajemen Risiko

Sekretaris merangkap anggota tetap: Pemimpin Divisi Manajemen Risiko Entitas Utama
Anggota tetap:
- Direktur Entitas Utama yang membidangi fungsi Pengelolaan Anak Perusahaan;
- Direktur yang membidangi dungsi Manajemen Risiko dari masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan;
- Pemimpin Divisi Manajemen Anak Perusahaan Entitas Utama

b. The implementation of the Integrated Risk Management Function within the bank **bjb** Financial Conglomerate is carried out by the Risk Management Division under the Integrated Risk Management Group.
c. The implementation of the Integrated Internal Audit Function is carried out by the Integrated Internal Audit Group within the Internal Audit Work Unit.

2. **Establishment of the Integrated Governance Committee**
Based on the Board of Commissioners Decree No. 05/SK/DK/2016 dated March 31, 2016 concerning the Establishment of the Integrated Governance Committee, and Board of Commissioners Decree No. 06/SK/DKO/2021 concerning the Guidelines and Rules of Procedure of the Integrated Governance Committee, the membership structure of the Integrated Governance Committee is as follows:
a. a. Independent Commissioner as Chair, concurrently serving as member
b. Independent Commissioner as member
c. Commissioner as member
d. Independent party as member
e. Ex officio members from the Board of Commissioners and the Board of Supervisors of subsidiaries (in this format as adjustments by the Board of Commissioners have not yet been made)

3. **Establishment of the Integrated Risk Management Committee**
Based on the Board of Directors' Decree of bank **bjb** No. 0823/SK/DIR-MRI/2021 dated 28 December 2021 concerning the Guidelines for the Integrated Risk Management Committee, the Committee, within the risk management process methodology, is responsible for developing a risk culture and setting directions for all risk-related activities within the Financial Conglomerate. The detailed processes of the Integrated Risk Management Committee are stipulated in the relevant guidelines.

The composition of the Integrated Risk Management Committee is as follows:
Chairperson concurrently serving as permanent member: Director of the Main Entity overseeing the Risk Management Function
Secretary concurrently serving as permanent member: Head of the Risk Management Division of the Main Entity
Permanent Members:
- Director of the Main Entity overseeing Subsidiary Management;
- Directors overseeing the Risk Management Function of each Financial Services Institution within the Financial Conglomerate;
- Head of the Subsidiary Management Division of the Main Entity

Anggota Tidak Tetap:

- Para undangan sesuai dengan materi pembahasan.

4. **Penyusunan Pedoman Tata Kelola Terintegrasi**
   Sebagai Entitas Utama, Bank juga memiliki kewajiban untuk menyusun Pedoman Tata Kelola Terintegrasi. Penyusunan Pedoman Tata Kelola Terintegrasi dimaksud berpedoman kepada Peraturan Otoritas Jasa Keuangan Nomor 18/ POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan serta ketentuan- ketentuan yang berlaku bagi masing-masing Lembaga Jasa Keuangan yang tergabung di dalam Konglomerasi Keuangan. Bank telah menetapkan pedoman tata kelola terintegrasi melalui Surat Keputusan Direksi Nomor 0098/SK/DIR-KAP/2024 tanggal 22 Maret 2024 tentang Kebijakan Tata Kelola Bank, yang mana Kebijakan tersebut telah mendapat persetujuan Dewan Komisaris sesuai dengan Surat Nomor 0034/ DKO/M/2024 tanggal 14 Maret 2024 perihal Persetujuan Revisi Kebijakan Tata Kelola Bank.

5. **Penyusunan Kebijakan dan Pedoman Manajemen Risiko terintegrasi**
   Salah satu upaya di dalam pelaksanaan penerapan manajemen risiko terintegrasi, bank **bjb** telah menyusun Kebijakan dan Pedoman Manajemen Risiko sesuai dengan Surat Keputusan Direksi nomor 0403/SK/DIR-MRI/2020 tanggal 24 Juni 2020 yang didalamnya memuat penerapan serta pengelolaan Manajemen Risiko Terintegrasi yang cakupannya disesuaikan dengan Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan. Penerapan Manajemen Risiko Terintegrasi terdiri atas pengelolaan risiko-risiko yang ada di dalam Konglomerasi Keuangan dan empat pilar penerapan Manajemen Risiko Terintegrasi sesuai dengan ketentuan serta menjadi acuan bagi Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT) dalam melaksanakan fungsi manajemen risiko di dalam Konglomerasi Keuangan.

6. **Penyusunan Laporan Pelaksanaan Tata Kelola Terintegrasi**
   Sesuai Surat Edaran Otoritas Jasa Keuangan Nomor 15/ SEOJK.03/2015 tanggal 25 Mei 2015 perihal Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan bank selaku Entitas Utama wajib menyusun dan menyampaikan Laporan Tahunan Pelaksanaan Tata Kelola Terintegrasi kepada Otoritas Jasa Keuangan paling lama 5 (lima) bulan sejak tahun buku berakhir, serta mempublikasikan laporan tahunan dimaksud dalam situs web Entitas Utama paling lama 5 (lima) bulan sejak tahun buku berakhir.

Non-Permanent Members:

- Invitees, as required based on the agenda.

4. **Formulation of Integrated Governance Guidelines**
   As the Main Entity, the Bank is also required to formulate Integrated Governance Guidelines. The preparation of such guidelines refers to Financial Services Authority Regulation No. 18/POJK.03/2014 concerning the Implementation of Governance for Financial Conglomerates, as well as other applicable regulations for each Financial Services Institution within the Financial Conglomerate. The Bank has established the Integrated Governance Guidelines through the Board of Directors Decree No. 0098/SK/DIR-KAP/2024 dated March 22, 2024 concerning the Bank Governance Policy, which has been approved by the Board of Commissioners pursuant to Letter No. 0034/DKO/M/2024 dated March 14, 2024 regarding the Approval of the Revised Bank Governance Policy.

5. **Formulation of Integrated Risk Management Policies and Guidelines**
   As part of the implementation of integrated risk management, bank **bjb** has established Risk Management Policies and Guidelines based on the Board of Directors' Decree No. 0403/SK/DIR-MRI/2020 dated 24 June 2020, which include the implementation and management of Integrated Risk Management in accordance with Financial Services Authority Regulation No. 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates. The implementation of Integrated Risk Management covers the management of risks within the Financial Conglomerate and is based on four pillars of Integrated Risk Management, in accordance with prevailing regulations, serving as a reference for the Integrated Risk Management Work Unit (SKMRT) in performing risk management functions within the Financial Conglomerate.

6. **Preparation of the Integrated Governance Implementation Report**
   In accordance with Financial Services Authority Circular Letter No. 15/SEOJK.03/2015 dated 25 May 2015 concerning the Implementation of Integrated Governance for Financial Conglomerates, the Bank, as the Main Entity, is required to prepare and submit an Annual Report on the Implementation of Integrated Governance to the Financial Services Authority no later than 5 (five) months after the end of the financial year, and to publish such report on the Main Entity's website within the same period.

Stuktur Tata Kelola Terintegrasi

Integrated Governance Structure

bank bjb

Perusahaan Anak
Subsidiaries

- bank bjb syariah — 99.24%
- bjb Sekuritas — 93.75%
- PT BPR Intan Jabar — 10,92%
- PT Bank Pembangunan Daerah Bengkulu — 15.48%
- PT Bank Pembangunan Daerah Jambi — 7.73%

Perusahaan Asosiasi
Associate Company

- PT BPR Serang — 4.95%
- PT BPR Lebak Sejahtera — 2.45%
- PT BPR Berkah — 1.18%
- PT BPR Cipatujah Jabar — 1.91%
- PT BPR Bogor Jabar — 8.55%
- PT BPR Kerta Raharja Gemilang — 1.47%
- PT BPR Cianjur Jabar — 8.81%
- PT BPR Karya Utama Jabar — 11.88%
- PT BPR Indramayu Jabar — 7.22%
- PT Asuransi Bangun Askrida — 9.28%



Assessment Tata Kelola Terintegrasi

Hasil Assessment Tata Kelola Terintegrasi Periode Januari – Juni 2025 adalah sebagai berikut.

Integrated Governance Assessment

The Results of the Integrated Governance Assessment for the Period January–June 2025 are as follows.

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self Assessment Results Implementation of Integrated Governance	
Peringkat Ranking	**Definisi Peringkat** Rating Definition
2	Konglomerasi Keuangan dinilai telah melakukan penerapan Tata Kelola Terintegrasi yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas penerapan prinsip Tata Kelola Terintegrasi. Apabila terdapat kelemahan dalam penerapan Tata Kelola Terintegrasi, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Entitas Utama dan/atau LJK. The Financial Conglomerate has been assessed to have implemented Integrated Governance in a generally good manner. This is reflected in the adequate fulfillment of the principles of Integrated Governance. If there are weaknesses in the implementation of Integrated Governance, they are generally insignificant and can be resolved through normal actions by the Main Entity and/ or Financial Service Institutions.

Kesimpulan :
Berdasarkan analisis terhadap indikator pada seluruh faktor penilaian pelaksanaan Tata Kelola Terintegrasi disimpulkan bahwa:

A. **Struktur Tata Kelola Terintegrasi**
   1. Nilai-nilai yang mencerminkan kekuatan aspek struktur Tata Kelola Terintegrasi Konglomerasi Keuangan adalah :
      a. Direksi dan Dewan Komisaris Entitas Utama yang efektif menjabat telah dinyatakan lulus uji kemampuan dan kepatutan (*fit and proper test*) yang diselenggarakan oleh Otoritas Jasa Keuangan sehingga memenuhi persyaratan integritas, kompetensi dan reputasi keuangan yang dibutuhkan dalam kegiatan bisnis Lembaga Jasa Keuangan yang bergerak di sektor perbankan;
      b. Unit Kerja Kepatuhan Terpadu dari Entitas Utama beroperasi secara independen dari unit kerja operasional yang ada dan didukung oleh sumber daya manusia yang memadai yang bertugas sebagai anggota Unit Kerja Kepatuhan Terpadu;
      c. Satuan Kerja Kepatuhan Terintegrasi Entitas Utama bertindak secara independen terhadap satuan kerja operasional yang ada, dan terdiri dari sumber daya manusia yang memadai sebagai anggota Satuan Kerja Kepatuhan Terintegrasi;
      d. Satuan Kerja Audit Internal Terintegrasi bertindak secara independen terhadap Satuan Kerja Operasional sebagai Entitas Utama pada Konglomerasi Keuangan yang telah dinyatakan dalam Piagam Audit Internal dan Pedoman Struktur Organisasi;
      e. Direksi Entitas Utama telah memenuhi kebutuhan sumber daya manusia yang berkualitas sebagai anggota untuk melaksanakan fungsi Satuan Kerja Audit Internal dengan kompetensi yang memadai baik secara individual maupun kolektif;
      f. Sebagai wujud penerapan Manajemen Risiko yang baik, Entitas Utama telah memiliki struktur organisasi yang memadai bagi Konglomerasi Keuangan;
      g. Entitas Utama telah memiliki Kebijakan Manajemen Risiko Terintegrasi yang tertuang dalam Kebijakan Manajemen Risiko mencakup pengelolaan Manajemen Risiko sesuai dengan yang telah ditetapkan oleh regulator;
      h. Kebijakan Tata Kelola Terintegrasi yang tertuang dalam Kebijakan Tata Kelola Bank terdiri dari kerangka Tata kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan;
      i. Kerangka Tata Kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan telah sesuai dengan ketentuan regulator.

Conclusion :
Based on an analysis of indicators on all factors evaluating the implementation of Integrated Governance, it was concluded that::

A. **Integrated Governance Structure**
   1. The values that reflected the strength of the structural aspects of the Financial Conglomerate Integrated Governance were:
      a. The Board of Directors and Board of Commissioners of the Main Entity currently in office have passed the fit and proper test conducted by the Financial Services Authority, thereby meeting the required standards of integrity, competence, and financial reputation for conducting business activities in the banking sector;
      b. The Integrated Compliance Work Unit of the Main Entity operates independently from existing operational work units and is supported by adequate human resources serving as members of the Integrated Compliance Work Unit;
      c. The Integrated Internal Audit Work Unit operates independently from operational work units within the Main Entity of the Financial Conglomerate, as stipulated in the Internal Audit Charter and Organizational Structure Guidelines;
      d. The Board of Directors of the Main Entity has fulfilled the requirement for qualified human resources to serve as members in carrying out the functions of the Internal Audit Work Unit, with adequate competencies both individually and collectively;
      e. As part of the implementation of sound risk management, the Main Entity has established an adequate organizational structure for the Financial Conglomerate;
      f. The Main Entity has established an Integrated Risk Management Policy, as set forth in the Risk Management Policy, covering risk management practices in accordance with regulatory requirements;
      g. The Integrated Governance Policy, as stipulated in the Bank Governance Policy, comprises the Integrated Governance framework applicable to the Main Entity and Financial Services Institutions;
      h. The Integrated Governance framework applicable to the Main Entity and Financial Services Institutions is in compliance with prevailing regulatory requirements.
      i. The Integrated Governance Framework for Main Entities and Financial Services Institutions is in accordance with regulatory provisions.

2. Nilai – nilai yang mencerminkan kelemahan aspek struktur Tata Kelola Terintegrasi Konglomerasi keuangan adalah jumlah dan komposisi Komisaris Independen yang menjadi anggota Komite Tata Kelola Terintegrasi telah dipenuhi berdasarkan Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2024 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 42 tanggal 16 April 2025 bahwa jumlah Anggota Dewan Komisaris Bank yaitu sebanyak 6 (enam) orang yang terdiri dari 1 (satu) Orang Komisaris Utama Independen, 2 (dua) orang Komisaris Independen, dan 3 (tiga) Orang Komisaris Non Independen yang akan berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan *(fit and proper test)* serta memenuhi ketentuan perundang – undangan yang berlaku.

B. **Proses Tata Kelola Terintegrasi**

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Direksi Entitas Utama telah menyampaikan Pedoman Tata Kelola Terintegrasi kepada Direksi Lembaga Jasa Keuangan dalam Konglomerasi Keuangan dalam bentuk Piagam Korporasi Konglomerasi Keuangan yang telah ditandatangani oleh bank **bjb** selaku Entitas Utama dan Lembaga Jasa Keuangan dalam Konglomerasi Keuangan;
   b. Direksi Entitas Utama melalui Organ Pendukung telah memberikan arahan, memantau, dan mengevaluasi pelaksanaan Pedoman Tata Kelola Terintegrasi melalui kegiatan *Focus Group Disscussion* dan kegiatan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan kepada seluruh LJK anggota Konglomerasi Keuangan;
   c. Direksi Entitas Utama telah membentuk Komite Risiko Permodalan untuk mendukung penguatan pelaksanaan Konglomerasi Keuangan Bank;
   d. Direksi Entitas Utama telah menindaklanjuti seluruh arahan atau nasihat Dewan Komisaris dalam rangka penyempurnaan Pedoman Tata Kelola Terintegrasi;
   e. Direksi Entitas Utama telah menindaklanjuti hasil pemeriksaan Satuan Kerja Audit Internal Terintegrasi dan hasil review Satuan Kerja Kepatuhan Terintegrasi serta telah dilakukan monitoring oleh Divisi *Subsidiaries Management*;
   f. Dewan Komisaris telah menyelenggarakan rapat gabungan Dewan Komisaris dengan Direksi selama semester I sebanyak 23 kali, dan rapat internal semester I sebanyak 15 kali;
   g. Dewan Komisaris Entitas Utama telah melakukan pengawasan melalui Komite Tata Kelola terintegrasi atas pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama melalui rapat Komite Tata Kelola Terintegrasi secara berkala;
   h. Komite Tata Kelola Terintegrasi melakukan pelaksanaan evaluasi kinerja untuk memonitor implementasi atas penerapan tata kelola dan pengendalian internal yang baik pada Perusahaan Anak dan Perusahaan Terelasi melalui pencapaian angka-angka keuangan sesuai dengan rencana bisnis yang ditetapkan;
   i. Komite Tata Kelola Terintegrasi telah menyelenggarakan rapat Komite Tata Kelola Terintegrasi selama Periode Januari s.d Juni tahun 2025 sebanyak 2 kali;
   j. Satuan Kerja Kepatuhan Terintegrasi telah melakukan monitoring dan evaluasi penerapan fungsi Kepatuhan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion* dan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan;

2. *The values reflecting weaknesses in the structural aspects of Integrated Governance within the Financial Conglomerate indicate that the number and composition of Independent Commissioners serving as members of the Integrated Governance Committee have been fulfilled based on the Resolution of the Annual General Meeting of Shareholders for the 2024 Financial Year of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. No. 42 dated 16 April 2025. The resolution stipulates that the Bank's Board of Commissioners consists of 6 (six) members, comprising 1 (one) President Independent Commissioner, 2 (two) Independent Commissioners, and 3 (three) Non-Independent Commissioners, which shall become effective upon approval from the Financial Services Authority following the Fit and Proper Test, and in compliance with prevailing laws and regulations.*

B. **Proses Tata Kelola Terintegrasi**

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
   a. The Board of Directors of the Main Entity has communicated the Integrated Governance Guidelines to the Boards of Directors of Financial Services Institutions within the Financial Conglomerate in the form of a Financial Conglomerate Corporate Charter, which has been duly executed by bank **bjb** as the Main Entity and the Financial Services Institutions within the Financial Conglomerate;
   b. Through its supporting organs, the Board of Directors of the Main Entity has provided direction, as well as monitored and evaluated the implementation of the Integrated Governance Guidelines through Focus Group Discussions and Integrated Governance Workshops conducted for all Financial Services Institutions within the Financial Conglomerate;
   c. The Board of Directors of the Main Entity has established a Capital Risk Committee to support the strengthening of the implementation of the Bank's Financial Conglomerate;
   d. The Board of Directors of the Main Entity has followed up on all directions and/or recommendations of the Board of Commissioners in order to enhance the Integrated Governance Guidelines;
   e. The Board of Directors of the Main Entity has followed up on the findings of the Integrated Internal Audit Work Unit and the review results of the Integrated Compliance Work Unit, with monitoring conducted by the Subsidiaries Management Division;
   f. The Board of Commissioners held 23 (twenty-three) joint meetings with the Board of Directors during the first semester and 15 (fifteen) internal meetings during the same period;
   g. The Board of Commissioners of the Main Entity has exercised oversight through the Integrated Governance Committee over the duties and responsibilities of the Board of Directors of the Main Entity through periodic Integrated Governance Committee meetings;
   h. The Integrated Governance Committee has conducted performance evaluations to monitor the implementation of good governance and internal control practices in Subsidiaries and Affiliated Companies, based on the achievement of financial targets in accordance with the established business plans;
   i. The Integrated Governance Committee held 2 (two) meetings during the period January to June 2025;
   j. The Integrated Compliance Work Unit has conducted monitoring and evaluation of the implementation of the Compliance Function across Financial Services Institutions within the Financial Conglomerate through Focus Group Discussions and Integrated Governance Workshops;

k. Satuan Kerja Audit Internal telah melakukan monitoring dan peningkatan kualitas fungsi audit internal, serta pemeriksaan secara menyeluruh pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan selama periode Semester I tahun 2025;
l. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi sesuai dengan ketentuan Otoritas Jasa Keuangan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion*, Komite Manajemen Risiko Terintegrasi, Pelaporan Risiko Terintegrasi dalam Konglomerasi Keuangan selama periode Semester I Tahun 2025;
m. Pelaksanaan proses Tata Kelola Terintegrasi oleh Entitas Utama dan Lembaga Jasa Keuangan dalam Konglomerasi Keuangan telah berpedoman kepada Kebijakan Tata Kelola Terintegrasi.

2. Nilai-nilai yang mencerminkan kelemahan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah masih terdapat entitas yang belum sepenuhnya menindaklanjuti hasil *review* sebagai bentuk pengembangan atas penerapan fungsi Manajemen Risiko, fungsi kepatuhan dan fungsi audit internal dari Entitas Utama.

C. **Hasil Tata Kelola Terintegrasi**

1. Nilai-nilai yang mencerminkan kekuatan aspek Hasil Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Pedoman Tata Kelola Terintegrasi telah dilakukan penyesuaian sesuai dengan arahan Dewan Komisaris Entitas Utama;
   b. Direksi Entitas Utama telah memantau dan monitoring temuan audit serta rekomendasi atas pemeriksaan umum yang dilakukan oleh Satuan Kerja Audit Internal Terintegrasi, Auditor Eksternal, hasil pengawasan OJK, hasil pengawasan Bank Indonesia dan pengawasan otoritas lainnya;
   c. Hasil rapat Dewan Komisaris Entitas Utama telah dituangkan dalam notula rapat;
   d. Dewan Komisaris Entitas Utama telah memberikan rekomendasi mengenai penerapan Tata Kelola Terintegrasi melalui rapat Komite Tata Kelola Terintegrasi;
   e. Komite Tata Kelola Terintegrasi telah melaksanakan kegiatan evaluasi pelaksanaan Tata Kelola Terintegrasi melalui rapat selama periode Januari – Juni Tahun 2025;
   f. Hasil rapat Komite Tata Kelola Terintegrasi telah didokumentasikan dengan baik dalam notula rapat dan selama pelaksanaan rapat pada periode Januari – Juni Tahun 2025 tidak terdapat *Dissenting Opinions*;
   g. Satuan Kerja Kepatuhan Terintegrasi telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya periode Triwulan I & II tahun 2025 kepada Direktur yang membawahkan fungsi Kepatuhan Entitas Utama;
   h. Satuan Kerja Audit Internal Terintegrasi telah menyampaikan laporan Audit Internal Terintegrasi periode Januari – Juni 2025 kepada Direktur yang ditunjuk untuk melakukan pengawasan terhadap LJK dalam Konglomerasi Keuangan, Direktur Utama, Dewan Komisaris, dan Direktur Kepatuhan;
   i. Satuan Kerja Audit Internal Terintegrasi telah bertindak obyektif dalam melakukan pemantauan pelaksanaan audit;
   j. Rekomendasi hasil audit telah sesuai dengan permasalahan dan dapat digunakan sebagai acuan perbaikan serta telah disampaikan kepada masing-masing manajemen Lembaga Jasa Keuangan pada Konglomerasi Keuangan dalam *exit meeting*;
   k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi secara efektif dengan melaksanakan kewajiban pelaporan sesuai ketentuan Otoritas Jasa Keuangan;

k. The Internal Audit Work Unit has conducted monitoring and enhancement of internal audit function quality, as well as comprehensive audits of Financial Services Institutions within the Financial Conglomerate during the first semester of 2025;
l. The Main Entity has implemented Integrated Risk Management in accordance with the provisions of the Financial Services Authority across Financial Services Institutions within the Financial Conglomerate through activities including Focus Group Discussions, the Integrated Risk Management Committee, and Integrated Risk Reporting during the first semester of 2025;
m. The implementation of Integrated Governance processes by the Main Entity and Financial Services Institutions within the Financial Conglomerate has been carried out in accordance with the Integrated Governance Policy.

2. The values reflecting weaknesses in the process aspects of Integrated Governance within the Financial Conglomerate indicate that there are still entities that have not fully followed up on the results of reviews as part of the enhancement of the implementation of the Risk Management function, Compliance function, and Internal Audit function of the Main Entity.

C. **Integrated Governance Results**

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
   a. The Integrated Governance Guidelines have been adjusted in accordance with the directions of the Board of Commissioners of the Main Entity;
   b. The Board of Directors of the Main Entity has monitored audit findings and recommendations arising from general examinations conducted by the Integrated Internal Audit Work Unit, External Auditors, as well as supervisory results from the Financial Services Authority, Bank Indonesia, and other regulatory authorities;
   c. The results of the meetings of the Board of Commissioners of the Main Entity have been properly documented in the minutes of meetings;
   d. The Board of Commissioners of the Main Entity has provided recommendations regarding the implementation of Integrated Governance through Integrated Governance Committee meetings;
   e. The Integrated Governance Committee has conducted evaluations of the implementation of Integrated Governance through meetings during the period January–June 2025;
   f. The results of the Integrated Governance Committee meetings have been well documented in the minutes of meetings, and no dissenting opinions were recorded during meetings held in the period January–June 2025;
   g. The Integrated Compliance Work Unit has submitted reports on the implementation of its duties and responsibilities for the first and second quarters of 2025 to the Director overseeing the Compliance Function of the Main Entity;
   h. The Integrated Internal Audit Work Unit has submitted the Integrated Internal Audit Report for the period January–June 2025 to the appointed Director responsible for supervising Financial Services Institutions within the Financial Conglomerate, the President Director, the Board of Commissioners, and the Compliance Director;
   i. The Integrated Internal Audit Work Unit has acted objectively in conducting audit monitoring activities;
   j. Audit recommendations have been aligned with identified issues, may serve as references for improvement, and have been communicated to the respective management of Financial Services Institutions within the Financial Conglomerate during exit meetings;
   k. The Main Entity has effectively implemented Integrated Risk Management by fulfilling reporting obligations in accordance with the provisions of the Financial Services Authority;

l. Direksi dan Dewan Komisaris Entitas Utama telah melakukan tugas dan tanggung jawabnya terkait Manajemen Risiko Terintegrasi sesuai ketentuan Otoritas Jasa Keuangan melalui Pelaporan Profil Risiko Terintegrasi dan Rapat Komite Manajemen Risiko Terintegrasi (KMRT).

m. Hasil pelaksanaan Tata Kelola Terintegrasi telah mencerminkan bahwa Entitas Utama dan LJK dalam Konglomerasi Keuangan telah menerapkan prinsip-prinsip Tata Kelola yang baik sesuai ketentuan yang berlaku, yang tercermin dalam pelaksanaan kegiatan *Focus Group Discussion*, kegiatan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan, *review* terhadap kerangka infrastruktur atas penerapan fungsi Audit Internal, fungsi Kepatuhan, dan fungsi Manajemen Risiko diseluruh Lembaga Jasa Keuangan.

2. Nilai-nilai yang mencerminkan kekurangan aspek Hasil Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Masih terdapat kinerja anggota Konglomerasi Keuangan yang masih belum mencapai target Rencana Bisnis Bank.
   b. Dalam pelaksanaan fungsi manajemen risiko, fungsi kepatuhan dan fungsi Audit Internal di LJK dalam Konglomerasi Keuangan masih belum sepenuhnya berjalan sesuai dengan ketentuan OJK namun bank **bjb** sebagai Entitas Utama telah melakukan upaya perbaikan antara lain melalui *Focus Group Discussion* (*FGD*), *Workshop*, *monitoring* pelaksanaan audit, pelatihan dan asistensi.

l. The Board of Directors and Board of Commissioners of the Main Entity have performed their duties and responsibilities related to Integrated Risk Management in accordance with the provisions of the Financial Services Authority through Integrated Risk Profile reporting and Integrated Risk Management Committee (KMRT) meetings;

m. The implementation of Integrated Governance reflects that the Main Entity and Financial Services Institutions within the Financial Conglomerate have applied sound governance principles in accordance with prevailing regulations, as evidenced by activities such as Focus Group Discussions, Integrated Governance Workshops, and reviews of the infrastructure framework supporting the implementation of Internal Audit, Compliance, and Risk Management functions across all Financial Services Institutions.

2. The values that reflected the lack of aspects of the Financial Conglomerate Integrated Governance Results wer:
   a. There were still members of the Financial Conglomerate who had not reached the Bank's Business Plan target.
   b. The implementation of Risk Management, Compliance, and Internal Audit functions across Financial Services Institutions within the Financial Conglomerate has not yet fully complied with the provisions of the Financial Services Authority. Nevertheless, bank **bjb**, as the Main Entity, has undertaken corrective actions, including FGDs, workshops, audit monitoring, training, and assistance.

Hasil Assessment Tata Kelola Terintegrasi Periode Juli - Desember 2025 adalah sebagai berikut:

The results of the Integrated Governance Assessment for the period of July - December 2025 were as follow:

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self Assessment Results Implementation of Integrated Governance	
Peringkat Ranking	**Definisi Peringkat** Rating Definition
2	Konglomerasi Keuangan dinilai telah melakukan penerapan Tata Kelola Terintegrasi yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas penerapan prinsip Tata Kelola Terintegrasi. Apabila terdapat kelemahan dalam penerapan Tata Kelola Terintegrasi, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Entitas Utama dan/atau LJK.v The Financial Conglomerate is assessed to have generally implemented Integrated Governance in a sound manner. This is reflected in the adequate fulfillment of the principles of Integrated Governance. Where weaknesses in the implementation of Integrated Governance exist, such weaknesses are generally not significant and can be addressed through normal corrective actions by the Main Entity and/or Financial Services Institutions.

Kesimpulan :
Berdasarkan analisis terhadap indikator pada seluruh faktor penilaian pelaksanaan Tata Kelola Terintegrasi disimpulkan bahwa:

A. Struktur Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek struktur Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Direksi dan Dewan Komisaris Entitas Utama telah dinyatakan lulus uji kemampuan dan kepatutan (*fit and proper test*) yang diselenggarakan oleh Otoritas Jasa Keuangan sehingga memenuhi persyaratan integritas, kompetensi dan reputasi keuangan yang dibutuhkan dalam kegiatan bisnis Lembaga Jasa Keuangan yang bergerak di sektor perbankan;
   b. Entitas Utama telah membentuk Komite Tata Kelola Terintegrasi;
   c. Satuan Kerja Kepatuhan Terintegrasi Entitas Utama bertindak secara independen terhadap satuan kerja operasional yang ada, dan terdiri dari sumber daya manusia yang memadai sebagai anggota Satuan Kerja Kepatuhan Terintegrasi;
   d. Satuan Kerja Audit Internal Terintegrasi bertindak secara independen terhadap Satuan Kerja Operasional sebagai Entitas Utama pada Konglomerasi Keuangan yang telah dinyatakan dalam Piagam Audit Internal dan Pedoman Struktur Organisasi;
   e. Direksi Entitas Utama telah memenuhi kebutuhan sumber daya manusia yang berkualitas sebagai anggota untuk melaksanakan fungsi Satuan Kerja Audit Internal dengan kompetensi yang memadai baik secara individual maupun kolektif;

Conclusion :
Based on an analysis of indicators on all factors evaluating the implementation of Integrated Governance, it could be concluded tha:

A. Integrated Governance Structure

1. The values that reflected the strength of the structural aspects of the Financial Conglomerate Integrated Governance were:
   a. The Board of Directors and Board of Commissioners of the Main Entity have passed the fit and proper test conducted by the Financial Services Authority, thereby meeting the required standards of integrity, competence, and financial reputation for conducting business activities in the banking sector;
   b. The Main Entity has established an Integrated Governance Committee;
   c. The Integrated Compliance Work Unit of the Main Entity operates independently from existing operational work units and is supported by adequate human resources serving as members of the Integrated Compliance Work Unit;
   d. The Integrated Internal Audit Work Unit operates independently from operational work units within the Main Entity of the Financial Conglomerate, as stipulated in the Internal Audit Charter and Organizational Structure Guidelines;
   e. The Board of Directors of the Main Entity has fulfilled the requirement for qualified human resources to serve as members in carrying out the functions of the Internal Audit Work Unit, with adequate competencies both individually and collectively;

f. Sebagai wujud penerapan Manajemen Risiko yang baik, Entitas Utama telah memiliki struktur organisasi yang memadai bagi Konglomerasi Keuangan;
g. Entitas Utama telah memiliki Kebijakan Manajemen Risiko Terintegrasi yang tertuang dalam Kebijakan Manajemen Risiko mencakup pengelolaan Manajemen Risiko sesuai dengan yang telah ditetapkan oleh regulator;
h. Kebijakan Tata Kelola Terintegrasi yang tertuang dalam Kebijakan Tata Kelola Bank terdiri dari kerangka Tata kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan;
i. Kerangka Tata Kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan telah sesuai dengan ketentuan regulator.

2. Nilai – nilai yang mencerminkan kelemahan aspek struktur tata Kelola terintegrasi Konglomerasi keuangan berdasarkan Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa Tahun 2025 PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 73 tanggal 9 Desember 2025 adalah sebagai berikut:
   a. Masih terdapat kekosongan posisi Direktur Utama dan Direktur Kepatuhan;
   b. Jumlah komposisi Komisaris Independen belum memenuhi ketentuan yang berlaku;
   c. Komposisi Komite Tata Kelola Terintegrasi belum memenuhi ketentuan yang berlaku.

B. Proses Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Direksi Entitas Utama telah menyampaikan Pedoman Tata Kelola Terintegrasi kepada Direksi Lembaga Jasa Keuangan dalam Konglomerasi Keuangan dalam bentuk Piagam Korporasi Konglomerasi Keuangan yang telah ditandatangani oleh bank **bjb** selaku Entitas Utama dan Lembaga Jasa Keuangan dalam Konglomerasi Keuangan;
   b. Direksi Entitas Utama melalui Organ Pendukung telah memberikan arahan, memantau, dan mengevaluasi pelaksanaan Pedoman Tata Kelola Terintegrasi melalui kegiatan *Focus Group Disscussion* dan kegiatan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan kepada seluruh LJK anggota Konglomerasi Keuangan;
   c. Direksi Entitas Utama telah membentuk Komite Risiko Permodalan untuk mendukung penguatan pelaksanaan Konglomerasi Keuangan Bank;
   d. Direksi Entitas Utama telah menindaklanjuti seluruh arahan Dewan Komisaris dalam rangka penyempurnaan Pedoman Tata Kelola Terintegrasi;
   e. Direksi Entitas Utama telah menindaklanjuti hasil pemeriksaan Satuan Kerja Audit Internal Terintegrasi, hasil *review* Satuan Kerja Kepatuhan Terintegrasi dan Satuan Kerja Manajemen Risiko Terintegrasi telah dilakukan monitoring oleh Divisi Manajemen Konglomerasi Keuangan;
   f. Dewan Komisaris telah menyelenggarakan rapat gabungan Dewan Komisaris dengan Direksi selama semester II sebanyak 26 kali, dan rapat internal semester II sebanyak 19 kali;
   g. Dewan Komisaris Entitas Utama telah melakukan pengawasan melalui Komite Tata Kelola terintegrasi atas pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama melalui rapat Komite Tata Kelola Terintegrasi secara berkala;
   h. Komite Tata Kelola Terintegrasi melakukan pelaksanaan evaluasi kinerja untuk memonitor implementasi atas penerapan tata Kelola dan pengendalian internal yang baik pada Perusahaan Anak dan Perusahaan Terelasi melalui pencapaian angka – angka keuangan sesuai rencana bisnis yang ditetapkan;
   i. Komite Tata Kelola Terintegrasi telah menyelenggarakan rapat Komite Tata Kelola Terintegrasi selama Periode Juli s.d Desember tahun 2025 sebanyak 3 kali;

f. As part of the implementation of sound risk management, the Main Entity has established an adequate organizational structure for the Financial Conglomerate;
g. The Main Entity has established an Integrated Risk Management Policy, as set forth in the Risk Management Policy, encompassing risk management practices in accordance with regulatory requirements;
h. The Integrated Governance Policy, as stipulated in the Bank Governance Policy, comprises the Integrated Governance framework applicable to the Main Entity and Financial Services Institutions;
i. The Integrated Governance framework applicable to the Main Entity and Financial Services Institutions is in compliance with prevailing regulatory requirements

2. The values reflecting weaknesses in the structural aspects of Integrated Governance within the Financial Conglomerate, based on the Resolution of the Extraordinary General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. No. 73 dated 9 December 2025, were as follows:
   a. There remain vacancies in the positions of President Director and Compliance Director;
   b. The composition of Independent Commissioners has not yet met the applicable regulatory requirements;
   c. The composition of the Integrated Governance Committee has not yet complied with the applicable regulatory requirements.

B. Integrated Governance Process

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
   a. The Board of Directors of the Main Entity has communicated the Integrated Governance Guidelines to the Boards of Directors of Financial Services Institutions within the Financial Conglomerate in the form of a Financial Conglomerate Corporate Charter, which has been duly executed by bank **bjb** as the Main Entity and the Financial Services Institutions within the Financial Conglomerate;
   b. Through its supporting organs, the Board of Directors of the Main Entity has provided direction, as well as monitored and evaluated the implementation of the Integrated Governance Guidelines through Focus Group Discussions and Integrated Governance Workshops conducted for all Financial Services Institutions within the Financial Conglomerate;
   c. The Board of Directors of the Main Entity has established a Capital Risk Committee to support the strengthening of the implementation of the Bank's Financial Conglomerate;
   d. The Board of Directors of the Main Entity has followed up on all directions of the Board of Commissioners in order to enhance the Integrated Governance Guidelines;
   e. The Board of Directors of the Main Entity has followed up on the findings of the Integrated Internal Audit Work Unit and the review results of the Integrated Compliance Work Unit, while monitoring of the Integrated Risk Management Work Unit has been carried out by the Financial Conglomerate Management Division;
   f. The Board of Commissioners held 26 (twenty-six) joint meetings with the Board of Directors during the second semester and 19 (nineteen) internal meetings during the same period;
   g. The Board of Commissioners of the Main Entity has exercised oversight through the Integrated Governance Committee over the duties and responsibilities of the Board of Directors of the Main Entity through periodic Integrated Governance Committee meetings;
   h. The Integrated Governance Committee has conducted performance evaluations to monitor the implementation of good governance and internal control practices in Subsidiaries and Affiliated Companies, based on the achievement of financial targets in accordance with established business plans;
   i. The Integrated Governance Committee held 3 (three) meetings during the period July to December 2025;

j. Satuan Kerja Kepatuhan Terintegrasi telah melakukan monitoring dan evaluasi penerapan fungsi Kepatuhan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion* dan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan;
k. Satuan Kerja Audit Internal telah melakukan monitoring dan peningkatan kualitas fungsi audit internal, serta pemeriksaan secara menyeluruh pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan selama periode Semester II tahun 2025;
l. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi sesuai dengan ketentuan Otoritas Jasa Keuangan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion*, komite manajemen resiko terintegrasi, pelaporan risiko terintegrasi dalam Konglomerasi Keuangan selama periode Semester II Tahun 2025;
m. Pelaksanaan proses Tata Kelola Terintegrasi oleh Entitas Utama dan Lembaga Jasa Keuangan dalam Konglomerasi Keuangan telah berpedoman kepada Kebijakan Tata Kelola Terintegrasi.
n. Peningkatan kualitas penerapan manajamen risiko sebagai bagian dari penyempurnaan manajemen risiko terintegrasi telah dilaksanakan dimana Bank sebagai Entitas Utama secara proaktif melakukan pembahasan *root caused* dari kejadian risiko yang timbul sehingga terdapat perbaikan yang berkesinambungan dan mitigasi untuk mencegah kejadian tersebut berulang kembali.
o. Peningkatan kualitas penerapan fungsi kepatuhan sebagai bagian dari penyempurnaan kepatuhan terintegrasi telah dilaksanakan dimana Bank sebagai Entitas Utama melakukan pengkinian kertas kerja, pengembangan sistem dan pemantauan terhadap pelaporan-pelaporan yang dilakukan oleh Bank kepada regulator serta pemantauan terhadap *compliance checklist* terhadap kegiatan operasional dan non operasional yang dilakukan unit kerja diantaranya *compliance checklist* perkreditan.

2. Nilai-nilai yang mencerminkan kelemahan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah masih terdapat entitas yang belum sepenuhnya menindaklanjuti hasil *review* sebagai bentuk pengembangan atas penerapan fungsi Manajemen Risiko, fungsi kepatuhan dan fungsi audit internal dari Entitas Utama.

C. Hasil Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Pedoman Tata Kelola Terintegrasi telah dilakukan penyesuaian sesuai dengan arahan Dewan Komisaris Entitas Utama.
   b. Direksi Entitas Utama telah memantau dan monitoring temuan audit serta rekomendasi atas pemeriksaan umum yang dilakukan oleh Satuan Kerja Audit Internal Terintegrasi, Auditor Eksternal, hasil pengawasan OJK dan pengawasan otoritas lainnya.
   c. Hasil rapat Dewan Komisaris Entitas Utama telah dituangkan dalam notula rapat;
   d. Dewan Komisaris Entitas Utama telah memberikan rekomendasi mengenai penerapan Tata Kelola Terintegrasi melalui rapat Komite Tata Kelola Terintegrasi;
   e. Komite Tata Kelola Terintegrasi telah melaksanakan kegiatan evaluasi pelaksanaan Tata Kelola Terintegrasi melalui rapat selama periode Juli s.d Desember Tahun 2025;
   f. Hasil rapat Komite Tata Kelola Terintegrasi telah didokumentasikan dengan baik dalam notula rapat dan selama pelaksanaan rapat pada periode Juli s.d Desember Tahun 2025 tidak terdapat *Dissenting Opinions*;
   g. Satuan Kerja Kepatuhan Terintegrasi telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya periode Triwulan III & IV tahun 2025 kepada Direktur yang membawahkan fungsi Kepatuhan Entitas Utama;
   h. Satuan Kerja Audit Internal Terintegrasi telah menyampaikan laporan Audit Internal Terintegrasi periode Juli s.d Desember 2025 kepada Direktur yang ditunjuk untuk melakukan pengawasan terhadap LJK dalam Konglomerasi Keuangan, Direktur Utama, Dewan Komisaris, dan Direktur Korporasi & UMKM;

j. The Integrated Compliance Work Unit has conducted monitoring and evaluation of the implementation of the Compliance Function across Financial Services Institutions within the Financial Conglomerate through Focus Group Discussions and Integrated Governance Workshops;
k. The Internal Audit Work Unit has conducted monitoring and enhancement of internal audit function quality, as well as comprehensive audits of Financial Services Institutions within the Financial Conglomerate during the second semester of 2025;
l. The Main Entity has implemented Integrated Risk Management in accordance with the provisions of the Financial Services Authority across Financial Services Institutions within the Financial Conglomerate through activities including Focus Group Discussions, the Integrated Risk Management Committee, and Integrated Risk Reporting during the second semester of 2025;
m. The implementation of Integrated Governance processes by the Main Entity and Financial Services Institutions within the Financial Conglomerate has been carried out in accordance with the Integrated Governance Policy;
n. Enhancements in the quality of risk management implementation, as part of the refinement of Integrated Risk Management, have been carried out, whereby the Bank, as the Main Entity, proactively conducts root cause analysis of risk events, enabling continuous improvements and mitigation measures to prevent recurrence;
o. Enhancements in the quality of compliance function implementation, as part of the refinement of integrated compliance, have been carried out, whereby the Bank, as the Main Entity, performs updates to working papers, system development, and monitoring of reports submitted to regulators, as well as monitoring compliance checklists for operational and non-operational activities conducted by work units, including credit compliance checklists.

2. The values reflecting weaknesses in the process aspects of Integrated Governance within the Financial Conglomerate indicate that there are still entities that have not fully followed up on the results of reviews as part of enhancing the implementation of the Risk Management, Compliance, and Internal Audit functions of the Main Entity.

C. Integrated Governance Results

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
   a. The Integrated Governance Guidelines have been adjusted in accordance with the directions of the Board of Commissioners of the Main Entity.
   b. The Board of Directors of the Main Entity has monitored audit findings and recommendations arising from general examinations conducted by the Integrated Internal Audit Work Unit, External Auditors, as well as supervisory results from the Financial Services Authority and other regulatory authorities;
   c. The results of the meetings of the Board of Commissioners of the Main Entity have been properly documented in the minutes of meetings;
   d. The Board of Commissioners of the Main Entity has provided recommendations regarding the implementation of Integrated Governance through Integrated Governance Committee meetings;
   e. The Integrated Governance Committee has conducted evaluations of the implementation of Integrated Governance through meetings during the period July to December 2025;
   f. The results of the Integrated Governance Committee meetings have been well documented in the minutes of meetings, and no dissenting opinions were recorded during meetings held in the period July to December 2025;
   g. The Integrated Compliance Work Unit has submitted reports on the implementation of its duties and responsibilities for the third and fourth quarters of 2025 to the Director overseeing the Compliance Function of the Main Entity;
   h. The Integrated Internal Audit Work Unit has submitted the Integrated Internal Audit Report for the period July to December 2025 to the appointed Director responsible for supervising Financial Services Institutions within the Financial Conglomerate, the President Director, the Board of Commissioners, and the Director of Corporate & MSME;

i. Satuan Kerja Audit Internal Terintegrasi telah bertindak obyektif dalam melakukan pemantauan pelaksanaan audit;
j. Rekomendasi hasil audit telah sesuai dengan permasalahan dan dapat digunakan sebagai acuan perbaikan serta telah disampaikan kepada masing-masing manajemen Lembaga Jasa Keuangan pada Konglomerasi Keuangan dalam *exit meeting*;
k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi secara efektif dengan melaksanakan kewajiban pelaporan sesuai ketentuan Otoritas Jasa Keuangan;
l. Direksi dan Dewan Komisaris Entitas Utama telah melakukan tugas dan tanggung jawabnya terkait Manajemen Risiko Terintegrasi sesuai ketentuan Otoritas Jasa Keuangan melalui Pelaporan Profil Risiko Terintegrasi dan Rapat Komite Manajemen Risiko Terintegrasi (KMRT);
m. Hasil pelaksanaan Tata Kelola Terintegrasi telah mencerminkan bahwa Entitas Utama dan LJK dalam Konglomerasi Keuangan telah menerapkan prinsip-prinsip Tata Kelola yang baik sesuai ketentuan yang berlaku, yang tercermin dalam pelaksanaan kegiatan *Focus Group Discussion*, kegiatan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan, *review* terhadap kerangka infrastruktur atas penerapan fungsi Audit Internal, fungsi Kepatuhan, dan fungsi Manajemen Risiko diseluruh Lembaga Jasa Keuangan;
n. Pemantauan fungsi kepatuhan khususnya terkait sanksi dan denda dari Bank sebagai Entitas Utama pada periode pelaporan menunjukkan perbaikan dimana terdapat penurunan sanksi dan denda baik secara frekuensi maupun nominal yang menunjukkan bahwa pemantauan atas pelaporan serta pemantauan *compliance checklist* terhadap kegiatan operasional telah berfungsi dengan baik.

2. Nilai-nilai yang mencerminkan kekurangan aspek Hasil Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Masih terdapat kinerja anggota Konglomerasi Keuangan yang masih belum mencapai target Rencana Bisnis Bank;
   b. Dalam pelaksanaan fungsi manajemen risiko, fungsi kepatuhan dan fungsi Audit Internal di LJK dalam Konglomerasi Keuangan masih belum sepenuhnya berjalan sesuai dengan ketentuan OJK namun bank **bjb** sebagai Entitas Utama telah melakukan upaya perbaikan antara lain melalui *Focus Group Discussion* (*FGD*), *Workshop*, monitoring pelaksanaan audit, pelatihan dan asistensi.

i. The Integrated Internal Audit Work Unit has acted objectively in conducting audit monitoring activities;
j. Audit recommendations have been aligned with identified issues, may serve as references for improvement, and have been communicated to the respective management of Financial Services Institutions within the Financial Conglomerate during exit meetings;
k. The Main Entity has effectively implemented Integrated Risk Management by fulfilling reporting obligations in accordance with the provisions of the Financial Services Authority;
l. The Board of Directors and Board of Commissioners of the Main Entity have performed their duties and responsibilities related to Integrated Risk Management in accordance with the provisions of the Financial Services Authority through Integrated Risk Profile reporting and Integrated Risk Management Committee (KMRT) meetings;
m. The implementation of Integrated Governance reflects that the Main Entity and Financial Services Institutions within the Financial Conglomerate have applied sound governance principles in accordance with prevailing regulations, as evidenced by activities such as Focus Group Discussions, Integrated Governance Workshops, and reviews of the infrastructure framework supporting the implementation of Internal Audit, Compliance, and Risk Management functions across all Financial Services Institutions;
n. Monitoring of the compliance function, particularly with respect to sanctions and penalties at the Bank as the Main Entity during the reporting period, indicates improvement, as reflected by a decrease in both the frequency and nominal value of sanctions and penalties, demonstrating that monitoring of reporting and compliance checklists for operational activities has been effectively implemented.

2. The values reflecting shortcomings in the outcome aspects of Integrated Governance within the Financial Conglomerate were as follows:
   a. There are still Financial Conglomerate members whose performance has not yet achieved the targets set out in the Bank's Business Plan;
   b. The implementation of the Risk Management, Compliance, and Internal Audit functions across Financial Services Institutions within the Financial Conglomerate has not yet been fully in accordance with the provisions of the Financial Services Authority. Nevertheless, bank **bjb**, as the Main Entity, has undertaken improvement measures, including through Focus Group Discussions (FGDs), workshops, audit monitoring, training, and assistance.

Informasi Kelompok Usaha Bank
Bank Business Group Information

Pada tanggal 25 Desember 2024 dibentuk Kelompok Usaha Bank (KUB) bank **bjb** berdasarkan Surat Otoritas Jasa Keuangan Nomor S-165/KO.12/2024 perihal Penegasan Struktur Kelompok Usaha Bank (KUB) PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, dengan struktur KUB sebagai berikut:

On December 25, 2024, the Bank Business Group (KUB) of bank **bjb** was formed based on the Financial Services Authority Letter Number S-165/KO.12/2024 concerning the Affirmation of the Structure of the Bank Business Group (KUB) of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk, with the KUB structure as follow:

Kelompok Usaha Bank
Subsidiary Company

No.	Nama Perusahaan Company name	% Kepemilikan Saham % Shareholding
1	bank **bjb** Syariah	99,24%
2	Bank Bengkulu	15,48%
3	Bank Jambi	7,73%

Penerapan Pedoman Tata Kelola Perusahaan Terbuka

Application of Corporate Governance Public Company Guidelines

Sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 32/ SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, Pedoman Tata Kelola mencakup 5 (lima) aspek, 8 (delapan) prinsip dan 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik. Rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik dalam Pedoman Tata Kelola adalah standar penerapan aspek dan prinsip tata kelola perusahaan yang baik yang harus diterapkan Perseroan untuk mengimplementasikan prinsip tata kelola. Adapun uraian penerapannya, dapat disampaikan, sebagai berikut.

Following the OJK Circular Letter No. 32/ SEOJK.04/2015 concerning Guidelines for the Governance of Public Companies, the Governance Guidelines cover 5 (five) aspects, 8 (eight) principles, and 25 (twenty-five) recommendations for the implementation of aspects and principles of good corporate governance. Recommendations for applying aspects and principles of good corporate governance in the Governance Guidelines are standards for implementing aspects and principles of good corporate governance that the Company must apply to implement the principles of governance. As for the description of its application, it can be submitted as follows.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations				Comply or Explain Comply or Explain
A.	**Aspek 1: Hubungan Perusahaan Terbuka Dengan Pemegang Saham Dalam Menjamin Hak-Hak Pemegang Saham.** **Aspect 1: Public Company Relations With Shareholders In Guaranteeing Shareholder Rights**				
A.1.		Prinsip 1: Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS). Principle 1: Increasing the Value of Organizing a General Meeting of Shareholders (GMS).			
A.1.1.			Rekomendasi 1:	Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham.	***Comply*** Bank telah memiliki tata cara pengumpulan suara (*voting*) baik secara terbuka maupun tertutup dalam Rapat Umum Pemegang Saham yang diatur pada Anggaran Dasar Perseroan.
			Penjelasan:	Setiap saham dengan hak suara yang dikeluarkan mempunyai satu hak suara (*one share one vote*). Pemegang saham dapat menggunakan hak suaranya pada saat pengambilan keputusan, terutama dalam pengambilan keputusan dengan cara pengumpulan suara (*voting*). Namun demikian, mekanisme pengambilan keputusan dengan cara pengumpulan suara (*voting*) baik secara terbuka maupun tertutup belum diatur secara rinci. Perusahaan Terbuka direkomendasikan mempunyai prosedur pengambilan suara dalam pengambilan keputusan atas suatu mata acara RUPS. Adapun prosedur pengambilan suara (*voting*) tersebut harus menjaga independensi ataupun kebebasan pemegang saham. Sebagai contoh, dalam pengumpulan suara (*voting*) secara terbuka dilakukan dengan cara mengangkat tangan sesuai dengan instruksi pilihan yang ditawarkan oleh pimpinan RUPS. Sedangkan, dalam pengumpulan suara (*voting*) secara tertutup dilakukan pada keputusan yang membutuhkan kerahasiaan ataupun atas permintaan pemegang saham, dengan cara menggunakan kartu suara ataupun dengan penggunaan *electronic voting*.	

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
			Recommendation 1: Explanation:	A Public Company had a technical method or procedure for voting, both openly and privately, that prioritized independence and the interests of shareholders Each share with voting rights issued had one vote (one share one vote). Shareholders could exercise their voting rights when making decisions, especially in making decisions by voting. However, the decision-making mechanism by means of voting, both openly and privately, had not been regulated in detail. Public companies were recommended to have voting procedures in making decisions on a GMS agenda. The voting procedure had to maintain the independence or freedom of shareholders. For example, in open voting, it was done by raising hands in accordance with the choice instructions offered by the chairman of the GMS. Meanwhile, closed voting was carried out on decisions that require confidentiality or at the request of shareholders, by using a voting card or by using electronic voting.	**Comply** The Bank has voting procedures both openly and closedly at the General Meeting of Shareholders which is set out in the Company's Articles of Associatio.
A.1.2.			Rekomendasi 2: Penjelasan: Recommendation 2: Explanation:	Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. Kehadiran seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka bertujuan agar setiap anggota Direksi dan anggota Dewan Komisaris dapat memperhatikan, menjelaskan, dan menjawab secara langsung permasalahan yang terjadi atau pertanyaan yang diajukan oleh pemegang saham terkait mata acara dalam RUPS. All members of the Directors and members of the Board of Commissioners of a Public Company attended the Annual GMS. The presence of all members of the Directors and members of the Board of Commissioners of a Public Company was intended so that each member of the Directors and member of the Board of Commissioners could pay attention, explain, and answer directly the problems that occured or questions raised by shareholders related to the agenda at the GMS.	**Comply** Terdapat 2 Direksi yang tidak dapat menghadiri Rapat, yaitu Bapak Yuddy Renaldi dikarenakan alasan kesehatan dan Ibu Nancy Adistyasari karena telah berakhir masa jabatannya sejak diangkat menjadi Direktur PT Bank Rakyat Indonesia, Tbk. sejak tanggal 24 Maret 2025. **Comply** There were 2 members of the Board of Directors who were unable to attend the meeting, namely Mr. Yuddy Renaldi due to health reasons and Ms. Nancy Adistyasari as her term of office had ended following her appointment as Director of PT Bank Rakyat Indonesia Tbk effective March 24, 2025.
A.1.3.			Rekomendasi 3: Penjelasan:	Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. Berdasarkan ketentuan dalam Pasal 34 ayat (2) Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2014 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, Perusahaan Terbuka wajib membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa asing (minimal dalam bahasa Inggris), serta diumumkan 2 (dua) hari kerja setelah RUPS diselenggarakan kepada masyarakat, yang salah satunya melalui Situs Web Perusahaan Terbuka. Ketersediaan ringkasan risalah RUPS pada Situs Web Perusahaan Terbuka memberikan kesempatan bagi pemegang saham yang tidak hadir untuk mendapatkan informasi penting dalam penyelenggaraan RUPS secara mudah dan cepat. Oleh karena itu, ketentuan tentang jangka waktu minimal ketersediaan ringkasan risalah RUPS di Situs Web dimaksudkan untuk menyediakan kecukupan waktu bagi pemegang saham untuk memperoleh informasi tersebut.	**Comply** Perseroan telah menyediakan ringkasan risalah RUPS tersedia dalam Situs Web Perseroan.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
		Recommendation 3: Explanation:	The summary of the minutes of the GMS was available on the Public Company Website for at least 1 (one) year. Based on the provisions in Article 34 paragraph (2) of the Financial Services Authority Regulation Number 32/POJK.04/2014 concerning the Plan and Organizing of the General Meeting of Shareholders of a Public Company, a Public Company was required to make a summary of the minutes of the GMS in Indonesian and foreign languages (at least in English), and announced 2 (two) working days after the GMS was held to the public, one of which was through the Public Company Website. The availability of a summary of the minutes of the GMS on the Public Company Website provided an opportunity for shareholders who were not present to obtain important information in holding the GMS easily and quickly. Therefore, the provision regarding the minimum period for the availability of the summary of the minutes of the GMS on the Website was intended to provide sufficient time for shareholders to obtain such information.	**Comply** The Company has provided a summary of the minutes of the GMS available on the Company's Website.
A.2.	Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2: Improving the Quality of Public Company Communication with Shareholders or Investors.			
A.2.1.		Rekomendasi 4: Penjelasan:	Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. Adanya komunikasi antara Perusahaan Terbuka dengan pemegang saham atau investor dimaksudkan agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat, seperti laporan berkala, keterbukaan informasi, kondisi atau prospek bisnis dan kinerja, serta pelaksanaan tata kelola Perusahaan Terbuka. Disamping itu, pemegang saham atau investor juga dapat menyampaikan masukan dan opini kepada manajemen Perusahaan Terbuka. Kebijakan komunikasi dengan para pemegang saham atau investor menunjukan komitmen Perusahaan Terbuka dalam melaksanakan komunikasi dengan para pemegang saham atau investor. Dalam kebijakan tersebut dapat mencakup strategi, program, dan waktu pelaksanaan komunikasi, serta panduan yang mendukung pemegang saham atau investor untuk berpartisipasi dalam komunikasi tersebut.	***Comply*** Perseroan telah memiliki kebijakan mengenai komunikasi dengan pemegang saham atau investor, yang dalam hal ini dilakukan melalui *Analyst Meeting*, *Public Expose*, serta melakukan pertemuan dengan investor atau calon investor.
		Recommendation 4: Explanation:	The Public Company had a communication policy with shareholders or investors. The existence of communication between the Public Company and the shareholders or investors was intended so that the shareholders or investors got a clearer understanding of the information that had been published to the public, such as periodic reports, information disclosure, business conditions or prospects and performance, as well as the implementation of the Public Company's governance. In addition, shareholders or investors could also submit inputs and opinions to the management of the Public Company. The communication policy with shareholders or investors showed the commitment of the Public Company in carrying out communication with shareholders or investors. The policy might include strategies, programs, and timing of communications, as well as guidelines that supported shareholders or investors to participate in these communications.	Comply The Company has established a policy on communication with shareholders and investors, which is implemented through Analyst Meetings, Public Expose, as well as meetings with investors and prospective investors.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
A.2.2.		Rekomendasi 5: Penjelasan:	Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. Pengungkapan kebijakan komunikasi merupakan bentuk transparansi atas komitmen Perusahaan Terbuka dalam memberikan kesetaraan kepada semua pemegang saham atau investor atas pelaksanaan komunikasi. Pengungkapan informasi tersebut juga bertujuan untuk meningkatkan partisipasi dan peran pemegang saham atau investor dalam pelaksanaan program komunikasi Perusahaan Terbuka.	***Comply*** Perseroan telah memiliki kebijakan komunikasi dalam rangka transparansi dan memberikan kesetaraan kepada Pemegang Saham atau Investor yang dapat diakses pada situs resmi perseroan wwww.bank**bjb**.co.id
		Recommendation 5: Explanation:	The Public Company disclosed the Public Company's communication policies with shareholders or investors on the Website. Disclosure of communication policies was a form of transparency on the commitment of the Public Company in providing equality to all shareholders or investors in the implementation of communications. Disclosure of information also aimed to increase the participation and role of shareholders or investors in the implementation of the Public Company communication program.	***Comply*** The Company has a communication policy in the context of transparency and providing equality to Shareholders or Investors which can be accessed on the company's official website www.bank**bjb**.co.id
B.	**Aspek 2: Fungsi dan Peran Dewan Komisaris** **Aspect 2: Function and Role of The Board of Commissioners**			
B.1.	Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Principle 3: Strengthening the Membership and Composition of the Board of Commissioners.			
B.1.1.		Rekomendasi 6: Penjelasan:	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. Jumlah anggota Dewan Komisaris dapat mempengaruhi efektivitas pelaksanaan tugas dari Dewan Komisaris. Penentuan jumlah anggota Dewan Komisaris Perusahaan Terbuka wajib mengacu kepada ketentuan peraturan perundang-undangan yang berlaku, yang paling kurang terdiri dari 2 orang berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, perlu juga mempertimbangkan kondisi Perusahaan Terbuka yang antara lain yang meliputi karakteristik, kapasitas, dan ukuran, serta pencapaian tujuan dan pemenuhan kebutuhan bisnis yang berbeda diantara Perusahaan Terbuka. Namun demikian, jumlah anggota Dewan Komisaris yang terlalu besar berpotensi dapat mengganggu efektivitas pelaksanaan fungsi Dewan Komisaris.	***Comply*** Penentuan jumlah Dewan Komisaris serta pemilihan anggota Dewan Komisaris telah mempertimbangkan kondisi Perseroan.
		Recommendation 6: Explanation:	The determination of the number of members of the Board of Commissioners considered the conditions of the Public Company. The number of members of the Board of Commissioners could affect the effectiveness of the implementation of the duties of the Board of Commissioners. Determination of the number of members of the Board of Commissioners of a Public Company had to refer to the provisions of the applicable laws and regulations, which consists of at least 2 people based on the provisions of the Financial Services Authority Regulation Number 33/ POJK.04/2014 concerning the Directors and Board of Commissioners of Issuers or Public Companies. In addition, it was also necessary to consider the condition of the Public Company which includes the characteristics, capacity, and size, as well as the achievement of goals and fulfillment of different business needs among Public Companies. However, the number of members of the Board of Commissioners that was too large has the potential to interfere with the effectiveness of the implementation of the functions of the Board of Commissioners.	***Comply*** The determination of number of the Board of Commissioners and the selection of members of the Board of Commissioners has taken into account the condition of the Company.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
B.1.2.		Rekomendasi 7: Penjelasan:	Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Komposisi Dewan Komisaris merupakan kombinasi karakteristik baik dari segi organ Dewan Komisaris maupun anggota Dewan Komisaris secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas.	***Comply*** Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Perseroan.
		Recommendation 7: Explanation:	The determination of the composition of the members of the Board of Commissioners considered the diversity of expertise, knowledge, and experience required. The composition of the Board of Commissioners was a combination of characteristics, both in terms of the organs of the Board of Commissioners and individual members of the Board of Commissioners, in accordance with the needs of the Public Company. These characteristics could be reflected in the determination of the expertise, knowledge, and experience required in carrying out the supervisory duties and providing advice by the Board of Commissioners of a Public Company. The composition that has considered the needs of the Public Company was a positive thing, especially regarding decision making in the context of implementing the supervisory function carried out by considering various broader aspects.	Comply The composition of members of the Board of Commissioners has taken into account the diversity of expertise, knowledge, and experience required by the Company.
B.2.	Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Principle 4: Improving the Quality of Implementation of the Duties and Responsibilities of the Board of Commissioners			
B.2.1.		Rekomendasi 8: Penjelasan:	Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris. Kebijakan penilaian sendiri (*self assessment*) Dewan Komisaris merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolegial. Self assessment atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Dewan Komisaris. Dengan adanya self assessment ini diharapkan masing-masing anggota Dewan Komisaris dapat berkontribusi untuk memperbaiki kinerja Dewan Komisaris secara berkesinambungan. Dalam kebijakan tesebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolok ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana adanya fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.	***Comply*** Dewan Komisaris telah mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris melalui Komite Nominasi dan Remunerasi yang telah disahkan melalui Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2024 tanggal 13 Februari 2024 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi (KNR) PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
			Recommendation 8: Explanation:	The Board of Commissioners had a self-assessment policy to assess the performance of the Board of Commissioners. The Board of Commissioners' self-assessment policy was a guideline used as a form of accountability for collegially assessing the performance of the Board of Commissioners. The self-assessment was meant to be carried out by each member to assess the performance of the Board of Commissioners in a collegial manner, and not to assess the individual performance of each member of the Board of Commissioners. With this self-assessment, it was hoped that each member of the Board of Commissioners could contribute to improving the performance of the Board of Commissioners on an ongoing basis. The policy might include assessment activities carried out along with their aims and objectives, periodic implementation times, and benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of a Public Company, where the existence of this function had been required in the Authority Regulation. Financial Services Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies.	**Comply** Comply The Board of Commissioners has a selfassessment policy to assess the performance of the Board of Commissioners through the Nomination and Remuneration Committee, which has been ratified by the Decree of the Board of Commissioners Number 04/SK/DKO/2024 dated February 13, concerning Guidelines and Work Rules of the Nomination and Remuneration Committee of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
B.2.2.			Rekomendasi 9: Penjelasan:	Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. Pengungkapan kebijakan *self assessment* atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya-upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balance* terhadap kinerja Dewan Komisaris.	**Comply** Hasil penilaian sendiri (*self assessment*) Dewan Komisaris telah diungkapkan Perseroan melalui Laporan Tahunan Perusahaan Terbuka.
			Recommendation 9: Explanation:	The self-assessment policy to assess the performance of the Board of Commissioners is disclosed through the Public Company Annual Report. Disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of its duties, but also to provide confidence, especially to shareholders or investors, on the efforts that need to be made to improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors know the mechanism of checks and balances on the performance of the Board of Commissioners.	**Comply** The Company has disclosed the results of the Board of Commissioners' self-assessment through the Public Company Annual Report.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations				Comply or Explain Comply or Explain
B.2.3.			Rekomendasi 10: Penjelasan:	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. Kebijakan pengunduran diri anggota Dewan Komisaris yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Dewan Komisaris. Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Dewan Komisaris dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang-Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.	***Comply*** Kebijakan pengunduran diri Dewan Komisaris telah diatur pada Anggaran Dasar Perseroan.
			Recommendation 10: Explanation:	The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes. A policy requiring the resignation of members of the Board of Commissioners involved in financial crimes constitutes a measure that can enhance stakeholders' trust in the Public Company, thereby preserving the Company's integrity. Such policy is necessary to facilitate legal proceedings and to ensure that such proceedings do not disrupt the continuity of business activities. Furthermore, from a moral perspective, this policy fosters an ethical culture within the Public Company. This policy may be incorporated into the Guidelines and/or Code of Ethics applicable to the Board of Commissioners. Furthermore, involvement in financial crimes refers to a status whereby a member of the Board of Commissioners has been legally convicted by the competent authority. Financial crimes include, among others, manipulation and various forms of embezzlement in financial services activities, as well as Money Laundering offenses as stipulated under Law No. 8 of 2010 concerning the Prevention and Eradication of Money Laundering.	***Comply*** The policy for the resignation of the Board of Commissioners has been regulated in the Company's Articles of Associatio.
B.2.4.			Rekomendasi 11: Penjelasan:	Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. Berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik, komite yang menjalankan fungsi nominasi mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi calon anggota Direksi. Salah satu kebijakan yang dapat mendukung proses Nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota Direksi. Kebijakan mengenai suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang perusahaan.	***Comply*** Dewan Komisaris melalui Komite Nominasi dan Remunerasi telah mempunyai kebijakan suksesi dalam proses Nominasi anggota Direksi, yang tertuang dalam Pedoman Nominasi bank **bjb**.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
			Recommendation 11: The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function shall formulate a succession policy in the process of nominating members of the Directors. Explanation: Based on the provisions of the Financial Services Authority Regulation Number 34/ POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies, the committee that carries out the nomination function has the task of formulating the policies and criteria needed in the nomination process for prospective members of the Directors. One of the policies that can support the nomination process as referred to is the succession policy for members of the Directors. The succession policy aims to maintain the continuity of the regeneration process or leadership regeneration in the company in order to maintain business sustainability and the company's long-term goals.	**Comply** The Board of Commissioners through the Nomination and Remuneration Committee has a succession policy in the nomination process for members of the Directors, which is stated in the bank **bjb** Nomination Guideline.
C.	**Aspek 3: Fungsi dan Peran Direksi** **Aspect 3: Function and Role of Directors**			
C.1.	Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi. Principle 5: Strengthening the Membership and Composition of Directors.			
C.1.1.			Rekomendasi 12: Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. Penjelasan: Sebagai organ perusahaan yang berwenang dalam pengurusan perusahaan, penentuan jumlah Direksi sangat mempengaruhi jalannya kinerja Perusahaan Terbuka. Dengan demikian, penentuan jumlah anggota Direksi harus dilakukan melalui pertimbangan yang matang dan wajib mengacu pada ketentuan Peraturan Perundang-undangan yang berlaku, dimana berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik paling sedikit terdiri dari 2 (dua) orang. Disamping itu, dalam penentuan jumlah Direksi harus didasarkan pada kebutuhan untuk mencapai maksud dan tujuan Perusahaan Terbuka dan disesuaikan dengan kondisi Perusahaan Terbuka yang meliputi karakteristik, kapasitas, dan ukuran Perusahaan Terbuka serta bagaimana tercapainya efektivitas pengambilan keputusan Direksi.	**Comply** Penentuan jumlah anggota Direksi telah mempertimbangkan kondisi Perseroan serta efektivitas dalam pengambilan keputusan.
			Recommendation 12: The determination of the number of members of the Directors takes into account the condition of the Public Company and its effectiveness in decision making. Explanation: As a company organ that is authorized in managing the company, the determination of the number of Directors greatly affects the performance of the Public Company. Thus, the determination of the number of members of the Directors must be carried out through careful consideration and must refer to the provisions of the applicable laws and regulations, which are based on the Financial Services Authority Regulation Number 33/ POJK.04/2014 concerning the Directors and Board of Commissioners of Issuers or Public Companies at least consists of 2 (two) people. In addition, the determination of the number of Directors must be based on the need to achieve the aims and objectives of the Public Company and adjusted to the conditions of the Public Company which includes the characteristics, capacity, and size of the Public Company as well as how to achieve the effectiveness of the Directors' decision making.	**Comply** The determination of the number of members of the Directors has taken into account the Company's condition and effectiveness in decision making.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
C.1.2.			Rekomendasi 13: Penjelasan:	Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Seperti halnya Dewan Komisaris, keberagaman komposisi anggota Direksi merupakan kombinasi karakteristik yang diinginkan baik dari segi organ Direksi maupun anggota Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Kombinasi tersebut ditentukan dengan cara memperhatikan keahlian, pengetahuan dan pengalaman yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Dengan demikian, pertimbangan kombinasi karakteristik dimaksud akan berdampak dalam ketepatan proses pencalonan dan penunjukan individual anggota Direksi ataupun Direksi secara kolegial.	***Comply*** Penentuan komposisi anggota Direksi telah memperhatikan, keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Perseroan.
			Recommendation 13: Explanation:	The determination of the composition of the members of the Directors takes into account the diversity of expertise, knowledge, and experience required. Like the Board of Commissioners, the diversity of the composition of the members of the Directors is a combination of desirable characteristics both in terms of organs of the Directors and individual members of the Directors, in accordance with the needs of a Public Company. The combination is determined by taking into account the appropriate expertise, knowledge and experience in the division of duties and functions of the Directors in achieving the objectives of the Public Company. Thus, the consideration of the combination of these characteristics will have an impact on the accuracy of the nomination process and the appointment of individual members of the Directors or the Directors collegially.	***Comply*** The determination of the composition of the members of the Directors has taken into account the diversity of expertise, knowledge, and experience required by the Company.
C.1.3.			Rekomendasi 14: Penjelasan:	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Laporan Keuangan merupakan laporan pertanggungjawaban manajemen atas pengelolaan sumber daya yang dimiliki oleh Perusahaan Terbuka, yang wajib disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku umum di Indonesia dan juga peraturan OJK terkait, antara lain peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyajian dan pengungkapan Laporan Keuangan Perusahaan Terbuka. Berdasarkan peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai tanggung jawab Direksi atas Laporan Keuangan, Direksi secara tanggung renteng bertanggung jawab atas Laporan Keuangan, yang ditandatangani Direktur Utama dan anggota Direksi yang membawahi bidang akuntansi atau keuangan. Dengan demikian, pengungkapan dan penyusunan informasi keuangan yang disajikan dalam laporan keuangan akan sangat tergantung pada keahlian, dan/atau pengetahuan Direksi, khususnya anggota Direksi yang membawahi bidang akuntansi atau keuangan. Adanya kualifikasi keahlian dan/atau pengetahuan di bidang akuntansi yang setidaknya dimiliki anggota Direksi dimaksud dapat memberikan keyakinan atas penyusunan Laporan Keuangan, sehingga Laporan Keuangan tersebut dapat diandalkan oleh para pemangku kepentingan (*stakeholders*) sebagai dasar pengambilan keputusan ekonomi terkait Perusahaan Terbuka dimaksud. Keahlian dan/atau pengetahuan tersebut dapat dibuktikan dengan latar belakang pendidikan, sertifikasi pelatihan, dan/atau pengalaman kerja terkait.	***Comply*** Anggota Direksi yang membawahi bidang akuntansi atau keuangan telah memiliki keahlian dan/atau pengetahuan di bidang akuntansi.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
			Recommendation 14: Explanation:	Members of the Directors in charge of accounting or finance have expertise and/or knowledge in accounting. The Financial Report is a management accountability report for the management of resources owned by a Public Company, which must be prepared and presented in accordance with generally accepted Financial Accounting Standards in Indonesia as well as related OJK regulations, including the laws and regulations in the Capital Market sector which regulates the presentation and disclosure of Public Company Financial Statements. Based on the laws and regulations in the Capital Market sector which regulates the responsibilities of the Directors for the Financial Statements, the Directors is jointly and severally responsible for the Financial Statements, which are signed by the President Director and members of the Directors in charge of accounting or finance. Thus, the disclosure and preparation of financial information presented in the financial statements will greatly depend on the expertise and/or knowledge of the Directors, particularly members of the Directors in charge of accounting or finance. The existence of qualifications of expertise and/ or knowledge in the field of accounting that at least belongs to the said member of the Directors can provide confidence in the preparation of the Financial Statements, so that the Financial Statements can be relied on by stakeholders as the basis for making economic decisions regarding the Public Company. Such expertise and/or knowledge can be proven by educational background, training certification, and/or related work experience.	**Comply** Members of the Directors in charge of accounting or finance have expertise and/or knowledge in accounting.
C.2.	Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Principle 6: Improving the Quality of Performing Duties and Responsibilities of Directors.			
C.2.1.			Rekomendasi 15: Penjelasan:	Direksi mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi. Seperti halnya pada Dewan Komisaris, kebijakan penilaian sendiri (self assessment) Direksi merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegial. *Self assessment* atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Direksi. Dengan adanya *self assessment* ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan. Dalam kebijakan tesebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana pembentukan fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.	***Comply*** Dewan Komisaris telah mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris melalui Komite Nominasi dan Remunerasi yang telah disahkan melalui Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2024 tanggal 13 Februari 2024 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi (KNR) PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations				Comply or Explain Comply or Explain
			Recommendation 15: Explanation:	The Directors has a self-assessment policy to assess the performance of the Directors. As with the Board of Commissioners, the Directors' self-assessment policy is a guideline used as a form of accountability for collegially assessing the performance of the Directors. The self-assessment is meant to be carried out by each member of the Directors to assess the performance of the Directors collegially, and not to assess the individual performance of each member of the Directors. With this self-assessment, it is hoped that each member of the Directors can contribute to improving the performance of the Directors on an ongoing basis. The policy may include assessment activities carried out along with their aims and objectives, periodical implementation time, and benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of a Public Company, where the establishment of this function has been required in the Authority Regulation. Financial Services Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies.	**Comply** The Board of Commissioners has established a self-assessment policy to evaluate its performance through the Nomination and Remuneration Committee, as formalized by the Board of Commissioners' Decree No. 04/SK/DKO/2024 dated 13 February 2024 concerning the Guidelines and Work Procedures of the Nomination and Remuneration Committee (KNR) of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
C.2.2.			Rekomendasi 16: Penjelasan:	Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. Pengungkapan kebijakan *self assessment* atas kinerja Direksi dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan informasi penting atas upaya-upaya perbaikan dalam pengelolaan Perusahaan Terbuka. Informasi tersebut sangat bermanfaat untuk memberikan keyakinan kepada pemegang saham atau investor bahwa terdapat kepastian pengelolaan perusahaan terus dilakukan ke arah yang lebih baik. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balance* terhadap kinerja Direksi.	**Comply** Hasil penilaian sendiri (*self assessment*) Direksi telah diungkapkan Perseroan melalui Laporan Tahunan ini.
			Recommendation 16: Explanation:	The self-assessment policy to assess the performance of the Directors is disclosed in the Public Company's annual report. Disclosure of the self-assessment policy on the performance of the Directors is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of their duties, but also to provide important information on efforts to improve the management of the Public Company. This information is very useful to provide confidence to shareholders or investors that there is certainty that the management of the company will continue to be carried out in a better direction. With this disclosure, shareholders or investors know the mechanism of checks and balances on the performance of the Directors.	**Comply** The Company has disclosed the results of the Directors' self-assessment through this Annual Report.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
C.2.3.		Rekomendasi 17: Penjelasan:	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. Kebijakan pengunduran diri anggota Direksi yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini akan membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Direksi. Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Direksi dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.	**Comply** Perseroan belum mempunyai kebijakan khusus terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan, namun dalam SK nomor 0077/SK/DIR-CS-2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi mengatur mengenai penggantian Direksi.
		Recommendation 17: Explanation:	The Directors has a policy regarding the resignation of members of the Directors if they are involved in financial crimes. The policy for the resignation of members of the Directors who are involved in financial crimes is a policy that can increase the confidence of stakeholders in the Public Company, so that the integrity of the company will be maintained. This policy is needed to help smooth the legal process and so that the legal process does not interfere with the running of business activities. In addition, from a morality point of view, this policy will build an ethical culture within the Public Company. These policies can be included in the Guidelines or Code of Ethics applicable to the Directors. Furthermore, what is meant by being involved in a financial crime is the convict status of a member of the Directors from the authorized party. The financial crimes referred to are manipulation and various forms of embezzlement in financial service activities as well as the Criminal Action of Money Laundering as referred to in Law Number 8 of 2010 concerning Prevention and Eradication of the Crime of Money Laundering.	**Comply** The Company does not yet have a specific policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes, however, the Board of Directors Decree Number 0380/SK/DIR-CS/2024 dated - August 23, 2024 concerning the Board of Directors' Work Procedures Policy regulates the replacement of the Directors.
D.	**Aspek 4: Partisipasi Pemangku Kepentingan** **Aspect 4: Stakeholder Participation**			
D.1.	Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7: Enhancing Corporate Governance Aspects through Stakeholder Participation.			
D.1.1.		Rekomendasi 18: Penjelasan:	Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*. Seseorang yang mempunyai informasi orang dalam dilarang melakukan suatu transaksi Efek dengan menggunakan informasi orang dalam sebagaimana dimaksud dalam Undang-Undang mengenai Pasar Modal. Perusahaan Terbuka dapat meminimalisir terjadinya insider trading tersebut melalui kebijakan pencegahan, misalnya dengan memisahkan secara tegas data dan/atau informasi yang bersifat rahasia dengan yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien.	**Comply** Kebijakan Perseroan tentang Insider Trading diatur dalam: Surat Keputusan Direksi Nomor 0098/SK/DIR-KP/2024 tanggal 22 Maret 2024 tentang Kebijakan Tata Kelola Bank (Lampiran 3) dan Surat Keputusan Direksi nomor 0635/SK/DIR-HCA/2024 tanggal 24 Desember 2024 tentang SOP Disiplin Pegawai.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
			Recommendation 18: Explanation:	The Public Company has a policy to prevent insider trading. A person who has inside information is prohibited from conducting a Securities transaction using inside information as referred to in the Capital Market Law. Public companies can minimize the occurrence of insider trading through preventive policies, for example by strictly separating confidential data and/or information from those of a public nature, as well as dividing duties and responsibilities for the management of the information in a proportional and efficient manner.	**Comply** Comply The Company's policy regarding Insider Trading is regulated in: Decree of the Directors number 709/SK/DIRKP/2014 dated October 7, 2014 regarding the Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. and the Decree of the Directors number 0635/SK/DIR-HCA/2024 dated December 24, 2024 concerning the Employee Discipline SOP.
D.1.2.			Rekomendasi 19: Penjelasan:	Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti fraud. Kebijakan anti korupsi bermanfaat untuk memastikan agar kegiatan usaha Perusahaan Terbuka dilakukan secara legal, prudent, dan sesuai dengan prinsip-prinsip tata kelola yang baik. Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri. Dalam kebijakan tersebut dapat meliputi antara lain mengenai program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (kickbacks), fraud, suap dan/atau gratifikasi dalam Perusahaan Terbuka. Lingkup dari kebijakan tersebut harus menggambarkan pencegahan Perusahaan Terbuka terhadap segala praktik korupsi baik memberi atau menerima dari pihak lain.	**Comply** Perseroan telah menetapkan pedoman pengendalian gratifikasi dan pedoman pelaporan LHKPN dalam rangka upaya pencegahan anti korupsi dan anti fraud yang tertuang dalam Surat Keputusan Direksi Nomor 0149/SK/DIR-KAP/2022 tanggal 31 Mei 2022 tentang Pedoman Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) dan Surat Keputusan Direksi Nomor 0148/SK/DIR-KAP/2022 tanggal 31 Mei 2022 tentang Pedoman Pengendalian Gratifikasi.
			Recommendation 19: Explanation:	The Public Company has an anti-corruption and anti-fraud policy. The anti-corruption policy is useful to ensure that the business activities of the Public Company are carried out legally, prudently, and in accordance with the principles of good governance. The policy can be part of the code of ethics, or in a separate form. The policy may include, among others, the programs and procedures carried out in overcoming the practice of corruption, kickbacks, fraud, bribery and/or gratuities in a Public Company. The scope of the policy must describe the prevention of the Public Company against all corrupt practices, both giving and receiving from other parties.	**Comply** The Company has established guidelines for controlling gratification and guidelines for reporting LHKPN in the context of anticorruption and antifraud prevention efforts as stated in the Decree of the Directors Number 0149/SK/DIR-KAP/2022 May 31, 2022, concerning Guidelines of State Administrators Wealth Reports (LHKPN) Decision of the Directors Number 0148/ SK/DIRKAP/2022 May 31, 2022, concerning Guidelines for Gratification Control.
D.1.3.			Rekomendasi 20: Penjelasan:	Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. Kebijakan tentang seleksi pemasok atau vendor bermanfaat untuk memastikan agar Perusahaan Terbuka memperoleh barang atau jasa yang diperlukan dengan harga yang kompetitif dan kualitas yang baik. Sedangkan kebijakan peningkatan kemampuan pemasok atau vendor bermanfaat untuk memastikan bahwa rantai pasokan (supply chain) berjalan dengan efisien dan efektif. Kemampuan pemasok atau vendor dalam memasok/memenuhi barang atau jasa yang dibutuhkan perusahaan akan mempengaruhi kualitas output perusahaan. Dengan demikian, pelaksanaan kebijakan-kebijakan tersebut dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan Perusahaan Terbuka. Adapun cakupan kebijakan ini meliputi kriteria dalam pemilihan pemasok atau vendor, mekanisme pengadaan yang transparan, upaya peningkatan kemampuan pemasok atau vendor, dan pemenuhan hak-hak yang berkaitan dengan pemasok atau vendor. Perseroan memiliki kebijakan terkait pengadaan barang dan jasa yang berisi tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang tertuang dalam standar Pedoman Procurement.	**Comply** Dalam rangka pelaksanaan pengadaan barang dan jasa, Perseroan telah menetapkan kebijakan barang dan jasa yang didalamnya terdapat ketentuan mengenai seleksi dan peningkatan kemampuan pemasok yang tertuang dalam surat keputusan Direksi Nomor 0207/SK/DIR-UMU/2025 tanggal 4 Agustus 2025 tentang Standar Operasional Prosedur Pengadaan Barang/Jasa.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
			Recommendation 20: Explanation:	The Public Company has a policy regarding the selection and capacity building of suppliers or vendors. The policy regarding the selection of suppliers or vendors is useful to ensure that the Public Company obtains the goods or services needed at competitive prices and of good quality. Meanwhile, the policy of increasing the ability of suppliers or vendors is useful to ensure that the supply chain runs efficiently and effectively. The ability of suppliers or vendors to supply/fulfill the goods or services needed by the company will affect the quality of the company's output. Thus, the implementation of these policies can ensure continuity of supply, both in terms of quantity and quality required by the Public Company. The scope of this policy includes criteria for selecting suppliers or vendors, transparent procurement mechanisms, efforts to increase the capacity of suppliers or vendors, and fulfillment of rights related to suppliers or vendor. The Company has a policy related to the procurement of goods and services which contains the selection and improvement of supplier or vendor capabilities as stated in the standard Procurement Guidelines.	**Comply** In the implementation of procurement of goods and services, the Company has established a procurement policy which includes provisions regarding supplier selection and capability enhancement, as stipulated in Board of Directors Decree No. 0207/SK/DIR-UMU/2025 dated August 4, 2025 concerning the Standard Operating Procedures for Procurement of Goods/Services.
D.1.4.			Rekomendasi 21: Penjelasan:	Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. Kebijakan tentang pemenuhan hak-hak kreditur digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditur terhadap Perusahaan Terbuka. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban Perusahaan Terbuka kepada kreditur.	***Comply*** Perseroan telah memiliki kebijakan tentang pemenuhan hak-hak kreditur yang dituangkan pada setiap Perjanjian Kredit antara bank **bjb** dengan debitur. Pada perjanjian tersebut dicantumkan hak dan kewajiban kedua belah pihak seperti transparansi laporan keuangan kepada debitur.
			Recommendation 21: Explanation:	The Public Company has a policy regarding the fulfillment of creditors' rights. The policy regarding the fulfillment of creditor rights is used as a guideline in making loans to creditors. The purpose of the policy is to maintain the fulfillment of rights and maintain creditor's trust in the Public Company. The policy includes considerations in entering into agreements, as well as followup actions in fulfilling the obligations of the Public Company to creditors.	**Comply** The company already has a policy regarding the fulfillment of creditor rights, which is stated in each credit agreement between bank **bjb** and debtors. The agreement includes the rights and obligations of both parties, such as transparency of financial statements to debtors.
D.1.5.			Rekomendasi 22: Penjelasan:	Perusahaan Terbuka memiliki kebijakan sistem *whistleblowing*. Kebijakan sistem *whistleblowing* yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan sistem whistleblowing mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui sistem *whistleblowing*, cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan.	***Comply*** Perseroan telah menetapkan kebijakan sistem *whistleblowing* yang dilaksanakan oleh Satuan Kerja Audit Internal sebagaimana diatur dalam Surat Keputusan Direksi No. 708/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Tata Kerja Pelaporan Pelanggaran (*Whistleblowing*) di Lingkungan PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., yang telah diperbaharui dalam Surat Keputusan Direksi No. 1079/SK/DIR-AI/2016 tanggal 1 Desember 2016 tentang Standar Operasional Prosedur (SOP) *Whistleblowing System*. Adapun ketentuan terbaru tentang *Whistleblowing System* tertuang dalam Surat Keputusan Divisi No. 006/SK/MRO-FRK/2024 tanggal 28 Juni 2024 tentang Petunjuk Teknis Aplikasi **bjb** *Whistleblowing System* (**bjb**WBS). Adapun ketentuan terbaru tertuang dalam Surat Keputusan Divisi No.002/SK/MRO-FRK/2025 tanggal 17 April 2025 tentang Petunjuk Teknis Aplikasi bjb *Whistleblowing System* (bjbWBS).

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
			Recommendation 22: Explanation:	Public Companies have a whistleblowing system policy. A whistleblowing system policy that has been prepared properly will provide certainty of protection to witnesses or reporters on an indication of a violation committed by the employees or management of the Public Company. The implementation of the system policy will have an impact on the formation of a good corporate governance culture. The whistleblowing system policy covers, among other things, the types of violations that can be reported through the whistleblowing system, the method of complaints, protection and assurance of the confidentiality of the reporter, handling of complaints, the party managing complaints, and the results of handling	**Comply** The Company has established a whistleblowing system policy implemented by the Internal Audit Unit as stipulated in the Decree of the Directors No. 708/ SK/DIRKP/ 2014 dated October 7, 2014, concerning Work Procedures for Reporting Violations (Whistleblowing) in PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., which has been updated in the Decree of the Directors No. 1079/ SK/DIR-AI/2016 dated December 1, 2016, concerning Standard Operating Procedures (SOP) for Whistleblowing System). The latest regulations regarding the Whistleblowing System are stated in the Decree of the Division No. 006/SK/ MRO-FRK/2024 dated June 28, 2024 concerning Technical Instructions for the **bjb** Whistleblowing System (**bjb**WBS) Application.
D.1.6.			Rekomendasi 23: Penjelasan:	Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Insentif jangka panjang merupakan insentif yang didasarkan atas pencapaian kinerja jangka panjang. Rencana insentif jangka panjang mempunyai dasar pemikiran bahwa kinerja jangka panjang perusahaan tercermin oleh pertumbuhan nilai dari saham atau target-target jangka panjang perusahaan lainnya. Insentif jangka panjang bermanfaat dalam rangka menjaga loyalitas dan memberikan motivasi kepada Direksi dan karyawan untuk menigkatkan kinerja atau produktivitasnya yang akan berdampak pada peningkatan kinerja perusahaan dalam jangka panjang. Adanya suatu kebijakan insentif jangka panjang merupakan komitmen nyata Perusahaan Terbuka untuk mendorong pelaksanaan pemberian insentif jangka panjang kepada Direksi dan Karyawan dengan syarat, prosedur dan bentuk yang disesuaikan dengan tujuan jangka panjang Perusahaan Terbuka. Kebijakan dimaksud dapat mencakup antara lain maksud dan tujuan pemberian insentif jangka panjang, syarat dan prosedur dalam pemberian insentif, dan kondisi dan risiko yang harus diperhatikan oleh Perusahaan Terbuka dalam pemberian insentif. Kebijakan tersebut juga dapat tercakup dalam kebijakan remunerasi Perusahaan Terbuka yang ada.	***Comply*** Perseroan telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan diatur dalam Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0380/SK/ DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi, dan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0171/ SK/DIR-HCA/2023 tanggal 5 Juni 2023 tentang Standar Operasional Prosedur Pengelolaan Penghasilan dan Kepegawaian.
			Recommendation 23: Explanation:	The Public Company has a policy of providing long-term incentives to the Directors and employees. Long-term incentives are incentives that are based on the achievement of long-term performance. Long-term incentive plans have the premise that the company's longterm performance is reflected by the growth in the value of the stock or other longterm targets of the company. Long-term incentives are useful in order to maintain loyalty and provide motivation to the Directors and employees to increase their performance or productivity which will have an impact on increasing the company's performance in the long term. The existence of a long-term incentive policy is a real commitment of the Public Company to encourage the implementation of providing long-term incentives to the Directors and Employees with terms, procedures and forms that are adapted to the long-term goals of the Public Company. The policy may include, among others, the intent and purpose of providing long-term incentives, terms and procedures in providing incentives, and conditions and risks that must be considered by the Public Company in providing incentives. This policy can also be included in the existing Public Company remuneration policy.	**Comply** The Company has established a policy on long-term incentive provision for the Board of Directors and employees, as stipulated in the Board of Directors' Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. No. 0380/SK/DIR-CSE/2022 dated 22 July 2022 concerning the Standard Operating Procedures for the Management of Remuneration, Benefits, and Facilities for the Board of Commissioners and Board of Directors, and the Board of Directors' Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. No. 0171/SK/DIR-HCA/2023 dated 5 June 2023 concerning the Standard Operating Procedures for the Management of Compensation and Employment.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
E.	**Aspek 5: Keterbukaan Informasi** **Aspect 5: Information Disclosure**			
E.1.	Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8: Improving Implementation of Information Disclosure.			
E.1.1.		Rekomendasi 24: Penjelasan:	Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. Penggunaan teknologi informasi dapat bermanfaat sebagai media keterbukaan informasi. Adapun keterbukaan informasi yang dilakukan tidak hanya keterbukaan informasi yang telah diatur dalam peraturan perundang-undangan, namun juga informasi lain terkait Perusahaan Terbuka yang dirasakan bermanfaat untuk diketahui pemegang saham atau investor. Dengan pemanfaatan teknologi informasi secara lebih luas selain Situs Web diharapkan perusahaan dapat meningkatkan efektivitas penyebaran informasi perusahaan. Meskipun demikian, pemanfaatan teknologi informasi yang dilakukan tetap memperhatikan manfaat dan biaya perusahaan.	***Comply*** Perseroan berupaya memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi seperti Instagram, twitter, facebook, tik tok dan youtube.
		Recommendation 24: Explanation:	Public Companies utilize the use of information technology more broadly than the Website as a medium for information disclosure. The use of information technology can be useful as a medium for information disclosure. The disclosure of information that is carried out is not only information disclosure that has been regulated in laws and regulations, but also other information related to a Public Company that is felt to be useful for shareholders or investors to know. With the use of information technology more broadly in addition to the Website, it is hoped that the company can increase the effectiveness of disseminating company information. Nevertheless, the use of information technology is carried out with due regard to the benefits and costs of the company.	**Comply** The Company seeks to utilize the use of information technology more broadly in addition to the website as a medium for information disclosure such as Instagram, Twitter, Facebook, tiktok and YouTube.
E.1.2.		Rekomendasi 25: Penjelasan:	Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali. Peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyampaian laporan tahunan Perusahaan Terbuka telah mengatur kewajiban pengungkapan informasi mengenai pemegang saham yang memiliki 5% (lima persen) atau lebih saham Perusahaan Terbuka, serta kewajiban pengungkapan informasi mengenai pemegang saham utama dan pengendali Perusahaan Terbuka baik langsung maupun tidak langsung sampai dengan pemilik manfaat terakhir dalam kepemilikan saham tersebut. Dalam Pedoman Tata Kelola ini direkomendasikan untuk mengungkapkan pemilik manfaat akhir atas kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain mengungkapkan pemilik manfaat akhir dari kepemilikan saham oleh pemegang saham utama dan pengendali.	***Comply*** Perseroan telah mengungkapkan mengenai kepemilikan saham Perseroan paling sedikit 5% serta Pemegang Saham Utama dan Pengendali melalui annual report dan laporan pelaksanaan Tata Kelola tahunan.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
			Recommendation 25: The Public Company Annual Report discloses the ultimate beneficial owner in the Public Company's share ownership of at least 5% (five percent), in addition to the disclosure of the final beneficial owner in the Public Company's share ownership through the major and controlling shareholders. Explanation: The laws and regulations in the Capital Market sector governing the submission of the annual report of a Public Company have regulated the obligation to disclose information regarding shareholders who own 5% (five percent) or more of the shares of a Public Company, as well as the obligation to disclose information regarding the main and controlling shareholders of a Public Company. either directly or indirectly to the ultimate beneficial owner in the ownership of the shares. In this Governance Manual, it is recommended to disclose the ultimate beneficial owner of share ownership in a Public Company of at least 5% (five percent), in addition to disclosing the ultimate beneficial owner of share ownership by the major and controlling shareholders.	**Comply** The Company has disclosed share ownership of at least 5%, as well as the Major and Controlling Shareholders, through its Annual Report and the Annual Report on the Implementation of Corporate Governance.

Good Corporate Governance Assessment
Good Corporate Governance Assessment

Dalam rangka evaluasi penerapan Good Corporate Governance (GCG), Perseroan melaksanakan GCG Assessment yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *Self Assessment* sesuai ketentuan Otoritas Jasa Keuangan. Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Surat Edaran Otoritas Jasa Keuangan Nomor 14/ SEOJK.03/2025 Tanggal 24 Juni 2025 tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan Otoritas Jasa Keuangan Nomor 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka, Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka serta Peraturan Otoritas Jasa Keuangan Nomor 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum, dimana salah satu poin penilaian tingkat kesehatan Bank adalah penilaian sendiri (*self assessment*) atas penerapan Tata Kelola Perusahaan yang Baik (GCG) pada Bank.

In order to evaluate the implementation of Good Corporate Governance (GCG), the Company conducts a GCG Assessment, which is carried out periodically and consistently every year, consisting of a Self-Assessment in accordance with the provisions of the Financial Services Authority. Based on Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks, Financial Services Authority Circular Letter Number 13/ SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks, Financial Services Authority Regulation Number 21/POJK.04/2015 concerning the Implementation of Corporate Governance Guidelines for Public Companies, Financial Services Authority Circular Letter Number 32/ SEOJK.04/2015 concerning Corporate Governance Guidelines for Public Companies, as well as Financial Services Authority Regulation Number 4/POJK.03/2016 concerning the Assessment of Commercial Bank Soundness Levels, where one of the points in the bank'S soundness level assessment is the self-assessment of the implementation of Good Corporate Governance (GCG) in the bank.

Self Assessment

Kriteria Penilaian

Pelaksanaan *Self Assessment* tersebut dilakukan secara periodik setiap semester yaitu pada bulan Juni dan Desember

Self Assessment

Assessment Criteria

The Self Assessment is conducted periodically every semester, namely in June and December in the current year.

pada tahun berjalan. Penilaian sendiri ini dimaksudkan untuk memetakan kekuatan (*strength*) dan Kelemahan (*weakness*) pelaksanaan GCG di bank **bjb** yang ditinjau dari tiga aspek yaitu:

1. **Governance Structure**
   Penilaian struktur tata kelola (*governance structure*) bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola Bank agar proses penerapan prinsip Tata Kelola yang Baik menghasilkan *outcome* yang sesuai dengan harapan Pemangku Kepentingan Bank. Adapun yang termasuk dalam struktur dan infrastruktur tata kelola Bank antara lain komposisi, kriteria, dokumen perencanaan, struktur organisasi, kebijakan dan prosedur Bank, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi, atau pemenuhan persyaratan lainnya.
2. **Governance Process**
   Penilaian proses tata kelola (*governance process*) bertujuan untuk menilai efektivitas proses penerapan prinsip Tata Kelola yang Baik yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Bank sehingga menghasilkan *outcome* yang sesuai dengan harapan Pemangku Kepentingan Bank.
3. **Governance Outcome**
   Penilaian hasil penerapan tata kelola (*governance outcome*) bertujuan untuk menilai kualitas *outcome* yang memenuhi harapan Pemangku Kepentingan Bank yang merupakan hasil proses penerapan prinsip Tata Kelola yang Baik serta didukung oleh kecukupan struktur dan infrastruktur tata kelola Bank. Adapun yang termasuk dalam *outcome* mencakup aspek kualitatif dan aspek kuantitatif, antara lain, antara lain yaitu:
   a. Kecukupan transparansi laporan;
   b. Kepatuhan terhadap peraturan perundang-undangan;
   c. Perlindungan konsumen;
   d. Obyektivitas dalam melakukan *assessment*/audit;
   e. Kinerja bank seperti rentabilitas, efisiensi, dan permodalan; dan/atau
   f. Peningkatan/penurunan kepatuhan terhadap ketentuan yang berlaku dan penyelesaian permasalahan yang dihadapi bank seperti *fraud*, pelanggaran BMPK, pelanggaran ketentuan terkait laporan bank kepada regulator.

Self assessment meliputi 16 (enam belas) faktor penilaian pelaksanaan GCG yang meliputi:

1. Tugas, tanggung jawab dan wewenang Dewan Direksi.
2. Tugas, tanggung jawab dan wewenang Dewan Komisaris.
3. Kelengkapan dan pelaksanaan tugas komite.
4. Penanganan benturan kepentingan.
5. Penerapan fungsi kepatuhan.
6. Penerapan fungsi audit intern.
7. Penerapan fungsi audit ekstern.

This selfassessment is intended to map the strengths and weaknesses of the implementation of GCG in the bank **bjb** in terms of three aspects, namely:

1. **Governance Structure**
   The assessment of the governance structure aims to evaluate the adequacy of the Bank's governance structure and infrastructure to ensure that the implementation of Good Corporate Governance principles produces outcomes in line with stakeholders' expectations. The governance structure and infrastructure of the Bank include, among others, composition, criteria, planning documents, organizational structure, the Bank's policies and procedures, management information systems, as well as the roles and responsibilities of each organizational unit, and compliance with other applicable requirements.
2. **Governance Process**
   The assessment of the governance process aims to evaluate the effectiveness of the implementation of Good Corporate Governance principles, supported by the adequacy of the Bank's governance structure and infrastructure, in order to produce outcomes in line with stakeholders' expectations.
3. **Governance Outcome**
   The assessment of governance outcomes aims to evaluate the quality of outcomes that meet the expectations of the Bank's stakeholders, resulting from the implementation of Good Corporate Governance principles and supported by the adequacy of the Bank's governance structure and infrastructure. Governance outcomes encompass both qualitative and quantitative aspects, including, among others:
   a. Adequacy of disclosure and reporting transparency;
   b. Compliance with prevailing laws and regulations;
   c. Consumer protection;
   d. Objectivity in conducting assessments/audits;
   e. Bank performance indicators, such as profitability, efficiency, and capital adequacy; and/or
   f. Improvements or declines in compliance with applicable regulations and the resolution of issues faced by the Bank, such as fraud, violations of Legal Lending Limits (BMPK), and breaches of regulatory reporting requirements.

Self-assessment includes 16 (sixteen) GCG implementation evaluation factors which include

1. Duties, responsibilities, and authorities of the Board of Directors;
2. Duties, responsibilities, and authorities of the Board of Commissioners;
3. Completeness and implementation of committee duties;
4. Management of conflicts of interest;
5. Implementation of the compliance function;
6. Implementation of the internal audit function;
7. Implementation of the external audit function;

8. Penerapan manajemen risiko termasuk sistem pengendalian intern.
9. Pemberian remunerasi.
10. Penyediaan dana kepada pihak terkait dan penyediaan dana besar.
11. Integritas pelaporan dan sistem teknologi informasi.
12. Rencana strategis Bank.
13. Aspek pemegang saham.
14. Penerapan strategi *anti fraud*, termasuk anti penyuapan.
15. Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan.
16. Penerapan tata kelola dalam KUB.

Pihak yang Melakukan Assessment

Proses penilaian *self assessment* tata kelola bank **bjb** melibatkan seluruh Dewan Komisaris, Direksi dan unit kerja yang terkait dengan faktor penilaian tata kelola dimaksud.

Skor Penilaian

Pada Semester I Tahun 2025, Penilaian Sendiri (*Self Assessment*) mengacu pada Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 Tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum. Hasil *Assessment* Tata Kelola Bank Periode Januari - Juni 2025 adalah sebagai berikut.

8. Implementation of risk management, including the internal control system;
9. Provision of remuneration;
10. Provision of funds to related parties and large exposures;
11. Integrity of reporting and information technology systems;
12. The Bank's strategic plan;
13. Shareholder-related aspects;
14. Implementation of the anti-fraud strategy, including anti-bribery measures;
15. Implementation of sustainable finance, including environmental and social responsibility practices;
16. Implementation of governance within the Banking Business Group (KUB).

Parties That Carry Out The Assessment

The process of self-assessment of governance of bank **bjb** involves all the Board of Commissioners, Directors and work units related to referred the governance assessment factors.

The Score of Assessment

In the first semester of 2025, the Self-Assessment refers to Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 dated March 17, 2017 concerning the Implementation of Good Corporate Governance for Commercial Banks. The results of the Bank's Governance Assessment for the period January–June 2025 were as follows.

In the second semester of 2025, the Self-Assessment

Hasil Penilaian Sendiri (*Self Assessment*) Pelaksanaan GCG
Results of Self-Assessment Implementation of Governance

	Peringkat Ranking	Definisi Definition
Individual	2	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum **baik**. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. Reflected that the Bank's management had generally implemented Good Corporate Governance. This was evidenced by adequate compliance with governance principles. Where weaknesses in the implementation of governance principles existed, such weaknesses were generally not significant and could be resolved through normal management actions.

Kesimpulan:
Berdasarkan analisis terhadap seluruh kriteria atau indikator penilaian tersebut di atas, disimpulkan bahwa:

A. **Governance Structure**

Faktor positif aspek governance structure adalah:

1. Seluruh anggota anggota Direksi dan Dewan Komisaris efektif serta terpilih telah berdomisili di Indonesia dan telah memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawab serta mampu mengimplementasikan kompetensi yang dimiliki dalam pelaksanaan tugas dan tanggung jawab;
2. Seluruh anggota Direksi tidak merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif Sekutif Dada Bank, perusahaan, dan/atau lembaga lain;
3. Seluruh anggota Direksi dan hubungan keluarga sampai Komisaris dan/atau Direksi anggota Dewan Komisaris Bank tidak saling memiliki derajat kedua dengan sesama anggota Dewan

Conclusion:
Based on the analysis of all the above criteria or assessment indicators, it was concluded that:

A. **Governance Structure**

The positive factors in the governance structure aspect were:

1. All members of the Board of Directors and the Board of Commissioners were effectively appointed, domiciled in Indonesia, and possessed adequate and relevant competencies for their positions, enabling them to carry out their duties and responsibilities and implement such competencies effectively.
2. None of the members of the Board of Directors held concurrent positions as members of the Board of Directors, Board of Commissioners, or Executive Officers in other banks, companies, and/or institutions.
3. There were no family relationships up to the second degree among members of the Board of Directors and between members of the Board of Directors and the Board of Commissioners of the Bank.

4. Direksi telah menetapkan kebijakan dan keputusan strategis melalui mekanisme rapat Direksi;
5. Bank telah mengikinikan struktur organisasi berdasarkan kebutuhan dan kompleksitas usaha yang dijalankan Bank serta menempatkan Direksi sesuai dengan bidang tugasnya masing-masing;
6. Bank telah membentuk komite-komite yang menunjang pelaksanaan tugas Dewan Komisaris (Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, serta Komite Tata Kelola Terintegrasi) dimana seluruh anggotanya memiliki integritas, akhlak, moral dan kompetensi pada bidang kerjanya masing-masing sesuai dengan kebutuhan Bank serta telah menetapkan program kerja yang akan dipergunakan dalam melaksanakan fungsinya;
7. Bank telah membentuk Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko, dengan sumber daya manusia yang kompeten sehingga mampu bekerja secara profesional dan independen terhadap unit kerja bisnis dan operasional;
8. Dalam pengkinian struktur organisasi Bank telah melakukan beberapa hal sebagai upaya penguatan sistem pengendalian internal diantaranya:
   a. Menambah SEVP Enterprise Risk dibawah Direktur Kepatuhan dan membentuk Divisi IT Security;
   b. Melakukan pemisahan Satuan Kerja Manajemen Risiko menjadi 2 yaitu Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi dan Divisi Manajemen Risiko Operasional;
   c. Melakukan pemindahan kewenangan fungsi Kontrol Internal Wilayah dan Kontrol Internal Cabang dibawah kewenangan Divisi Manajemen Risiko nangar Operasional yang berada pada Direktorat orat Kepatuhan dimana sebelumnya dibawah kewenangan Satuan Kerja Audit Internal yang berada pada Direktorat Utama;
9. Bank telah menetapkan pedoman benturan kepentingan guna menangani potensi situasi benturan kepentingan yang dihadapi oleh setiap Insan bank **bjb**;
10. Bank telah menetapkan Kebijakan Audit Internal, Piagam Audit Internal sesuai Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) sebagai dasar dalam penerapan fungsi Audit Internal;
11. Dalam rangka penunjukan Kantor Akuntan Publik dan Akuntan Publik telah sesuai dengan Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku untuk melakukan audit terhadap laporan keuangan Bank;
12. Bank telah memiliki kebijakan umum manajemen risiko dan penetapan limit risiko yang memadai;
13. Bank telah menetapkan kebijakan, sistem dan prosedur tertulis yang memadai dalam rangka penyediaan dana kepada pihak terkait dan juga penyediaan dana besar, berikut *monitoring* serta penanganan yang diperlukan dalam hal terjadi *Non Performing Loan;*
14. Bank telah menetapkan kebijakan umum yang terdiri dari Kebijakan Tata Kelola Bank, Kebijakan Manajemen Risiko dan Kebijakan Sistem Pengendalian Internal guna menunjang kegiatan usaha yang dijalankannya sehingga setiap kegiatan yang dilaksanakan dapat mencerminkan suatu Tata Kelola yang baik;
15. Bank telah memiliki kebijakan prosedur mengenai tata cara pelaksanaan transparansi kondisi keuangan;
16. Bank telah menyusun Laporan Pelaksanaan Tata Kelola Tahun 2024, dimana cakupan Laporan tersebut telah sesuai dengan Peraturan Otoritas Jasa Keuangan dan disampaikan lebih cepat dari batas waktu yang ditentukan kepada Otoritas Jasa Keuangan;
17. Direksi telah menyusun Rencana Bisnis Bank secara realistis, komprehensif, terukur (*achievable*) atas dasar kajian yang komprehensif dengan memperhatikan peluang bisnis dan kekuatan yang dimiliki oleh Bank serta mengidentifikasikan kelemahan dan ancaman dan telah sesuai dengan visi dan misi serta rencana korporasi (*corporate plan*) Bank.

4. The Board of Directors established policies and strategic decisions through formal Board of Directors meetings.
5. The Bank updated its organizational structure in accordance with business needs and complexity and assigned Directors based on their respective functions.
6. The Bank established supporting committees for the Board of Commissioners (Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, and Integrated Governance Committee), whose members possessed integrity, ethics, and competencies relevant to their respective functions, and had defined work programs to support their duties.
7. The Bank established Internal Audit, Compliance, and Risk Management units staffed with competent human resources, enabling them to operate professionally and independently from business and operational units.
8. In updating its organizational structure, the Bank undertook several initiatives to strengthen internal control systems, including:
   a. Adding an SEVP Enterprise Risk position under the Compliance Director and establishing an IT Security Division;
   b. Separating the Risk Management function into two divisions, namely the Credit, Market & Integrated Risk Management Division and the Operational Risk Management Division;
   c. Transferring the authority of Regional and Branch Internal Control functions under the Operational Risk Management Division within the Compliance Directorate, which was previously under the Internal Audit Work Unit within the President Directorate.
9. The Bank established a conflict of interest policy to manage potential conflict situations faced by all employees of bank **bjb**.
10. The Bank established Internal Audit Policies and an Internal Audit Charter in accordance with the Standards for the Implementation of Internal Audit Functions in Banks (SPFAIB) as the basis for internal audit practices.
11. The appointment of Public Accounting Firms and Public Accountants was conducted in accordance with Financial Services Authority regulations and applicable laws for auditing the Bank's financial statements.
12. The Bank established adequate general risk management policies and risk limits.
13. The Bank established adequate written policies, systems, and procedures for the provision of funds to related parties and large exposures, including monitoring and handling of Non-Performing Loans.
14. The Bank established general policies, including Bank Governance Policy, Risk Management Policy, and Internal Control System Policy, to support its business activities and ensure the implementation of good governance.
15. The Bank established policies and procedures regarding the transparency of financial conditions.
16. The Bank prepared the 2024 Governance Implementation Report, with coverage in accordance with Financial Services Authority regulations, and submitted it ahead of the required deadline.
17. The Board of Directors prepared a realistic, comprehensive, and achievable Bank Business Plan based on thorough analysis, taking into account business opportunities, strengths, weaknesses, and potential threats, and aligned with the Bank's vision, mission, and corporate plan.

Faktor negatif aspek *governance structure* adalah:

1. Berdasarkan Pernyataan Keputusan RUPS Tahun Buku 2024 pada tanggal 16 April 2025, terpilih anggota Dewan Komisaris Bank sebanyak 6 orang dan anggota Direksi Bank sebanyak 6 orang. Seluruh anggota Dewan Komisaris dan anggota Direksi yang definitif telah lulus penilaian kemampuan dan kepatutan (*fit and proper test*), namun masih terdapat 4 orang anggota Dewan Komisaris dan 4 orang anggota Direksi yang belum definitif masih menunggu hasil penilaian kemampuan dan kepatutan (*fit and proper test*) dari Otoritas Jasa Keuangan;
2. Jabatan Komisaris Utama dan Komisaris Independen Bank hingga saat ini mengalami kekosongan;
3. Komite Dewan Komisaris dilaksanakan tanpa adanya Ketua Komite (Komisaris Independen);
4. Bank belum memiliki Direktur yang membawakan Fungsi Kepatuhan dan saat ini dirangkap oleh Direktur Keuangan.

B. *Governance Process*

Faktor positif aspek *governance process* adalah:

1. Direksi bertanggung jawab penuh atas pelaksanaan kepengurusan Bank, adapun bentuk pertanggungjawaban Direksi atas pelaksanaan fungsi pengurusan Bank yang telah dijalankan selama Tahun Buku 2024 disusun dalam Laporan Tahunan Tahun 2024 yang disampaikan kepada pemegang saham pada RUPS Tahunan sebagaimana tercantum dalam RUPS Tahunan pada tanggal 16 April 2025 sesuai Akta RUPS Nomor 42.;
2. Anggota Direksi tidak memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi;
3. Direksi telah menindaklanjuti temuan dan rekomendasi dari hasil pemeriksaan Satuan Kerja Audit Internal, auditor eksternal, hasil pengawasan otoritas yang berwenang melalui pemberian arahan terkait temuan dan rekomendasi kepada seluruh unit kerja terkait:
4. Pengangkatan anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi;
5. Dalam melaksanakan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui rapat gabungan antara Dewan Komisaris dan Direksi serta pelaksanaan pemantauan oleh Komite Komite sebagai alat kelengkapan Dewan Komisaris dengan memberikan rekomendasi kepada Direksi. Rapat tersebut dilakukan antara lain untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip Tata Kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh jenjang organisasi;
6. Dalam melakukan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui mekanisme rapat gabungan Dewan Komisaris dengan Direksi dimana selama periode Januari - Juni tahun 2025 telah dilaksanakan sebanyak 20 kali dan rapat Dewan Komisaris dilaksanakan sebanyak 13 kali;
7. Seluruh kegiatan rapat Dewan Komisaris telah didokumentasikan secara lengkap sebagai dasar evaluasi pelaksanaan hasil keputusan rapat;
8. Dewan Komisaris telah membentuk Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi serta Komite Tata Kelola Terintegrasi, dan komite - komite yang dibentuk sebagai alat kelengkapan Dewan Komisaris telah menjalankan tugasnya secara independen dan telah memberikan analisa yang memadai serta rekomendasi kepada Dewan Komisaris;
9. Rapat Komite komite sebagai alat kelengkapan Dewan Komisaris telah diselenggarakan sesuai dengan kebutuhan Bank dan proses pengambilan keputusan dalam setiap rapat yang dilaksanakan, telah diambil berdasarkan musyawarah mufakat atau suara terbanyak dalam hal tidak terjadi musyawarah mufakat;
10. Satuan Kerja Kepatuhan telah membuat dan merumuskan strategi langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan;

The negative factors in the governance structure aspect were:

1. Based on the Resolution of the Annual General Meeting of Shareholders for Fiscal Year 2024 held on April 16, 2025, 6 members of the Board of Commissioners and 6 members of the Board of Directors were appointed. All definitive members of the Board of Commissioners and Board of Directors had passed the fit and proper test; however, there were still 4 members of the Board of Commissioners and 4 members of the Board of Directors who were not yet definitive and were still awaiting the results of the fit and proper test from the Financial Services Authority;
2. The positions of President Commissioner and Independent Commissioner of the Bank remained vacant;
3. The Committees under the Board of Commissioners operated without a Committee Chair (Independent Commissioner);
4. The Bank did not yet have a Director overseeing the Compliance Function, and this role was currently held concurrently by the Finance Director.

B. Governance Process

Positive factors of the governance process aspect were:

1. The Board of Directors was fully responsible for the management of the Bank. The accountability of the Board of Directors for the management function carried out during Fiscal Year 2024 was presented in the 2024 Annual Report, which was submitted to shareholders at the Annual General Meeting of Shareholders as stated in the AGMS held on April 16, 2025 in accordance with Deed of AGMS No. 42.
2. Members of the Board of Directors did not grant general power of attorney to any party that would result in the transfer of duties and functions of the Board of Directors.
3. The Board of Directors followed up on findings and recommendations from the Internal Audit Work Unit, external auditors, and supervisory authorities by providing directions to all relevant work units.
4. The appointment of Committee members was carried out by the Board of Directors based on resolutions of the Board of Commissioners' meeting, taking into account recommendations from the Nomination and Remuneration Committee.
5. In performing its supervisory duties, the Board of Commissioners directed, monitored, and evaluated the implementation of the Bank's strategic policies through joint meetings with the Board of Directors and through oversight by committees under the Board of Commissioners, which provided recommendations to the Board of Directors. These meetings were conducted, among others, to ensure the implementation of good governance principles across all levels of the Bank's organization.
6. In carrying out its supervisory duties, the Board of Commissioners directed, monitored, and evaluated the implementation of the Bank's strategic policies through joint meetings with the Board of Directors. During the period January to June 2025, 20 joint meetings were held, while 13 meetings of the Board of Commissioners were conducted.
7. All meetings of the Board of Commissioners were properly documented as a basis for evaluating the implementation of meeting resolutions.
8. The Board of Commissioners established the Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, and Integrated Governance Committee. These committees operated independently and provided adequate analysis and recommendations to the Board of Commissioners.
9. Meetings of the committees under the Board of Commissioners were conducted in accordance with the Bank's needs, and decisions were made based on deliberation for consensus or, where consensus was not reached, by majority vote.
10. The Compliance Work Unit developed and formulated strategic initiatives to support the establishment of a compliance culture.

11. Satuan Kerja Kepatuhan telah melaksanakan *review* dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh oleh Bank;
12. Satuan Kerja Kepatuhan telah memastikan rancangan kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank yang akan diberlakukan telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundangan-undangan yang berlaku;
13. Dalam rangka peningkatan fungsi *quality assurance* dan *corrective action*, Bank melalui satuan kerja terkait telah melakukan sosialisasi pada seluruh jaringan kantor Bank mengenai Budaya Risiko, Budaya Kepatuhan serta *fraud awareness*;
14. Bank senantiasa melakukan penguatan Fungsi Kepatuhan khususnya Budaya Kepatuhan melalui pelaksanaan kegiatan sosialisasi penerapan Budaya Kepatuhan, menetapkan *Compliance Sheet*, **bjb** Sipatuh, **bjb** Kepo, dan **bjb** AMOLA untuk dipergunakan pada kegiatan operasional Bank sehingga kegiatan dimaksud dapat dilakukan secara konsisten dan tetap memperhatikan prinsip-prinsip Tata Kelola yang baik serta azas-azas perbankan yang sehat;
15. Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko terlibat aktif dalam penyusunan kebijakan dan prosedur Bank melalui kepesertaan dalam rapat teknis terkait penyusunan kebijakan dan prosedur;
16. Pelaksanaan pemantauan dan penyampaian laporan atas tindak lanjut komitmen yang dibuat berdasarkan hasil pemeriksaan Otoritas Jasa Keuangan dan otoritas pemeriksa lain yang berwenang dilaksanakan oleh Satuan Kerja Kepatuhan secara berkala;
17. Satuan Kerja Audit Internal melakukan fungsi pengawasan secara independen dengan cakupan tugas yang memadai dan sesuai dengan rencana kerja, pelaksanaan maupun pemantauan hasil audit;
18. Satuan Kerja Audit Internal telah melaporkan seluruh temuan hasil pemeriksaan sesuai ketentuan yang berlaku;
19. Satuan Kerja Audit Internal telah menyusun dan mengikinikan pedoman kerja Auditor Internal;
20. Penentuan penunjukan Akuntan Publik dan Kantor Akuntan Publik telah sesuai dengan ketentuan yang berlaku, dimana Akuntan Publik dan Kantor Akuntan Publik terdaftar di Otoritas Jasa Keuangan;
21. Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk, mampu bekerja secara independen, memenuhi standar profesional akuntan publik serta ruang lingkup audit yang ditetapkan;
22. Bank telah menetapkan prosedur di dalam melakukan proses identifikasi, pengukuran, *monitoring* dan pengendalian risiko secara berkala yang disesuaikan dengan kebutuhan bisnis Bank, dan setiap jenis risiko melalui tools yang telah dikembangkan oleh Bank, termasuk diantaranya yaitu Pedoman Profil Risiko dan ICAAP, dimana didalamnya telah diatur Profil Risiko Kantor Cabang dan Profil Risiko Kantor Wilayah;
23. Bank telah menerapkan pengendalian internal yang menyeluruh serta memadai, dimana pelaksanaan prinsip segregation of duties dan konsep dual control telah melekat dalam kebijakan dan pedoman aktivitas operasional yang menjadi panduan pelaksanaan kegiatan operasional sehari - hari;
24. Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko telah melaksanakan tugasnya sesuai dengan ketentuan yang berlaku;
25. Pelaksanaan *review* atas kebijakan, sistem dan prosedur penyediaan dana kepada pihak terkait serta penyediaan dana besar telah dilaksanakan secara berkala sesuai dengan ketentuan yang berlaku;
26. Pengambilan keputusan dalam penyediaan dana diputuskan dalam Rapat Komite dilakukan secara independen tanpa intervensi dari pihak terkait dan/atau pihak lainnya dengan mengedepankan prinsip kehati-hatian;

11. The Compliance Work Unit conducted reviews and/or recommended updates and enhancements to the Bank's policies, regulations, systems, and procedures.
12. The Compliance Work Unit ensured that proposed policies, regulations, systems, procedures, and business activities were in compliance with regulations issued by the Financial Services Authority, Bank Indonesia, and applicable laws and regulations.
13. To enhance quality assurance and corrective actions, the Bank, through the relevant work units, conducted socialization programs across all branch networks regarding risk culture, compliance culture, and fraud awareness.
14. The Bank continuously strengthened the Compliance Function, particularly the compliance culture, through socialization programs and the implementation of tools such as Compliance Sheet, **bjb** Sipatuh, **bjb** Kepo, and **bjb** AMOLA in operational activities to ensure consistency and adherence to good governance principles and sound banking practices.
15. The Compliance Work Unit and the Risk Management Work Unit actively participated in the development of the Bank's policies and procedures through involvement in technical meetings related to policy and procedure formulation.;
16. The monitoring and reporting of follow-up actions on commitments arising from examinations conducted by the Financial Services Authority and other authorized supervisory authorities were carried out periodically by the Compliance Work Unit;
17. The Internal Audit Work Unit performed its supervisory function independently with an adequate scope of duties in accordance with the audit plan, execution, and monitoring of audit results;
18. The Internal Audit Work Unit reported all audit findings in accordance with applicable regulations;
19. The Internal Audit Work Unit prepared and updated the Internal Auditor work guidelines;
20. The appointment of Public Accountants and Public Accounting Firms was conducted in accordance with applicable regulations, with such Public Accountants and Firms registered with the Financial Services Authority;
21. The appointed Public Accountants and Public Accounting Firms operated independently, complied with professional standards, and fulfilled the established audit scope;
22. The Bank established procedures for identifying, measuring, monitoring, and controlling risks on a regular basis, aligned with business needs, and applied them across all types of risks using tools developed by the Bank, including the Risk Profile Guidelines and ICAAP, which also covered Branch and Regional Office Risk Profiles;
23. The Bank implemented comprehensive and adequate internal controls, where the principles of segregation of duties and dual control were embedded in policies and operational guidelines governing daily activities;
24. The Internal Audit Work Unit, Compliance Work Unit, and Risk Management Work Unit carried out their duties in accordance with applicable regulations;
25. Reviews of policies, systems, and procedures for the provision of funds to related parties and large exposures were conducted periodically in accordance with applicable regulations;
26. Decisions on the provision of funds were made independently through Committee meetings without interference from related parties and/or other parties, while upholding prudential principles;

27. Bank telah menyusun laporan yang berkaitan dengan informasi keuangan dan non keuangan secara transparan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan;
28. Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis Bank (*Business Plan*) disusun secara realistis dan telah memperhatikan seluruh faktor internal dan eksternal, penerapan manajemen risiko, prinsip kehati-hatian serta azas perbankan yang sehat dan telah disetujui oleh Dewan Komisaris;
29. Direksi telah melaksanakan evaluasi terhadap pelaksanaan RBB secara berkala melalui kegiatan rapat Direksi ataupun rapat kerja wilayah;
30. Dalam rangka penguatan pelaksanaan penerapan Tata Kelola yang baik, Bank telah menerapkan ISO, dengan rincian sebagai berikut:
    a. ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) pada segmen kredit komersial dan kredit korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung serta proses pengadaan barang/jasa di Kantor Pusat;
    b. ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK) pada segmen kredit komersial dan kredit korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung serta penerapan Fungsi Kepatuhan pada Divisi Kepatuhan & APU PPT;
    c. ISO/IEC 27001:2022 The Information Security Management Systems in the provision of IT Operation for DIGI by bank **bjb** (Mobile Banking, SMS Banking, Internet Banking), **bjb** DigiCash, bank **bjb** e-KYC, and e-Procurement bank **bjb** applications. This is in accordance with the Statement of Applicability Edition 1 Revision 0 updated 08 August 2024;
    d. ISO/IEC 20000-1:2018 *The IT Service Management System of Information Technology Division supporting the provision of* DIGI by bank **bjb** *Application Services to Digital Banking Division*;
    e. ISO 9001:2015 *Trade Processing Service for Export Import*;
    f. ISO 22301:2019 *Business Continuity Management System* (BCMS).
31. Dalam rangka penguatan sistem pengendalian internal Bank telah melakukan peningkatan fungsi *second line* melalui optimalisasi peran dan fungsi Kontrol Internal Cabang dan Kontrol Internal Wilayah dimana salah satunya yaitu melakukan *review* implementasi fungsi kepatuhan dan manajamen risiko pada Kantor Cabang dan Kantor Wilayah;
32. Dalam rangka menunjang mewujudkan penerapan Tata Kelola Bank yang baik dari sisi proses Bank telah memiliki beberapa sistem aplikasi diantaranya: Smart Mobile Banking **bjb** digi, **bjb** Fast dengan **bjb** AMOLA yang sudah terintegrasi, FDS (*Fraud Detection System*), **bjb** *Whistle Blowing System*, **bjb** LMS, **bjb** Kepo, **bjb** SiPatuh, dan Elbu.

Faktor negatif aspek *governance process* adalah:
Pelaksanaan supervisory atasan terhadap pegawai yang menjadi penyeliaan kewenangannya dalam hal melaksanakan fungsi dan tugas masing-masing pegawai kiranya perlu ditingkatkan guna mencegah adanya pelanggaran-pelanggaran terhadap ketentuan internal maupun eksternal, khususnya *supervisory* pada kegiatan operasional mengingat masih terdapat tindakan pelanggaran-pelanggaran *fraud* yang terjadi dan pelanggaran *fraud* tersebut mayoritas dilakukan oleh Staf.

C. *Governance Outcome*
Faktor positif aspek *governance outcome* adalah:
1. Direksi telah menyampaikan pertanggungjawaban pelaksanaan tugas Direksi Tahun Buku 2024 kepada pemegang saham pada RUPS yang diselenggarakan pada tanggal 16 April 2025 sebagaimana tertuang di dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan nomor 42 tanggal 16 April 2025;

27. The Bank prepared financial and non-financial information reports transparently in accordance with Financial Services Authority regulations;
28. The Corporate Plan and Bank Business Plan were prepared realistically, taking into account internal and external factors, risk management implementation, prudential principles, and sound banking practices, and were approved by the Board of Commissioners;
29. The Board of Directors conducted periodic evaluations of the implementation of the Bank Business Plan through Board meetings and regional work meetings;
30. To strengthen the implementation of good corporate governance, the Bank implemented ISO standards as follows:
    a. ISO 37001:2016 Anti-Bribery Management System (ABMS) for commercial and corporate credit segments at Head Office and Bandung Main Branch, as well as procurement processes at Head Office;
    b. ISO 37301:2021 Compliance Management System (CMS) for commercial and corporate credit segments at Head Office and Bandung Main Branch, including the implementation of the Compliance Function within the Compliance & APU PPT Division;
    c. ISO/IEC 27001:2022 Information Security Management System for IT operations supporting DIGI by bank **bjb** (Mobile Banking, SMS Banking, Internet Banking), **bjb** DigiCash, bank **bjb** e-KYC, and e-Procurement applications, in accordance with the Statement of Applicability Edition 1 Revision 0 updated August 8, 2024;
    d. ISO/IEC 20000-1:2018 IT Service Management System within the Information Technology Division supporting application services for the Digital Banking Division;
    e. ISO 9001:2015 Trade Processing Service for Export and Import;
    f. ISO 22301:2019 Business Continuity Management System (BCMS).
31. To strengthen the Bank's internal control system, enhancements were made to the second line of defense through the optimization of Branch and Regional Internal Control functions, including reviews of compliance and risk management implementation at Branch and Regional Offices;
32. To support the implementation of good corporate governance from a process perspective, the Bank utilized various application systems, including Smart Mobile Banking **bjb** digi, **bjb** Fast integrated with **bjb** AMOLA, Fraud Detection System (FDS), **bjb** Whistleblowing System, **bjb** LMS, **bjb** Kepo, **bjb** SiPatuh, and Elbu.

The negative factors in the governance process aspect were:
The implementation of supervisory oversight by superiors over employees under their authority in carrying out their respective functions and duties needed to be strengthened in order to prevent violations of both internal and external regulations, particularly in operational activities, given that there were still instances of fraud, most of which were committed by staff.

C. Governance Outcome
The positive factors in the governance outcome aspect were:
1. The Board of Directors submitted accountability for the implementation of its duties for Fiscal Year 2024 to the shareholders at the Annual General Meeting of Shareholders held on April 16, 2025, as stated in the Deed of Statement of the Annual General Meeting of Shareholders No. 42 dated April 16, 2025.

2. Direksi mendukung peningkatan budaya pembelajaran secara berkelanjutan dalam rangka peningkatan pengetahuan tentang perbankan dan perkembangan terkini terkait bidang keuangan atau bidang lain yang mendukung pelaksanaan tugas dan tanggung jawab pada seluruh tingkatan atau jenjang organisasi yang ditunjukkan antara lain dengan peningkatan keikutsertaan karyawan Bank dalam sertifikasi perbankan dan/atau pendidikan atau pelatihan dalam rangka pengembangan kualitas individu melalui **bjb** University.
3. Dewan Komisaris beserta komite-komite dibawahnya telah melaksanakan tugas dan tanggung jawabnya dalam melakukan fungsi pengawasan dengan baik. Hal ini dapat terlihat dari nasihat dan saran yang disampaikan Dewan Kormisaris terhadap pelaksanaan proses kegiatan usaha yang terdapat di Bank;
4. Komite-komite yang berada dibawah Dewan Komisaris telah memberikan analisa dan rekomendasi kepada Dewan Komisaris. Analisa dan rekomendasi tersebut menjadi pertimbangan Dewan Komisaris dalam rangka melaksanakan fungsi pengawasan terhadap fungsi kepengurusan Bank yang dilaksanakan oleh Direksi;
5. Bank telah menyampaikan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan kepada Otoritas Jasa Keuangan secara berkala (semesteran) sesuai dengan Peraturan Otoritas Jasa Keuangan;
6. Laporan Direksi mengenai kegiatan fungsi audit internal telah disampaikan kepada RUPS dalam laporan pertanggungjawaban Direksi pada RUPS yang diselenggarakan pada tanggal 16 April 2025 sebagaimana tertuang di dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan nomor 42 tanggal 16 April 2025;
7. Pemeriksaan yang dilakukan oleh Satuan Kerja Audit Internal telah dilakukan berdasarkan tingkat risiko dan dilaksanakan secara obyektif berdasarkan metodologi audit berbasis risiko:
8. Auditor eksternal telah melaksanakan audit atas Laporan Keuangan per 31 Desember 2024 yang selesai pada 5 Maret 2025. Adapun hasil audit dan Management Letter telah menggambarkan permasalahan Bank yang signifikan dan disampaikan secara tepat waktu kepada Otoritas Jasa Keuangan oleh Kantor Akuntan Publik (KAP);
9. Bank melakukan kegiatan bisnis disesuaikan dengan tingkat kompleksitas bank serta mempertimbangkan tingkat risiko (eksposur risiko) yang terdapat dalam aktivitas bisnis tersebut. Selain itu secara kuantitatif, sebelum melakukan pengembangan dan/atau ekspansi atas aktivitas usahanya, bank melakukan penilaian atas Aktiva Tertimbang Menurut Risiko (ATMR) risiko kredit, risiko pasar dan risiko operasional yang bertujuan untuk menilai kecukupan capital buffer bank masih memadai untuk menyerap potensi kerugian atas kejadian risiko. Laporan Penilaian Kecukupan Modal Minimum Sesuai Profil Risiko Secara Individu Posisi 31 Desember 2024 melalui Surat kepada Otoritas Jasa Keuangan nomor 080/DIR-MRP/2025 tanggal 30 Januari 2025;
10. Laporan penyediaan dana kepada pihak terkait telah disajikan dalam laporan BMPK dan disampaikan secara tepat waktu kepada Otoritas Jasa Keuangan;
11. Untuk laporan keuangan Per 31 Desember 2024 telah disampaikan Bank secara lengkap dan tepat waktu kepada pemegang saham dan pihak lainnya sesuai dengan ketentuan Laporan tahunan Desember 2024;
12. Bank telah menyusun laporan-laporan untuk disampaikan kepada pihak internal maupun pihak eksternal, diantaranya Laporan Tingkat Kesehatan Bank, Laporan Hasil Audit dan Laporan Pelaksanaan Tata Kelola dengan cakupan isi laporan berdasarkan ketentuan yang berlaku;
13. Pada periode Januari Juni 2025 terdapat 1 (satu) mediasi melalui Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPSSJK) berdasarkan Berita Acara Mediasi Perkara No. 024/MED-024/LAPSSJK.01/1/2025;

2. The Board of Directors supported the enhancement of a continuous learning culture to improve knowledge in banking and current developments in finance and other relevant fields across all organizational levels, as reflected, among others, in increased employee participation in banking certifications and/or education and training programs through **bjb** University.
3. The Board of Commissioners, along with its committees, carried out their duties and responsibilities in performing the supervisory function effectively, as evidenced by the advice and recommendations provided to support the Bank's business activities.
4. The committees under the Board of Commissioners provided analyses and recommendations to the Board of Commissioners, which were considered in the execution of its supervisory function over the Bank's management carried out by the Board of Directors.
5. The Bank submitted periodic (semi-annual) reports on the duties and responsibilities of the Compliance Director to the Financial Services Authority in accordance with applicable regulations.
6. The Board of Directors' report on internal audit activities was presented to the Annual General Meeting of Shareholders as part of its accountability report at the meeting held on April 16, 2025, as stated in the Deed No. 42 dated April 16, 2025.
7. Audits conducted by the Internal Audit Work Unit were based on risk levels and carried out objectively using a risk-based audit methodology.
8. The external auditor conducted an audit of the Financial Statements as of December 31, 2024, which was completed on March 5, 2025. The audit results and Management Letter reflected significant issues of the Bank and were submitted in a timely manner to the Financial Services Authority by the Public Accounting Firm.
9. The Bank conducted its business activities in accordance with its level of complexity and considered the level of risk exposure inherent in such activities. Quantitatively, prior to developing and/or expanding its business activities, the Bank assessed Risk-Weighted Assets (RWA) for credit risk, market risk, and operational risk to ensure that its capital buffer remained adequate to absorb potential losses. The report on the Minimum Capital Adequacy Assessment based on Risk Profile (individual position as of December 31, 2024) was submitted to the Financial Services Authority through Letter No. 080/DIR-MRP/2025 dated January 30, 2025.
10. Reports on the provision of funds to related parties were presented in the Legal Lending Limit (LLL) report and submitted to the Financial Services Authority in a timely manner.
11. The Bank submitted its Financial Statements as of December 31, 2024 completely and on time to shareholders and other parties in accordance with the provisions of the 2024 Annual Report.
12. The Bank prepared reports for both internal and external parties, including the Bank Soundness Report, Audit Reports, and Governance Implementation Report, with content aligned with applicable regulations.
13. During the period January to June 2025, there was 1 (one) mediation case through the Alternative Dispute Resolution Institution for the Financial Services Sector (LAPSSJK), based on the Mediation Minutes No. 024/MED-024/LAPSSJK.01/1/2025.

14. Bank telah menerapkan transparansi informasi mengenai produk dan penggunaan data pribadi nasabah melalui Informasi produk yang dapat diperoleh melalui petugas Customer Service, brosur, **bjb** Call 14049 & website bank **bjb**. Bank juga telah menyampaikan syarat dan ketentuan penggunaan data pribadi nasabah yang terdapat pada formulir pembukaan bagian "Pernyataan Nasabah";
15. Bank telah menyampaikan informasi keuangan dan non keuangan secara transparan dan berkala melalui melalui media cetak maupun media elektronik (situs web Bank) yang dapat dengan mudah diakses oleh seluruh *stakeholders*;
16. Rencana Bisnis Bank yang disusun oleh Direksi telah disetujui oleh Dewan Komisaris dan telah dikomunikasikan kepada seluruh para pemegang saham dalam RUPS Tahunan dan seluruh jenjang organisasi;
17. Realisasi rencana bisnis dan rencana korporasi disampaikan kepada para pemegang saham dalam Laporan Pertanggung Jawaban Direksi yang menjadi agenda rutin dalam RUPS Tahunan;
18. Rencana strategis Bank telah disusun atas dasar kajian yang komprehensif dengan memperhatikan peluang bisnis dan kekuatan yang dimiliki Bank serta mengidentifikasikan kelemahan dan ancaman (*Strength, Weakness, Opportunity, Threat/SWOT Analysis*);

Faktor negatif aspek *governance outcome* adalah:
1. Penurunan kinerja Bank berdasarkan laba yang dicapai secara *Year on Year* (YOY);
2. Selama periode Januari - Juni Tahun 2025 masih terdapat fraud yang terjadi di Bank, namun demikian Bank telah melakukan mitigasi dan tindaklanjut berupa *corrective action* termasuk melakukan upaya-upaya untuk meningkatkan *recovery* sehingga kerugian Bank dapat diselesaikan secara optimal;
3. Masih terdapat ketidaktepatan dan keterlambatan pelaporan yang disampaikan oleh Bank dan menimbulkan sanksi denda.

14. The Bank implemented transparency of information regarding products and the use of customers' personal data through product information available via Customer Service officers, brochures, **bjb** Call 14049, and the bank **bjb** website. The Bank also disclosed terms and conditions regarding the use of customer personal data in the account opening form under the "Customer Statement" section.
15. The Bank disclosed financial and non-financial information transparently and periodically through print and electronic media (Bank website), which were easily accessible to all stakeholders.
16. The Bank Business Plan prepared by the Board of Directors was approved by the Board of Commissioners and communicated to all shareholders at the Annual General Meeting of Shareholders and across all levels of the organization;
17. The realization of the Bank Business Plan and Corporate Plan was reported to shareholders in the Board of Directors' Accountability Report, which constituted a regular agenda at the Annual General Meeting of Shareholders;
18. The Bank's strategic plan was prepared based on a comprehensive assessment, taking into account business opportunities and the Bank's strengths, as well as identifying weaknesses and threats (Strengths, Weaknesses, Opportunities, Threats/SWOT Analysis);

The negative factors of the governance outcome aspect were:
1. Decline in the Bank's performance based on year-on-year (YoY) profit achievement;
2. During the period January–June 2025, there were still instances of fraud within the Bank; however, the Bank undertook mitigation measures and follow-up actions in the form of corrective actions, including efforts to enhance recovery so that losses could be resolved optimally;
3. There were still inaccuracies and delays in reporting submitted by the Bank, which resulted in administrative penalties.

Pada Semester II Tahun 2025, Penilaian Sendiri (*Self Assessment*) mengacu pada Surat Edaran Otoritas Jasa Keuangan Nomor 14/SEOJK.03/2025 Tanggal 24 Juni 2025 tentang Penerapan Tata Kelola Bagi Bank Umum. Hasil *Assessment* Tata Kelola BankPeriode Juli - Desember 2025 adalah sebagai berikut.

refers to Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 dated 24 June 2025 concerning the Implementation of Governance for Commercial Banks. The results of the Bank's Governance Assessment for the period July–December 2025 were as follows.

Hasil Penilaian Sendiri (Self Assessment) Tata Kelola Bank
Results of Self-Assessment Implementation of Governance

	Peringkat Ranking	Definisi Definition
Individual	2	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum **baik**. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. Reflects that the Bank's management has implemented generally good governance. This is reflected in adequate fulfillment of Governance principles. In the event that there are weaknesses in the application of Governance principles, in general these weaknesses are less significant and can be resolved with normal actions by Bank management.

Kesimpulan:
Berdasarkan analisis terhadap seluruh kriteria atau indikator penilaian tersebut di atas, disimpulkan bahwa:
A. **Governance Structure**
Faktor positif aspek *governance structure* adalah:
1. Seluruh anggota anggota Direksi dan Dewan Komisaris efektif serta terpilih telah berdomisili di Indonesia dan telah memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawab serta mampu mengimplementasikan kompetensi yang dimiliki dalam pelaksanaan tugas dan tanggung jawab;
2. Seluruh anggota Direksi tidak merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif pada Bank, perusahaan, dan/ atau lembaga lain;

Conclusion:
Based on the analysis of all the assessment criteria or indicators above, it is concluded that:
A. **Governance Structure**
The positive factors in the governance structure aspect were:
1. All members of the Board of Directors and Board of Commissioners, both incumbent and newly appointed, are domiciled in Indonesia and possess adequate competencies relevant to their respective positions to carry out their duties and responsibilities, and are able to effectively implement such competencies in performing their roles;
2. None of the members of the Board of Directors hold concurrent positions as members of the Board of Directors, Board of Commissioners, or Executive Officers in other banks, companies, and/or institutions;

3. Seluruh anggota Direksi dan anggota Dewan Komisaris Bank tidak saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi;
4. Direksi telah menetapkan kebijakan dan keputusan strategis melalui mekanisme rapat Direksi;
5. Bank telah mengkinikan struktur organisasi berdasarkan kebutuhan dan kompleksitas usaha yang dijalankan Bank serta menempatkan Direksi sesuai dengan bidang tugasnya masing-masing;
6. Bank telah membentuk komite-komite yang menunjang pelaksanaan tugas Dewan Komisaris (Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, serta Komite Tata Kelola Terintegrasi) dimana seluruh anggotanya memiliki integritas, akhlak, moral dan kompetensi pada bidang kerjanya masing-masing sesuai dengan kebutuhan Bank serta telah menetapkan program kerja yang akan dipergunakan dalam melaksanakan fungsinya;
7. Bank telah membentuk Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko, dengan sumber daya manusia yang kompeten sehingga mampu bekerja secara profesional dan independen terhadap unit kerja bisnis dan operasional;
8. Bank telah menetapkan pedoman benturan kepentingan guna menangani potensi situasi benturan kepentingan yang dihadapi oleh setiap Insan bank **bjb**;
9. Bank telah menetapkan Kebijakan Audit Internal, Piagam Audit Internal sesuai Standar Pelaksanaan Fungsi Audit *Intern* Bank (SPFAIB) sebagai dasar dalam penerapan fungsi Audit Internal;
10. Dalam rangka penunjukan Kantor Akuntan Publik dan Akuntan Publik telah sesuai dengan Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku untuk melakukan audit terhadap laporan keuangan Bank;
11. Bank telah memiliki kebijakan umum manajemen risiko dan penetapan limit risiko yang memadai;
12. Bank telah menetapkan kebijakan, sistem dan prosedur tertulis yang memadai dalam rangka penyediaan dana kepada pihak terkait dan juga penyediaan dana besar, berikut *monitoring* serta penanganan yang diperlukan dalam hal terjadi *Non Performing Loan*;
13. Bank telah menetapkan kebijakan umum yang terdiri dari Kebijakan Tata Kelola Bank, Kebijakan Manajemen Risiko dan Kebijakan Sistem Pengendalian Internal guna menunjang kegiatan usaha yang dijalankannya sehingga setiap kegiatan yang dilaksanakan dapat mencerminkan suatu Tata Kelola yang baik;
14. Bank telah memiliki kebijakan prosedur mengenai tata cara pelaksanaan transparansi kondisi keuangan;
15. Bank telah menyusun Laporan Pelaksanaan Tata Kelola Tahun 2024, dimana cakupan Laporan tersebut telah sesuai dengan Peraturan Otoritas Jasa Keuangan dan disampaikan lebih cepat dari batas waktu yang ditentukan kepada Otoritas Jasa Keuangan;
16. Direksi telah menyusun Rencana Bisnis Bank secara realistis, komprehensif, terukur (*achievable*) atas dasar kajian yang komprehensif dengan memperhatikan peluang bisnis dan kekuatan yang dimiliki oleh Bank serta mengidentifikasikan kelemahan dan ancaman dan telah sesuai dengan visi dan misi serta rencana korporasi (*corporate plan*) Bank;
17. Bank telah memiliki dan menerapkan Sistem Manajemen Anti Penyuapan (SMAP) pada ruang lingkup Proses Pengajuan dan Pencairan Kredit Komersial dan Korporasi Pada Kantor Pusat dan Kantor Cabang Utama Bandung serta Proses Pengadaan Barang/Jasa Pada Kantor Pusat;

3. There are no family relationships up to the second degree among members of the Board of Directors and/or Board of Commissioners;
4. The Board of Directors has established policies and strategic decisions through Board of Directors' meeting mechanisms;
5. The Bank has updated its organizational structure in accordance with business needs and complexity, and has assigned members of the Board of Directors in line with their respective functions;
6. The Bank has established committees supporting the Board of Commissioners (Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and Integrated Governance Committee), whose members possess integrity, ethics, and relevant competencies, and have defined work programs to support their functions;
7. The Bank has established Internal Audit, Compliance, and Risk Management Work Units, supported by competent human resources to ensure professional and independent operations from business and operational units;
8. The Bank has established conflict of interest guidelines to manage potential conflict of interest situations faced by all bank **bjb** personnel;
9. The Bank has established an Internal Audit Policy and Internal Audit Charter in accordance with the Standards for the Implementation of Internal Audit Function in Banks (SPFAIB) as the basis for implementing the Internal Audit function;
10. The appointment of Public Accounting Firms and Public Accountants has been conducted in accordance with Financial Services Authority regulations and applicable laws and regulations for auditing the Bank's financial statements;
11. The Bank has established general risk management policies and adequate risk limits;
12. The Bank has established adequate written policies, systems, and procedures for the provision of funds to related parties and large exposures, including monitoring and handling of Non-Performing Loans (NPLs);
13. The Bank has established general policies, including Governance Policy, Risk Management Policy, and Internal Control System Policy, to support business activities and ensure that all activities reflect sound governance practices;
14. The Bank has established policies and procedures regarding transparency of financial conditions;
15. The Bank has prepared the 2024 Corporate Governance Implementation Report in accordance with Financial Services Authority regulations and submitted it ahead of the stipulated deadline;
16. The Board of Directors has prepared the Bank's Business Plan in a realistic, comprehensive, and measurable (achievable) manner, based on thorough analysis of business opportunities and the Bank's strengths, while identifying weaknesses and threats, and aligning with the Bank's vision, mission, and corporate plan;
17. The Bank has implemented the Anti-Bribery Management System (ABMS) covering the Commercial and Corporate Credit Application and Disbursement processes at the Head Office and Main Branch in Bandung, as well as the Procurement of Goods/Services at the Head Office;

18. Bank telah memiliki struktur organisasi dan kebijakan penerapan strategi anti *fraud* dengan berpedoman pada Peraturan Otoritas Jasa Keuangan mengenai penerapan strategi anti fraud bagi lembaga jasa keuangan yang mengatur tentang 4 (empat) pilar strategi anti *fraud*;
19. Bank telah memiliki kebijakan terkait proses pengadaan barang dan/atau jasa di Bank, serta pelaksanaan penganggaran dan pengeluaran biaya Bank;
20. Bank telah memiliki struktur organisasi yang memadai untuk mendukung penerapan manajemen risiko termasuk risiko terkait iklim;
21. Bank telah memiliki rencana aksi keuangan berkelanjutan bagi Bank dengan cakupan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan public serta melaporkan RAKB secara rutin kepada OJK;
22. Bank sebagai perusahaan induk atau pelaksana perusahaan induk dalam KUB telah memiliki kebijakan dalam pelaksanaan koordinasi dan evaluasi terkait penerapan tata kelola dalam kelompok usaha.

Faktor negatif aspek *governance structure* adalah:

1. Berdasarkan Akta Pernyataan Keputusan RUPS Tahun Buku 2024 pada tanggal 16 April 2025, terpilih anggota Dewan Komisaris Bank sebanyak 6 orang dan anggota Direksi Bank sebanyak 6 orang. Namun berdasarkan hasil *fit and proper test* oleh regulator, hanya 4 Dewan Komisaris dan 4 Direksi Bank yang dinyatakan lulus *fit and proper test*;
2. Jabatan Komisaris Utama Bank hingga saat ini mengalami kekosongan dan Jabatan Komisaris Independen masih kurang dari 50% jumlah anggota Dewan Komisaris;
3. Komite Remunerasi dan Nominasi Dewan Komisaris dilaksanakan tanpa adanya Ketua Komite (Komisaris Independen);
4. Bank belum memiliki Direktur Utama dan berdasarkan pembagian tugas dan wewenang saat ini menjadi kewenangan Direktur Operational dan Teknologi Informasi sampai dengan terpilihnya Direksi selanjutnya pada RUPS Tahunan;
5. Bank belum memiliki Direktur yang membawahkan Fungsi Kepatuhan dan berdasarkan pembagian tugas dan wewenang saat ini menjadi kewenangan Direktur Keuangan sampai dengan terpilihnya Direksi selanjutnya pada RUPS Tahunan.

B. ***Governance Process***

Faktor positif aspek *governance process* adalah:

1. Direksi bertanggung jawab penuh atas pelaksanaan kepengurusan Bank, adapun bentuk pertanggungjawaban Direksi atas pelaksanaan fungsi pengurusan Bank yang telah dijalankan selama Tahun Buku 2024 disusun dalam Laporan Tahunan Tahun 2024 yang disampaikan kepada pemegang saham pada RUPS Tahunan sebagaimana tercantum dalam Akta Pernyataan Keputusan RUPS Tahun Buku 2024 Nomor 42 tanggal 16 April 2025;
2. Seluruh anggota Direksi tidak memiliki rangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi atau Pejabat Eksekutif pada Bank, perusahaan dan/atau lembaga lain, sebagaimana tercantum dalam Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tanggal 14 September 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum;
3. Anggota Direksi tidak memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi;

18. The Bank has established an organizational structure and policies for the implementation of an anti-fraud strategy in accordance with Financial Services Authority regulations, including the four pillars of the anti-fraud strategy;
19. The Bank has established policies governing procurement processes of goods and/or services, as well as budgeting and expenditure;
20. The Bank has established an adequate organizational structure to support risk management implementation, including climate-related risks;
21. The Bank has established a Sustainable Finance Action Plan (RAKB) in accordance with Financial Services Authority regulations on sustainable finance for financial institutions, issuers, and public companies, and reports such plan regularly to the Financial Services Authority;
22. As the parent company or holding entity within the Banking Business Group (KUB), the Bank has established policies for coordination and evaluation related to the implementation of governance within the group.

The negative factors in the governance structure aspect were:

1. Based on the Deed of the Resolution of the Annual General Meeting of Shareholders for the 2024 Financial Year dated 16 April 2025, 6 (six) members of the Board of Commissioners and 6 (six) members of the Board of Directors were appointed. However, based on the results of the fit and proper test conducted by the regulator, only 4 (four) members of the Board of Commissioners and 4 (four) members of the Board of Directors were declared to have passed the fit and proper test;
2. The position of President Commissioner remains vacant, and the number of Independent Commissioners is still below 50% of the total members of the Board of Commissioners;
3. The Nomination and Remuneration Committee of the Board of Commissioners is currently operating without a Chairperson (Independent Commissioner);
4. The Bank has not yet appointed a President Director, and based on the current allocation of duties and authorities, such responsibilities are carried out by the Director of Operations and Information Technology until the appointment of the new Board of Directors at the Annual General Meeting of Shareholders;
5. The Bank has not yet appointed a Director overseeing the Compliance Function, and based on the current allocation of duties and authorities, such responsibilities are carried out by the Finance Director until the appointment of the new Board of Directors at the Annual General Meeting of Shareholders.

B. **Governance Process**

Positive factors of the governance process aspect were:

1. The Board of Directors is fully responsible for the management of the Bank. The accountability of the Board of Directors for the performance of its management functions during the 2024 financial year is presented in the 2024 Annual Report, which was submitted to shareholders at the Annual General Meeting of Shareholders, as stated in the Deed of the Resolution of the Annual General Meeting of Shareholders for the 2024 Financial Year No. 42 dated 16 April 2025;
2. All members of the Board of Directors do not hold concurrent positions as members of the Board of Commissioners, Board of Directors, or Executive Officers in other banks, companies, and/or institutions, in accordance with Financial Services Authority Regulation No. 17 of 2023 dated 14 September 2023 concerning the Implementation of Governance for Commercial Banks;
3. Members of the Board of Directors do not grant general powers of attorney to other parties that may result in the transfer of their duties and functions;

4. Direksi telah melaksanakan prinsip-prinsip Tata Kelola yang baik pada seluruh tingkatan atau jenjang organisasi melalui penerapan prinsip *Transparency*, *Accountability*, *Responsibility*, *Independency* dan *Fairness* dalam setiap kegiatan usaha Bank. Upaya penerapan prinsip tata kelola yang baik tersebut disampaikan kepada publik melalui Situs Web Bank diantaranya yaitu Laporan Tahunan 2024 dan Laporan Pelaksanaan Tata Kelola Bank Tahun 2024;
5. Dewan Komisaris telah memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern (SKAI) Bank, auditor eksternal dan hasil pengawasan otoritas lainnya melalui rapat monitoring atas pemenuhan komitmen tindak lanjut hasil audit internal maupun audit eksternal;
6. Pengangkatan anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi;
7. Dalam melaksanakan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui rapat gabungan antara Dewan Komisaris dan Direksi serta pelaksanaan pemantauan oleh Komite - Komite sebagai alat kelengkapan Dewan Komisaris dengan memberikan rekomendasi kepada Direksi. Rapat tersebut dilakukan antara lain untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip Tata Kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh jenjang organisasi;
8. Seluruh kegiatan rapat Dewan Komisaris telah didokumentasikan secara lengkap sebagai dasar evaluasi pelaksanaan hasil keputusan rapat;
9. Dewan Komisaris telah membentuk Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi serta Komite Tata Kelola Terintegrasi, dan komite - komite yang dibentuk sebagai alat kelengkapan Dewan Komisaris telah menjalankan tugasnya secara independen dan telah memberikan analisa yang memadai serta rekomendasi kepada Dewan Komisaris;
10. Rapat Komite - komite sebagai alat kelengkapan Dewan Komisaris telah diselenggarakan sesuai dengan kebutuhan Bank dan proses pengambilan keputusan dalam setiap rapat yang dilaksanakan, telah diambil berdasarkan musyawarah mufakat atau suara terbanyak dalam hal tidak terjadi musyawarah mufakat;
11. Satuan Kerja Kepatuhan telah membuat dan merumuskan strategi langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan;
12. Satuan Kerja Kepatuhan telah melaksanakan *review* dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank;
13. Satuan Kerja Kepatuhan telah memastikan rancangan kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank yang akan diberlakukan telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundangan-undangan yang berlaku;
14. Dalam rangka peningkatan fungsi *quality assurance* dan *corrective action*, Bank melalui satuan kerja terkait telah melakukan sosialisasi pada seluruh jaringan kantor Bank mengenai Budaya Risiko, Budaya Kepatuhan serta *fraud awareness*;

4. The Board of Directors has implemented Good Corporate Governance principles at all organizational levels by applying the principles of Transparency, Accountability, Responsibility, Independency, and Fairness in all business activities, and such implementation has been disclosed to the public through the Bank's website, including the 2024 Annual Report and the 2024 Corporate Governance Implementation Report;
5. The Board of Commissioners has ensured that the Board of Directors has followed up on audit findings and recommendations from the Internal Audit Work Unit (SKAI), external auditors, and other supervisory authorities through monitoring meetings on the fulfillment of audit follow-up commitments;
6. The appointment of committee members is carried out by the Board of Directors based on the resolution of the Board of Commissioners' meeting, taking into account recommendations from the Nomination and Remuneration Committee;
7. In performing its supervisory duties, the Board of Commissioners has directed, monitored, and evaluated the implementation of the Bank's strategic policies through joint meetings with the Board of Directors, as well as monitoring by committees, by providing recommendations to the Board of Directors to ensure the implementation of Good Corporate Governance principles across all organizational levels;
8. All meetings of the Board of Commissioners have been comprehensively documented as a basis for evaluating the implementation of meeting resolutions;
9. The Board of Commissioners has established the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and Integrated Governance Committee, all of which perform their duties independently and provide adequate analysis and recommendations;
10. Committee meetings have been conducted in accordance with the Bank's needs, with decisions made based on consensus or majority voting where consensus is not reached;
11. The Compliance Work Unit has formulated strategies and action plans to support the development of a compliance culture;
12. The Compliance Work Unit has conducted reviews and/or recommended updates and enhancements to policies, regulations, systems, and procedures;
13. The Compliance Work Unit has ensured that policies, systems, procedures, and business activities are in compliance with Financial Services Authority, Bank Indonesia, and other applicable regulations;
14. To enhance quality assurance and corrective actions, the Bank has conducted socialization programs across its network to promote Risk Culture, Compliance Culture, and fraud awareness;

15. Bank senantiasa melakukan penguatan Fungsi Kepatuhan khususnya Budaya Kepatuhan melalui pelaksanaan kegiatan sosialisasi penerapan Budaya Kepatuhan, menetapkan *Compliance Sheet*, **bjb** Sipatuh, **bjb** Kepo, dan **bjb** *AMOLA* untuk dipergunakan pada kegiatan operasional Bank sehingga kegiatan dimaksud dapat dilakukan secara konsisten dan tetap memperhatikan prinsip-prinsip Tata Kelola yang baik serta azas-azas perbankan yang sehat;
16. Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko terlibat aktif dalam penyusunan kebijakan dan prosedur Bank melalui kepesertaan dalam rapat teknis terkait penyusunan kebijakan dan prosedur;
17. Pelaksanaan pemantauan dan penyampaian laporan atas tindak lanjut komitmen yang dibuat berdasarkan hasil pemeriksaan Otoritas Jasa Keuangan dan otoritas pemeriksa lain yang berwenang dilaksanakan oleh Satuan Kerja Kepatuhan secara berkala;
18. Satuan Kerja Audit Internal melakukan fungsi pengawasan secara independen dengan cakupan tugas yang memadai dan sesuai dengan rencana kerja, pelaksanaan maupun pemantauan hasil audit;
19. Pemeriksaan yang dilakukan oleh SKAI telah sesuai dengan rencana yang telah ditetapkan dengan cakupan sesuai pengkinian *assessment* profil risiko *Auditee*. Pemantauan hasil audit dilakukan secara berkesinambungan dan penyelesaian komitmen tindaklanjut per Desember 2025 sebesar 100%;
20. Satuan Kerja Audit Internal telah melaporkan seluruh temuan hasil pemeriksaan sesuai ketentuan yang berlaku;
21. Penentuan penunjukan Akuntan Publik dan Kantor Akuntan Publik telah sesuai dengan ketentuan yang berlaku, dimana Akuntan Publik dan Kantor Akuntan Publik terdaftar di Otoritas Jasa Keuangan;
22. Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk, mampu bekerja secara independen, memenuhi standar profesional akuntan publik serta ruang lingkup audit yang ditetapkan;
23. Bank telah menetapkan prosedur di dalam melakukan proses identifikasi, pengukuran, monitoring dan pengendalian risiko secara berkala yang disesuaikan dengan kebutuhan bisnis Bank, dan setiap jenis risiko melalui *tools* yang telah dikembangkan oleh Bank, termasuk diantaranya yaitu Pedoman Profil Risiko dan *ICAAP*, dimana didalamnya telah diatur Profil Risiko Kantor Cabang dan Profil Risiko Kantor Wilayah;
24. Bank telah menerapkan pengendalian internal yang menyeluruh serta memadai, dimana pelaksanaan prinsip *segregation of duties* dan konsep *dual control* telah melekat dalam kebijakan dan pedoman aktivitas operasional yang menjadi panduan pelaksanaan kegiatan operasional sehari – hari;
25. Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko telah melaksanakan tugasnya sesuai dengan ketentuan yang berlaku;
26. Pelaksanaan *review* atas kebijakan, sistem dan prosedur penyediaan dana kepada pihak terkait serta penyediaan dana besar telah dilaksanakan secara berkala sesuai dengan ketentuan yang berlaku;
27. Pengambilan keputusan dalam penyediaan dana diputuskan dalam Rapat Komite dilakukan secara independen tanpa intervensi dari pihak terkait dan/atau pihak lainnya dengan mengedepankan prinsip kehati-hatian;
28. Bank telah menyusun laporan yang berkaitan dengan informasi keuangan dan non keuangan secara transparan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan;

15. The Bank continuously strengthens the Compliance Function through initiatives such as compliance culture programs, implementation of compliance tools (Compliance Sheet, **bjb** SiPatuh, **bjb** Kepo, and **bjb** AMOLA), ensuring consistent application aligned with sound governance and prudent banking principles;
16. The Compliance Work Unit and Risk Management Work Unit actively participate in the development of policies and procedures through technical meetings;
17. The Compliance Work Unit regularly monitors and reports on follow-up actions related to commitments arising from supervisory findings by the Financial Services Authority and other authorities;
18. The Internal Audit Work Unit performs independent oversight with adequate scope in accordance with audit plans and monitoring of audit results;
19. Audit activities conducted by SKAI are in line with established plans and updated risk profile assessments, with continuous monitoring and 100% completion of follow-up commitments as of December 2025;
20. The Internal Audit Work Unit has reported all audit findings in accordance with applicable regulations;
21. The appointment of Public Accountants and Public Accounting Firms complies with applicable regulations, and such entities are registered with the Financial Services Authority;
22. The appointed Public Accountants and Public Accounting Firms operate independently, meet professional standards, and conduct audits within the defined scope;
23. The Bank has established procedures for risk identification, measurement, monitoring, and control, supported by tools such as Risk Profile Guidelines and ICAAP, including branch and regional risk profiles;
24. The Bank has implemented comprehensive and adequate internal controls, including segregation of duties and dual control principles embedded in operational policies and procedures;
25. The Internal Audit, Compliance, and Risk Management Work Units have performed their duties in accordance with applicable regulations;
26. Periodic reviews of policies, systems, and procedures for related party transactions and large exposures have been conducted in accordance with applicable regulations;
27. Decisions on credit provision are made independently through committee meetings without undue influence, in accordance with prudential principles;
28. The Bank has prepared financial and non-financial reports transparently in accordance with Financial Services Authority regulations;

29. Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis Bank (*Business Plan*) disusun secara realistis dan telah memperhatikan seluruh faktor internal dan eksternal, penerapan manajemen risiko, prinsip kehati-hatian serta azas perbankan yang sehat dan telah disetujui oleh Dewan Komisaris;
30. Direksi telah melaksanakan evaluasi terhadap pelaksanaan RBB secara berkala melalui kegiatan rapat Direksi ataupun rapat kerja wilayah;
31. Dalam rangka penguatan pelaksanaan penerapan Tata Kelola yang baik, Bank telah menerapkan ISO, dengan rincian sebagai berikut:
    a. ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) pada segmen kredit komersial dan kredit korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung serta proses pengadaan barang/ jasa di Kantor Pusat;
    b. ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK) pada segmen kredit komersial dan kredit korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung serta penerapan Fungsi Kepatuhan pada Divisi Kepatuhan & APU PPT;
    c. *ISO/IEC 27001:2022 The Information Security Management Systems in the provision of IT Operation for DIGI by* bank **bjb** *(Mobile Banking, SMS Banking, Internet Banking),* **bjb** *DigiCash,* bank **bjb** *e-KYC, and e-Procurement* bank **bjb** *applications. This is in accordance with the Statement of Applicability Edition 1 Revision 0 updated 08 August 2024;*
    d. *ISO/IEC 20000-1:2018 The IT Service Management System of Information Technology Division supporting the provision of DIGI by* bank **bjb** *Application Services to Digital Banking Division;*
    e. ISO 9001:2015 *Trade Processing Service for Export Import;*
    f. ISO 22301:2019 *Business Continuity Management System* (BCMS).
32. Dalam rangka penguatan sistem pengendalian internal Bank telah melakukan peningkatan fungsi *second line* melalui optimalisasi peran dan fungsi Kontrol Internal Cabang dan Kontrol Internal Wilayah dimana salah satunya yaitu melakukan *review* implementasi fungsi kepatuhan dan manajamen risiko pada Kantor Cabang dan Kantor Wilayah;
33. Dalam rangka menunjang mewujudkan penerapan Tata Kelola Bank yang baik dari sisi proses Bank telah memiliki beberapa sistem aplikasi diantaranya: *Smart Mobile Banking* **bjb** digi, **bjb** *Fast* dengan **bjb** AMOLA yang sudah terintegrasi, *FDS (Fraud Detection System),* **bjb** *Whistle Blowing System,* **bjb** LMS, **bjb** Kepo, **bjb** SiPatuh, dan *Elbu;*
34. Bank mentransparansikan tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah melalui hal-hal sebagai berikut:
    a. Melakukan publikasi secara luas terhadap saluran pengaduan nasabah yaitu saluran *call center* 14049;
    b. Melalui situs web Bank yang dapat diakses oleh seluruh nasabah maupun non nasabah dan media sosial Bank;
    c. Perjanjian pemanfaatan produk misalnya dengan pencantuman klausula tentang prosedur singkat pengaduan pada perjanjian kredit dengan debitur.
35. Bank telah menyusun kebijakan remunerasi dengan cakupan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank melalui Standar Operasional Prosedur Pengelolaan Penghasilan Tunjangan Dan Fasilitas Dewan Komisaris Dan Direksi serta Standar Operasional Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian;

29. The Corporate Plan and Business Plan have been prepared realistically, considering internal and external factors, risk management, and prudential principles, and have been approved by the Board of Commissioners;
30. The Board of Directors has periodically evaluated the implementation of the Business Plan through meetings;
31. To strengthen governance implementation, the Bank has adopted various ISO standards,
    a. ISO 37001:2016 Anti-Bribery Management System (ABMS);
    b. ISO 37301:2021 Compliance Management System (CMS);
    c. ISO/IEC 27001:2022 Information Security Management Systems;
    d. ISO/IEC 20000-1:2018 IT Service Management System;
    e. ISO 9001:2015 Trade Processing Service for Export Import;
    f. ISO 22301:2019 Business Continuity Management System (BCMS);
32. The Bank has strengthened internal control systems through optimization of second-line functions, including branch and regional internal control reviews;
33. The Bank utilizes various systems to support governance implementation, including digital banking applications, fraud detection systems, whistleblowing systems, and compliance tools;
34. The Bank ensures transparency in customer complaint handling through call centers, website disclosures, social media, and contractual provisions;
    a. Widely publicizing customer complaint channels, namely the 14049 call center;
    b. Through the Bank's website, which is accessible to all customers and non-customers, and through the Bank's social media;
    c. Product utilization agreements, for example, by including a clause on a brief complaint procedure in the credit agreement with the debtor.
35. The Bank has established remuneration policies in accordance with Financial Services Authority regulations;

36. Bank mempertimbangkan aspek eksternal dan internal, kinerja profitabilitas dan kepentingan Bank dalam penetapan pembagian dividen kepada pemegang saham sebagaimana diatur dalam Kebijakan Dividen Bank.
37. Bank menetapkan sasaran umum yaitu mengurangi risiko terjadinya *fraud* dengan melakukan upaya-upaya sesuai dengan kewenangan masing-masing fungsi Tim yang tertuang dalam SOP Strategi Anti *Fraud*;
38. Bank melakukan edukasi dan sosialisasi terkait penerapan strategi anti *fraud* kepada pihak internal maupun eksternal yang dilakukan oleh tim strategi anti *fraud* sesuai dengan kewenangannya, diantaranya:
    a. Pelatihan bagi seluruh pegawai secara *online* maupun *onsite*;
    b. Sosialisasi Budaya kepatuhan dan kesadaran risiko *fraud*;
    c. Diseminasi ketentuan GCG dan **bjb**WBS pada dokumen kerjasama
39. Bank telah menerapkan keuangan berkelanjutan secara efektif serta mengalokasikan dana tanggung jawab sosial serta lingkungan sesuai dengan Peraturan Otoritas Jasa Keuangan

Faktor negatif aspek *governance process* adalah:

1. Pelaksanaan *supervisory* atasan terhadap pegawai yang menjadi penyeliaan kewenangannya dalam hal pelaksanaan tugas masing - masing pegawai kiranya perlu ditingkatkan guna mencegah adanya pelanggaran - pelanggaran terhadap ketentuan internal maupun eksternal, khususnya *supervisory* pada kegiatan operasional mengingat masih terdapat tindakan pelanggaran-pelanggaran *fraud* yang terjadi dan pelanggaran *fraud* tersebut mayoritas dilakukan oleh Staf.
2. Pada Tahun 2025, belum terdapat *investee* yang menerima manfaat sinergi komite.

C. **Governance Outcome**

Faktor positif aspek *governance outcome* adalah:

1. Direksi telah menyampaikan pertanggungjawaban pelaksanaan tugas Direksi Tahun Buku 2024 kepada pemegang saham pada RUPS yang diselenggarakan pada tanggal 16 April 2025 sebagaimana tertuang di dalam Akta Pernyataan Keputusan RUPS Tahun Buku 2024 Nomor 42 tanggal 16 April 2025;
2. Direksi mendukung peningkatan budaya pembelajaran secara berkelanjutan dalam rangka peningkatan pengetahuan tentang perbankan dan perkembangan terkini terkait bidang keuangan atau bidang lain yang mendukung pelaksanaan tugas dan tanggung jawab pada seluruh tingkatan atau jenjang organisasi yang ditunjukkan antara lain dengan peningkatan keikutsertaan karyawan Bank dalam sertifikasi perbankan dan/ atau pendidikan atau pelatihan dalam rangka pengembangan kualitas individu melalui **bjb** *University*.
3. Dewan Komisaris beserta komite-komite dibawahnya telah melaksanakan tugas dan tanggung jawabnya dalam melakukan fungsi pengawasan dengan baik. Hal ini dapat terlihat dari nasihat dan saran yang disampaikan Dewan Komisaris terhadap pelaksanaan proses kegiatan usaha yang terdapat di Bank;
4. Komite - komite yang berada dibawah Dewan Komisaris telah memberikan analisa dan rekomendasi kepada Dewan Komisaris. Analisa dan rekomendasi tersebut menjadi pertimbangan Dewan Komisaris dalam rangka melaksanakan fungsi pengawasan terhadap fungsi kepengurusan Bank yang dilaksanakan oleh Direksi;
5. Bank telah menyampaikan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan kepada Otoritas Jasa Keuangan secara berkala (semesteran) sesuai dengan Peraturan Otoritas Jasa Keuangan;

36. Dividend distribution considers internal and external factors, profitability, and the Bank's interests in accordance with the Dividend Policy;
37. The Bank has established anti-fraud objectives and implemented strategies as outlined in the Anti-Fraud SOP;
38. The Bank conducts anti-fraud education and awareness programs for internal and external parties;
    a. Training for all employees, both online and on-site;
    b. Socialization of compliance culture and fraud risk awareness;
    c. Dissemination of GCG and **bjb**WBS provisions in cooperation documents.
39. The Bank has effectively implemented sustainable finance and allocated social and environmental responsibility funds in accordance with Financial Services Authority regulations.

The negative factors in the governance process aspect were:

1. Supervisory oversight by superiors over employees under their authority in the execution of duties needs to be further strengthened to prevent violations of both internal and external regulations, particularly in operational activities, considering that instances of fraud violations still occur, most of which are committed by staff.
2. In 2025, there were no investees that benefited from committee synergy.

C. **Governance Outcome**

The positive factors in the governance outcome aspect were:

1. The Board of Directors has submitted its accountability report for the performance of its duties for the 2024 financial year to shareholders at the Annual General Meeting of Shareholders held on 16 April 2025, as stated in the Deed of the Resolution of the Annual General Meeting of Shareholders for the 2024 Financial Year No. 42 dated 16 April 2025;
2. The Board of Directors supports the enhancement of a continuous learning culture to improve knowledge of banking and the latest developments in finance and other relevant fields across all organizational levels, as evidenced, among others, by increased employee participation in banking certifications and/ or education and training programs for individual development through **bjb** University;
3. The Board of Commissioners, together with its committees, has effectively carried out its duties and responsibilities in performing the supervisory function, as reflected in the advice and recommendations provided regarding the Bank's business activities;
4. The committees under the Board of Commissioners have provided analysis and recommendations, which serve as considerations for the Board of Commissioners in carrying out its supervisory function over the management of the Bank by the Board of Directors;
5. The Bank has submitted reports on the duties and responsibilities of the Compliance Director to the Financial Services Authority on a periodic (semi-annual) basis in accordance with applicable regulations;

6. Laporan Direksi mengenai kegiatan fungsi audit internal telah disampaikan kepada RUPS dalam laporan pertanggungjawaban Direksi pada RUPS yang diselenggarakan pada tanggal 16 April 2025 sebagaimana tertuang di dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan nomor 42 tanggal 16 April 2025;
7. Pemeriksaan yang dilakukan oleh Satuan Kerja Audit Internal telah dilakukan berdasarkan tingkat risiko dan dilaksanakan secara obyektif berdasarkan metodologi audit berbasis risiko;
8. Auditor eksternal telah melaksanakan audit atas Laporan Keuangan per 31 Desember 2024 yang selesai pada 5 Maret 2025. Adapun hasil audit dan Management Letter telah menggambarkan permasalahan Bank yang signifikan dan disampaikan secara tepat waktu kepada Otoritas Jasa Keuangan oleh Kantor Akuntan Publik (KAP);
9. Bank melakukan kegiatan bisnis disesuaikan dengan tingkat kompleksitas bank serta mempertimbangkan tingkat risiko (eksposur risiko) yang terdapat dalam aktivitas bisnis tersebut. Selain itu secara kuantitatif, sebelum melakukan pengembangan dan/atau ekspansi atas aktivitas usahanya, bank melakukan penilaian atas Aktiva Tertimbang Menurut Risiko (ATMR) risiko kredit, risiko pasar dan risiko operasional yang bertujuan untuk menilai kecukupan *capital buffer* bank masih memadai untuk menyerap potensi kerugian atas kejadian risiko;
10. Laporan penyediaan dana kepada pihak terkait telah disajikan dalam laporan BMPK dan disampaikan secara tepat waktu kepada Otoritas Jasa Keuangan;
11. Untuk laporan keuangan Per 31 Desember 2024 telah disampaikan Bank secara lengkap dan tepat waktu kepada pemegang saham dan pihak lainnya sesuai dengan ketentuan;
12. Bank telah menyusun laporan-laporan untuk disampaikan kepada pihak internal maupun pihak eksternal, diantaranya Laporan Tingkat Kesehatan Bank, Laporan Hasil Audit dan Laporan Pelaksanaan Tata Kelola Bank dengan cakupan isi laporan berdasarkan ketentuan yang berlaku;
13. Bank telah menerapkan transparansi informasi mengenai produk dan penggunaan data pribadi nasabah melalui Informasi produk yang dapat diperoleh melalui petugas *Customer Service*, brosur, **bjb** *Call* 14049 & *website* bank **bjb**. Bank juga telah menyampaikan syarat dan ketentuan penggunaan data pribadi nasabah yang terdapat pada formulir pembukaan bagian "Pernyataan Nasabah";
14. Bank telah menyampaikan informasi keuangan dan non keuangan secara transparan dan berkala melalui melalui media cetak maupun media elektronik (situs web Bank) yang dapat dengan mudah diakses oleh seluruh *stakeholders*;
15. Rencana Bisnis Bank yang disusun oleh Direksi telah disetujui oleh Dewan Komisaris dan telah dikomunikasikan kepada seluruh para pemegang saham dalam RUPS Tahunan dan seluruh jenjang organisasi;
16. Realisasi rencana bisnis dan rencana korporasi disampaikan kepada para pemegang saham dalam Laporan Pertanggung Jawaban Direksi yang menjadi agenda rutin dalam RUPS Tahunan;

6. The Board of Directors' report on internal audit activities has been presented to the General Meeting of Shareholders as part of the Directors' accountability report at the meeting held on 16 April 2025, as stated in the Deed of the Resolution of the Annual General Meeting of Shareholders No. 42 dated 16 April 2025;
7. Audits conducted by the Internal Audit Work Unit have been carried out based on risk levels and performed objectively using a risk-based audit methodology;
8. The external auditor has completed the audit of the financial statements as of 31 December 2024 on 5 March 2025, and the audit results and Management Letter have identified significant issues of the Bank and were submitted in a timely manner to the Financial Services Authority by the Public Accounting Firm;
9. The Bank conducts its business activities in accordance with its level of complexity and considers the risk exposure associated with such activities. In addition, prior to business expansion or development, the Bank assesses Risk-Weighted Assets (RWA) for credit, market, and operational risks to ensure that its capital buffer remains adequate to absorb potential losses;
10. Reports on the provision of funds to related parties have been presented in the Legal Lending Limit (BMPK) report and submitted in a timely manner to the Financial Services Authority;
11. The Bank has submitted its financial statements as of 31 December 2024 completely and on time to shareholders and other relevant parties in accordance with applicable regulations;
12. The Bank has prepared and submitted various reports to both internal and external parties, including the Bank Soundness Report, Audit Reports, and the Corporate Governance Implementation Report, in accordance with applicable requirements;
13. The Bank has implemented transparency regarding product information and the use of customers' personal data through various channels, including Customer Service, brochures, **bjb** Call 14049, and the Bank's website, as well as through disclosures in the "Customer Statement" section of account opening forms;
14. The Bank has disclosed financial and non-financial information transparently and periodically through print and electronic media (including the Bank's website), which are easily accessible to all stakeholders;
15. The Bank's Business Plan prepared by the Board of Directors has been approved by the Board of Commissioners and communicated to shareholders at the Annual General Meeting of Shareholders and across all organizational levels;
16. The realization of the Business Plan and Corporate Plan is reported to shareholders through the Directors' Accountability Report presented at the Annual General Meeting of Shareholders;

17. Rencana strategis Bank telah disusun atas dasar kajian yang komprehensif dengan memperhatikan peluang bisnis dan kekuatan yang dimiliki Bank serta mengidentifikasikan kelemahan dan ancaman (*Strength, Weakness, Opportunity, Threat/ SWOT Analysis*);
18. Bank telah menerapkan keuangan berkelanjutan secara efektif serta mengalokasikan dana tanggung jawab sosial serta lingkungan sesuai dengan Peraturan Otoritas Jasa Keuangan;

Faktor negatif aspek governance outcome adalah:

1. Selama periode Juli - Desember Tahun 2025 masih terdapat *fraud* yang terjadi di Bank, namun demikian Bank telah melakukan mitigasi dan tindaklanjut berupa corrective action termasuk melakukan upaya-upaya untuk meningkatkan recovery sehingga kerugian Bank dapat diselesaikan secara optimal;
2. Masih terdapat ketidaktepatan dan keterlambatan pelaporan yang disampaikan oleh Bank dan menimbulkan sanksi denda.

17. The Bank's strategic plan has been developed based on comprehensive analysis, taking into account business opportunities, the Bank's strengths, and identifying weaknesses and threats (SWOT Analysis);
18. The Bank has effectively implemented sustainable finance and allocated funds for social and environmental responsibility in accordance with Financial Services Authority regulations

The negative factors of the governance outcome aspect were:

1. During the period July–December 2025, fraud incidents still occurred within the Bank. Nevertheless, the Bank has undertaken mitigation measures and follow-up actions, including corrective actions and efforts to enhance recovery, to ensure that losses are resolved in an optimal manner;
2. There were instances of inaccuracies and delays in reporting submitted by the Bank, which resulted in the imposition of penalties.

Rekomendasi dan Tindaklanjutnya

Tidak terdapat rekomendasi dari Otoritas Jasa Keuangan atas *Self Assessment* Tahun Buku 2025.

Recommendations and Follow Up

There were no recommendations from the Financial Services Authority regarding the Self-Assessment for the 2025 financial year.

Pernyataan Pelaksanaan Prinsip-Prinsip Tata Kelola yang Baik

Statement on The Implementation of Good Corporate Governance Principles

Manajemen dan karyawan bank **bjb** menyatakan bahwa bank **bjb** dalam menjalankan kegiatan usaha telah menerapkan prinsip-prinsip tata kelola yang baik dan tidak ada pelanggaran yang material terhadap peraturan perundang-undangan yang berlaku. Manajemen dan karyawan senantiasa tetap berkomitmen untuk terus meningkatkan praktik-praktik tata kelola yang baik secara transparan, akuntabel, bertanggungjawab, independen, memperhatikan kesetaraan dan kewajaran yang adil serta berkesinambungan guna mencapai tujuan usaha Perseroan.

The management and employees of bank **bjb** affirm that, in conducting its business activities, bank **bjb** has implemented the principles of Good Corporate Governance and that there have been no material violations of applicable laws and regulations. The management and employees remain committed to continuously enhancing governance practices in a transparent, accountable, responsible, independent, and fair manner, while upholding the principles of equity and fairness on a sustainable basis to achieve the Company's business objectives.



Tanggung Jawab Sosial Perusahaan

Corporate Social Responsibility

09


bjb
iSentra
DIGITAL SISTEM EDUKASI DAN INTERAKSI

Dalam menjalankan kegiatan usahanya, bank **bjb** senantiasa berupaya bahwa setiap keputusan dan aktivitas bisnis yang dilakukan mampu memberikan manfaat bagi para pemangku kepentingannya. Bank memandang bahwa tanggung jawab sosial merupakan sebuah kebutuhan yang pada akhirnya akan memberikan dampak positif terhadap nilai perusahaan. Berkaitan dengan hal tersebut, arah pelaksanaan tanggung jawab sosial adalah dalam upaya meningkatkan peran Perseroan dalam pencapaian tujuan pembangunan berkelanjutan atau *Sustainable Development Goals* (SDGs).

In carrying out its business activities, bank **bjb** always strives that every decision and business activity undertaken is able to provide benefits to its stakeholders. The Company views that social responsibility is a necessity which will ultimately have a positive impact on the value of the Company. In this regard, the direction of implementing social responsibility is in an effort to increase the role of the Company in achieving Sustainable Development Goals (SDGs).

Sebagai sebuah perusahaan yang bergerak dalam bidang perbankan, bank bjb telah berkomitmen dalam menerapkan program keuangan berkelanjutan yang merupakan dukungan sektor keuangan dalam pencapaian pembangunan berkelanjutan. Bank sangat menyadari bahwa sistem keuangan dapat mengambil peran penting dalam mencegah terjadinya praktik pendanaan atau investasi pada kegiatan usaha yang menggunakan sumber daya secara berlebihan, yang akhirnya berdampak pada kesenjangan sosial dan mengakibatkan kerusakan lingkungan hidup.

As a Company engaged in banking, bank bjb has committed to implementing a sustainable financial program which is a support of the financial sector in achieving sustainable development. The Company is well aware that the financial system can play an important role in preventing the occurrence of funding or investment practices in business activities that use resources excessively, which ultimately has an impact on social inequality and results in environmental damage.

Sebagai lembaga jasa keuangan, pelaksanaan tanggung jawab sosial perusahaan di bank bjb mengacu pada POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan Emiten dan Perusahaan Publik dan standar internasional yaitu ISO 26000. Sesuai Surat Edaran Otoritas Jasa Keuangan No. 16 /SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, informasi tanggung jawab sosial perusahaan khususnya terkait tata kelola keberlanjutan, kinerja ekonomi berkelanjutan, kinerja lingkungan berkelanjutan dan kinerja sosial berkelanjutan disampaikan pada Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan.

As a financial services institution, the implementation of corporate social responsibility at bank bjb refers to OJK regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions Issuers and Public Companies and the international standard, namely ISO 26000. In accordance with the Circular Letter of the Financial Services Authority No. 16/SEOJK.04/2021 Concerning the Form and Content of the Annual Report of Issuers or Public Companies, Information on corporate social responsibility, particularly related to the application of environmental, social and governance (ESG) principles, is presented in the Sustainability Report which is presented separately from this Annual Report.



Indeks Referensi OJK dan ACGS

OJK Reference Index and ACGS

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Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
UMUM / GENERAL			
Laporan Tahunan harus dicetak dan dijilid. Annual Report is well printed and bound.		✓	POJK 29
Laporan Tahunan harus dapat diperbanyak dalam bentuk salinan dokumen cetak dan salinan dokumen elektronik. Annual Report must be reproduced in the form of printed copies of documents and electronic copies of documents.		✓	POJK 29
Laporan Tahunan wajib disajikan dalam Bahasa Indonesia dan bahasa asing. Annual Reports are presented in Indonesian and foreign languages.		✓	POJK 29
Laporan Tahunan wajib dimuat dalam Situs Web Emiten atau Perusahaan Publik pada tanggal yang sama dengan penyampaian Laporan Tahunan kepada Otoritas Jasa Keuangan. Annual Report must be published on the Issuer's or Public Company's Website on the same date as the submission of the Annual Report to the Financial Services Authority.		✓	POJK 29
KILAS KINERJA / PERFORMANCE HIGHLIGHTS			
Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun. Summary of important financial data contains financial information presented in comparative form for 3 (three) financial years or since starting their business if the Issuer or Public Company has been running its business activities for less than 3 (three) years.	Informasi memuat antara lain: Information includes, among others:		
	1. Pendapatan/penjualan. / Sales revenue.	27	SEOJK 16
	2. Laba bruto. / Gross profit.	27	
	3. Laba Operasional. / Operational profit.	27	SEOJK 9
	4. Laba sebelum pajak. / Profit before tax.	27	
	5. Laba bersih. / Net profit.	28	
	6. Laba (rugi). / Profit and loss.	28	SEOJK 16
	7. Total laba (rugi) komprehensif. / Total comprehensive profit (loss).	28	SEOJK 9
	8. Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali. / Total profit (loss) attributable to owners of the parent entity and non-controlling interests.	28	SEOJK 16
	9. Total laba (rugi) komprehensif. / Total comprehensive profit (loss).	28	SEOJK 16
	10. Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non Pengendali. / Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests.	28	
	11. Laba (rugi) per saham. / Earnings (loss) per share.	28	SEOJK 9 SEOJK 16
	12. Jumlah aset. / Total assets.	25	
	13. Jumlah liabilitas. / Total liabilities.	26	
	14. Jumlah ekuitas. / Total equity.	26	
	15. Dana pihak ketiga. / Third-party funds.	25	SEOJK 9
	16. Pinjaman yang diterima. / Loans received.	25	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	17. Rasio laba (rugi) terhadap jumlah aset. / Ratio of profit (loss) to total assets.	30	SEOJK 16
	18. Rasio laba (rugi) terhadap ekuitas. / Profit (loss) to equity ratio.	30	
	19. Rasio laba (rugi) terhadap pendapatan/penjualan. / Profit (loss) to revenue/sales ratio.	30	
	20. Rasio lancar. / Current ratio.	31	
	21. Rasio liabilitas terhadap ekuitas. / Liability to equity ratio.	31	
	22. Rasio liabilitas terhadap jumlah aset. / Ratio of liabilities to total assets.	31	
	23. Rasio KPMM. / CAR ratio.	30	SEOJK 9
	24. Aset produktif. / Productive assets.	31	
	25. Rasio *Non-performing Loans* (NPL). / Non-performing loans (NPL) ratio.	31	
	26. Rasio Beban Operasional terhadap Pendapatan Operasional (BOPO). / Ratio of Operating Expenses to Operating Income (BOPO).	30	
	27. *Cost to Income Ratio* (CIR).	31	
	28. Rasio *Net Interest Margin* (NIM). / Net Interest Margin (NIM) ratio.	30	
	29. Persentase pelanggaran dan pelampauan Batas Maksimum Pemberian Kredit (BMPK). / Percentage of violations and exceedances of the Legal Lending Limit (BMPK).	31	
	30. Rasio Giro Wajib Minimum (GWM). / Statutory Reserve Ratio (GWM).	31	
	31. Rasio Posisi Devisa Neto (PDN). / Net Open Position (NOP) Ratio.	31	
	32. Informasi dan rasio keuangan lainnya yang relevan dengan emiten atau perusahaan publik dan jenis industrinya. / Information and other financial ratios that are relevant to the issuer or public company and the type of industry.	31	SEOJK 9 SEOJK 16
Informasi Saham Stock Information	Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: Information on shares for Public Companies at least contains:		SEOJK 16
	1. Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit memuat / Shares that have been issued for each quarter presented in comparative form for the last 2 (two) financial years, at least contain:		
	a. Jumlah saham yang beredar. / Number of outstanding shares.	35	
	b. Kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan. / Market capitalization is based on the price on the stock exchange where the shares are listed.		
	c. Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan. / The highest, lowest and closing share prices are based on the price on the stock exchange where the shares are listed.		
	d. *Volume* perdagangan pada bursa efek tempat saham dicatatkan. / Volumetrading on the stock exchange where the shares are listed.		
	Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek. Informasi disajikan dalam bentuk grafik dan tabel. Information in letter b), letter c) and letter d) is only disclosed if the shares are listed on the stock exchange. Information is presented in the form of graphs and tables.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	2. Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: such as a stock split, reverse stock, stock dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, and additions and capital reduction, share information as referred to in number 1) is added with an explanation of at least:	37	SEOJK 16
	a. Tanggal pelaksanaan aksi korporasi. / The date of implementation of the corporate action.		
	b. Rasio pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham. / Stock split ratios, reverse stock ratios, stock dividends. c. bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham. / bonus shares, number of convertible securities issued, and changes in share nominal value.		
	d. Jumlah saham beredar sebelum dan sesudah aksi korporasi. / The number of outstanding shares before and after the corporate action.		
	e. Jumlah efek konversi yang dilaksanakan (jika ada). / The number of effect conversions implemented (if any).		
	f. Harga saham sebelum dan sesudah aksi korporasi. / Stock prices before and after corporate actions.		
	3. Dalam hal terjadi penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut. / In the event of a temporary suspension of share trading (suspension) and/or delisting of shares during the financial year, the reasons for the temporary suspension of share trading (suspension) and/or delisting of shares (delisting) shall be explained.	37	SEOJK 16
	4. Dalam hal penghentian sementara perdagangan saham (*suspension*) sebagaimana dimaksud pada angka 3) dan/atau proses pembatalan pencatatan saham (*delisting*) masih berlangsung hingga akhir periode Laporan Tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut. / In the event that the temporary suspension of share trading (suspension) as referred to in number 3) and/or the process of canceling the listing of shares (delisting) is still ongoing until the end of the Annual Report period, the actions taken to resolve the temporary suspension of share trading (suspension) and/or cancellation are explained. listing of shares (delisting).	37	SEOJK 16
LAPORAN DIREKSI DAN DEWAN KOMISARIS / REPORT OF BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS			
Laporan Direksi Directors Report	Laporan Direksi paling sedikit memuat uraian singkat mengenai: The Board of Directors' report contains at least a brief description of:		
	1. Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: Performance of Issuers or Public Companies, at least includes:		
	a. Strategi dan kebijakan strategis Emiten atau Perusahaan Publik (termasuk untuk UUS apabila Bank memiliki UUS). / Issuer's or Public Company's strategy and strategic policies (including for UUS if the Bank owns UUS).	62-63	SEOJK 9 SEOJK 16
	b. Peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik. / The role of the Board of Directors in formulating the strategy and strategic policies of the Issuer or Public Company.	63	SEOJK 16
	c. Proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik. / The process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy.	63-64	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	d. Perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik. / Comparison between the results achieved and those targeted by the Issuer or Public Company.	66	SEOJK 9 SEOJK 16
	e. Kendala yang dihadapi Emiten atau Perusahaan Publik. / Obstacles faced by Issuers or Public Companies.	66-67	
	f. Struktur organisasi. / Organizational structure.	56-57	SEOJK 9
	g. Aktivitas utama. / Main activity.	55	
	h. Teknologi informasi. / Information Technology.	65-66	
	i. Jenis produk dan jasa yang ditawarkan, termasuk penyaluran kredit kepada debitur usaha mikro, kecil, dan menengah. / Types of products and services offered, including lending to debtors of micro, small and medium enterprises.	55-56	
	j. Tingkat suku bunga penghimpunan dan penyediaan dana./ Interest rates for raising and providing funds.	59-62	
	k. Perkembangan perekonomian dan target pasar. / Economic development and target market.	57-59	
	l. Jaringan kerja dan mitra usaha di dalam dan/atau di luar negeri. / Networks and business partners at home and/or abroad.	56	
	m. Jumlah, jenis, dan lokasi kantor. / Number, type and location of offices.	56	
	n. Kepemilikan Direksi, Dewan Komisaris, dan pemegang saham dalam kelompok usaha Bank. / Ownership of the Board of Directors, Board of Commissioners and shareholders in the Bank's business group.	69	
	o. Perubahan-perubahan penting yang terjadi pada Bank dan kelompok usaha Bank dalam tahun yang bersangkutan. / Important changes that occurred in the Bank and the Bank's business group in the year concerned.	69	
	p. Hal-hal penting yang diperkirakan terjadi pada masa mendatang. / Important things that are expected to happen in the future.	67-69	
	q. Sumber daya manusia meliputi jumlah, tingkat pendidikan, pelatihan, dan pengembangan sumber daya manusia. / Human resources include the number, level of education, training, and development of human resources.	57, 65	
	2. Gambaran tentang prospek usaha Emiten atau Perusahaan Publik. / An overview of the business prospects of the Issuer or Public Company.	67-69	SEOJK 9 SEOJK 16
	3. Penerapan tata kelola Emiten atau Perusahaan Publik. / Implementation of Issuer or Public Company governance.	70-73	
Laporan Dewan Komisaris Report of the Board of Commissioners	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: The Board of Commissioners' report contains at least a brief description of:		
	1. Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi. / Assessment of the Board of Directors' performance regarding the management of Issuers or Public Companies, including oversight by the Board of Commissioners in the formulation and implementation of the Issuer's or Public Company's strategy carried out by the Board of Directors.	77-81	SEOJK 16 SEOJK 9
	2. Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi. / Views on the business prospects of Issuers or Public Companies compiled by the Board of Directors.	81-83	
	3. Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik. / Views on the implementation of governance of the Issuer or Public Company.	83-89	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	4. Perubahan komposisi Dewan Komisaris (jika ada) dan alasan perubahannya. / Changes in the composition of the Board of Commissioners (if any) and reasons for the changes.	89-90	SEOJK 9
	5. Frekuensi dan cara pemberian nasihat kepada anggota Direksi. / Frequency and method of providing advice to members of the Board of Directors.	77-78	
Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners	Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan. Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report. Statement letter from members of the Board of Directors and members of the Board of Commissioners regarding responsibility for the Annual Report is prepared in accordance with the format of Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report.	94-95	SEOJK 16 POJK 29
PROFIL PERUSAHAAN / COMPANY PROFILE			
Nama dan alamat lengkap perusahaan Company name and full address	Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: Access to Issuers or Public Companies including branch offices or representative offices that enable the public to obtain information about Issuers or Public Companies, including:	98-99	SEOJK 9 SEOJK 16
	1. Alamat / Address		
	2. Nomor telepon / Phone number		
	3. Alamat surat elektronik / Email address		
	4. Alamat situs web / Website address		
Nama dan alamat kantor cabang atau kantor perwakilan (jika ada) Name and address of branch office or representative office (if any)	Memuat informasi antara lain: Contains information including:		
	Nama dan alamat kantor cabang/perwakilan, meliputi: Name and address of the branch/representative office, including: a. Alamat / Address b. Nomor telepon / Phone number c. Alamat surat elektronik / E-mail address d. Alamat situs web / Website address	100-105	SEOJK 9 SEOJK 16
	Catatan: apabila perusahaan tidak memiliki entitas anak, kantor cabang, dan kantor perwakilan, agar diungkapkan. **Notes**: if the company does not have subsidiaries, branch offices, and representative offices, so that it is disclosed.		
Riwayat singkat Emiten atau Perusahaan Publik Brief history of Issuer or Public Company	Mencakup antara lain: tanggal/tahun pendirian, nama, perubahan nama perusahaan (jika ada), dan tanggal efektif perubahan nama perusahaan. Include among others: date/year of establishment, name, change of company name (if any), and effective date of change of company name.	107-109	SEOJK 9 SEOJK 16
	Catatan: apabila perusahaan tidak pernah melakukan perubahan nama, agar diungkapkan. **Notes**: if the company has never changed its name, please disclose it.		
Visi, Misi, dan Budaya Perusahaan Vision, Mission and Corporate Culture	Mencakup / Includes:		SEOJK 9 SEOJK 16
	1. Visi Perusahaan / Company Vision	110	
	2. Misi Perusahaan / Company Mission	110	
	3. Pernyataan mengenai budaya perusahaan (*corporate culture*) yang dimiliki Perusahaan. / Statement that the vision and mission have been reviewed and approved by the Board of Directors/Board of Commissioners in the financial year.	112-113	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Kegiatan Usaha Business activities	Uraian mengenai antara lain / Description of, among others:		SEOJK 9 SEOJK 16
	1. Kegiatan usaha perusahaan menurut anggaran dasar terakhir. / The company's business activities according to the latest articles of association.	114	
	2. Kegiatan usaha yang dijalankan. /Business Activities Undertaken.	114	
	3. Produk dan/atau jasa yang dihasilkan. / Products and/or services produced.	115-131	
Wilayah Operasional Operational Area	Wilayah operasional Emiten atau Perusahaan Publik. Wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan. Issuer's or Public Company's operational area. The operational area is the area or area where operational activities are carried out or the scope of the company's operational activities.	132-133	SEOJK 16
Struktur Organisasi Organizational structure	Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan. The organizational structure of the Issuer or Public Company in the form of a chart, at least up to 1 (one) level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, accompanied by names and positions.	138-139	SEOJK 9 SEOJK 16
Keanggotaan Asosiasi Association Membership	Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan. List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.	137	SEOJK 16
Profil Direksi Board of Directors Profile	Profil Direksi, paling sedikit memuat / Profile of the Board of Directors, at least contains:		SEOJK 9 SEOJK 16
	1. Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab. / Name and position in accordance with the duties and responsibilities.	140-149	
	2. Foto terbaru. / Latest photos.		
	3. Usia. / Age		
	4. Kewarganegaraan. / Citizenship.		
	5. Riwayat pendidikan dan/atau sertifikasi. / Educational history and/or certification.		
	6. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum pengangkatan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan / The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
	b. Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut. / Concurrent positions, both as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this is disclosed.		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the Issuer or Public Company.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	7. Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut. Hubungan keuangan dan hubungan keluarga anggota Direksi dan anggota Dewan Komisaris dengan anggota Direksi lain, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali Bank. / The of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.		SEOJK 9 SEOJK 16 POJK 13
	8. Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut. / Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this will be disclosed.	150-152	SEOJK 16
Profil Dewan Komisaris Profile of the Board of Commissioners	Profil Dewan Komisaris, paling sedikit memuat: Profile of the Board of Commissioners, at least contains:		SEOJK 9 SEOJK 16
	1. Nama dan jabatan. / Name and position.	153-160	
	2. Foto terbaru. / Latest photos.		
	3. Usia. / Age.		
	4. Kewarganegaraan. / Citizenship.		
	5. Riwayat pendidikan dan/atau sertifikasi. / Educational history and/or certification.		
	6. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum pengangkatan sebagai anggota Dewan Komisaris / The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
	b. Dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen pada Emiten atau Perusahaan Publik yang bersangkutan. / Legal basis for the first appointment as a member of the Board of Commissioners who is an independent commissioner of the Issuer or Public Company concerned.		
	c. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut. / Concurrent positions, both as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this is disclosed.		
	d. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the Issuer or Public Company.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	7. Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut. Hubungan keuangan dan hubungan keluarga anggota Direksi dan anggota Dewan Komisaris dengan anggota Direksi lain, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali Bank. Affiliation with other members of the Board of Directors, members of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.		SEOJK 9 SEOJK 14 SEOJK 16 POJK 17
	8. Pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode. / Statement of independence of the independent commissioner in the event that the independent commissioner has served more than 2 (two) terms.	N/A	SEOJK 16
	9. Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut. / Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this will be disclosed.	161-163	SEOJK 16
Profil singkat pejabat eksekutif Executive officer brief profile	Termasuk susunan pejabat eksekutif beserta jabatan dan ringkasan Riwayat hidup. / Including the composition of executive officers along with their positions and a summary of Curriculum Vitae.	164-184	SEOJK 9
Jumlah karyawan dan data pengembangan kompetensi karyawan. Number of employees and employee competency development data.	Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku. / Data on employee competency development that has been carried out in the financial year consisting of parties (position levels) who attended training, types of training, and training objectives as well as equal opportunities for all employees.	185-189	SEOJK 9 SEOJK 16
	Pengungkapan informasi dapat disajikan dalam bentuk tabel. / Employee competency development costs that have been incurred in the financial year.		
Komposisi pemegang saham Shareholder composition	Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai: Names of shareholders and percentage of ownership at the beginning and end of the financial year, which consists of information regarding:		SEOJK 9 SEOJK 16 POJK 17
	1. Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik. / Shareholders who own 5% (five percent) or more shares of Issuers or Public Companies.	198	
	2. Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut. Members of the Board of Directors and members of the Board of Commissioners who own shares of Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, then this matter shall be disclosedthe.	200-201	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	3. Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut. shares by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information regarding shareholders who are registered in the register of shareholders for the benefit of indirect ownership by members of the Board of Directors and members of the Board of Commissioners. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, then this matter must be disclosed. Directors and commissioners who own Shares (Directors and Board of Commissioners/Supervisory Board must report to the company regarding their and/or family's share ownership in the company concerned and other companies, including any changes thereto).	200-201	
	4. Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik. / Group of public shareholders, namely groups of shareholders who each own less than 5% (five percent) of the shares of the Issuer or Public Company.	199-200	SEOJK 16
	5. Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: / Number of shareholders and percentage of ownership at the end of the financial year based on classification:	201	SEOJK 16
	a. Kepemilikan institusi lokal. / Ownership of local institutions.		
	b. Kepemilikan institusi asing. / Ownership of foreign institutions.		
	c. Kepemilikan individu lokal. / Local individual ownership.		
	d. Kepemilikan individu asing. / Foreign individual ownership.		
	Informasi di atas dapat disajikan dalam bentuk tabel. / The above information can be presented in tabular form.		
Pemegang saham utama dan pengendali Major and controlling shareholder	Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan. / Information regarding major shareholders and controllers of Issuers or Public Companies, either directly or indirectly, up to individual owners, presented in the form of a schematic or chart.	202	SEOJK 9 SEOJK 16
Daftar entitas anak perusahaan asosiasi, perusahaan ventura List of associate subsidiaries, venture companies	Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama. Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut. Names of subsidiaries, associated companies, joint venture companies where the Issuer or Public Company has joint control of the entity (if any), along with the percentage of share ownership, line of business, total assets, and operating status of subsidiaries, associated companies, joint venture companies. For subsidiaries, information regarding the address of the subsidiary is added.	202-210	SEOJK 9 SEOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Informasi terkait dengan Kelompok Usaha Bank Information related to the Bank Business Group	Bank yang merupakan bagian dari suatu kelompok usaha dan/atau memiliki Entitas Anak, harus menambahkan dengan: Banks that are part of a business group and/or have Subsidiaries, must add:	212	SEOJK 9
	Struktur kelompok usaha Bank yang meliputi: The structure of the Bank's business group which includes:		
	a. Struktur kelompok usaha Bank, antara lain terdiri dari Bank, Entitas Anak, perusahaan terelasi (*sister company*), Entitas Induk sampai dengan *ultimate shareholder*. / The structure of the Bank's business group consists of the Bank, Subsidiaries, sister companies, Parent Entity up to the ultimate shareholder.		
	b. Struktur keterkaitan kepengurusan dalam kelompok usaha Bank. / Management linkage structure within the Bank's business group.		
	c. Pemegang saham yang bertindak atas nama pemegang saham lain. Pengertian pemegang saham yang bertindak atas nama pemegang saham lain adalah pemegang saham perorangan atau entitas yang memiliki tujuan bersama yaitu mengendalikan Bank, berdasarkan atau tidak berdasarkan suatu perjanjian. / Shareholders acting on behalf of other shareholders. The definition of a shareholder acting on behalf of another shareholder is an individual shareholder or an entity that has the common goal of controlling the Bank, based on or not based on an agreement.		
Kronologis pencatatan saham Share listing chronology	Kronologis pencatatan saham, jumlah saham, jumlah saham tercatat setelah masing-masing tindakan korporasi (*corporate action*), nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada). Chronology of share listing, number of shares, number of listed shares after each corporate action, nominal value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the Issuer's or Public Company's shares are listed, including stock splits (stock split), merger of shares (reverse stock), stock dividends, bonus shares, and changes in the nominal value of shares, implementation of conversion effects, implementation of capital additions and reductions (if any).	213-215	SEOJK 16
Informasi pencatatan efek lainnya Information on the listing of other securities	Informasi pencatatan efek lainnya yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada). Information on the listing of other securities that are not yet due in the financial year at least contains the names of the securities, the type of corporate action that causes a change in the number of other securities, year of issue, interest rate/yield, maturity date, offering value, name of stock exchange where other securities are listed, and securities rating (if any).	216-223	SEOJK 16
Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) Information on the use of public accounting services (AP) and public accounting firms (KAP)	Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansinya meliputi: Information on the use of public accounting services (AP) and public accounting firms (KAP) and their networks/associations/alliance includes:	224	SEOJK 16
	1. Nama dan alamat. / Name and address.		
	2. Periode penugasan. / Assignment period.		
	3. Informasi jasa audit dan/atau non audit yang diberikan. / Information on audit and/or non-audit services provided.		
	4. Biaya jasa (*fee*) audit dan/atau non audit untuk masing- masing penugasan yang diberikan selama tahun buku. / Audit and/or non-audit service fees for each assignment given during the financial year.		
	5. Dalam hal AP dan KAP beserta jaringan/asosiasi/ aliansinya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut. / In the event that the designated AP and KAP and their network/ association/alliance do not provide non-audit services, then the information shall be disclosed.		
	Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/aliansinya dapat disajikan dalam bentuk tabel. Disclosure of information on the use of AP and KAP services and their networks/associations/alliances can be presented in tabular form.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Nama dan alamat lembaga dan/atau profesi penunjang. Name and address of supporting institution and/or profession.	Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP. / Names and addresses of capital market supporting institutions and/or professions other than AP and KAP.	225-230	SEOJK 16
Penghargaan dan Sertifikasi. Awards and Certifications.	Informasi memuat antara lain: Information includes, among others:		SEOJK 9
	1. Nama penghargaan dan/atau sertifikasi (berskala nasional dan internasional). / Name of award and/or certification (national and international scale).	231-234	
	2. Tahun perolehan penghargaan dan/atau sertifikasi. / Year of award and/or certification.		
	3. Badan pemberi penghargaan dan/atau sertifikasi. / Awarding and/or certification bodies.		
	4. Masa berlaku (untuk sertifikasi). / Validity period (for certification).		
ANALISIS DAN PEMBAHASAN MANAJEMEN ATAS KINERJA PERUSAHAAN / MANAGEMENT DISCUSSION AND ANALYSIS OF THE COMPANY'S PERFORMANCE			
Rencana Strategis Bank Bank Strategic Plan	1. Rencana jangka panjang (*corporate plan*). / Long term plan (corporate plan). 2. Rencana jangka menengah dan pendek (*business plan*). / Medium and short term plans (business plan).	251-259	SEOJK 14 POJK 17
Tinjauan operasi per segmen usaha Operational review per business segment	Tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai: Operational review per business segment according to the type of industry of the Issuer or Public Company, at least concerning:		SEOJK 9 SEOJK 16
	1. Penjelasan masing-masing segmen usaha. / Explanation of each business segment.	286-398	
	2. Kinerja per segmen usaha, antara lain: / Performance per business segment, among others:		
	a. Produksi, yang meliputi proses, kapasitas, dan perkembangannya. / Production, which includes process, capacity, and development.	286-403	
	b. Peningkatan/penurunan kapasitas produksi. / Increase/decrease in production capacity.	286-403	
	c. Penjualan/pendapatan usaha. / Sales/business income.	404-405	
	d. Profitabilitas. / Profitability.	404-405	
Uraian atas kinerja keuangan perusahaan Description of the company's financial performance	Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir (dalam bentuk narasi dan tabel), penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai: Comprehensive financial performance which includes a comparison of financial performance in the last 2 (two) financial years (in the form of narratives and tables), an explanation of the causes of the changes and the impact of these changes, at least concerning:		SEOJK 9 SEOJK 16
	1. Aset lancar, aset tidak lancar, dan total aset. / Current assets, non-current assets, and total assets.	412-414, 416-424	
	2. Liabilitas jangka pendek, liabilitas jangka panjang dan total liabilitas. / Short term liabilities, long term liabilities and total liabilities.	414-415, 424-431	
	3. Penanaman dana (investasi dan pemberian kredit/pembiayaan) dan total aset. / Funding (investment and giving credit/financing).	413-414, 416, 419-420	
	4. Dana pihak ketiga dan sumber pendanaan lain. / Third party funds and other funding sources.	414, 424-425	
	5. Ekuitas. / Equity.	415-416	
	6. Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif. / Income/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss).	434-444	
	7. Arus kas. / Cash flow.	445-450	
	8. Suku bunga dasar kredit. / Basic credit interest rate.	461-462	SEOJK 9

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Analisis kualitas aset produktif dan rasio keuangan yang relevan. Analysis of the quality of earning assets and relevant financial ratios.		466-475	SEOJK 9
Bahasan dan analisis tentang kemampuan membayar utang dan tingkat kolektibilitas piutang perusahaan, dengan menyajikan perhitungan rasio yang relevan sesuai dengan jenis industri perusahaan. Discussion and analysis of the ability to pay debts and the collectability of the company's receivables, by presenting the calculation of the relevant ratio according to the type of company's industry.	Penjelasan tentang / Explanation of:		SEOJK 16
	1. Kemampuan membayar hutang, baik jangka pendek (likuiditas) maupun jangka panjang (solvabilitas). / Ability to pay debts, both short term (liquidity) and long term (solvability).	450-451	
	2. Tingkat kolektibilitas piutang. / Receivables collectibility level.	452-459	
Bahasan tentang struktur modal (*capital structure*) dan kebijakan manajemen atas struktur modal (*capital structure policy*). Discussion on capital structure and management policies on capital structure (capital structure policy).	Penjelasan atas: / Top explanation:		SEOJK 16
	1. Rincian struktur modal (*capital structure*) yang terdiri dari utang berbasis bunga/sukuk dan ekuitas. / Details of the capital structure (capital structure), which consists of interest-based debt/sukuk and equity.	478-479	
	2. Kebijakan manajemen atas struktur modal (*capital structure policies*). / Management policies on capital structure (capital structure policies).	474-477	
	3. Dasar pemilihan kebijakan manajemen. / Basis for selection of management policies.	474-477	
Bahasan mengenai ikatan yang material untuk investasi barang modal (bukan ikatan pendanaan) pada tahun buku terakhir. Discussion on material commitments for capital goods investment (not funding commitments) in the last financial year.	Penjelasan tentang: / Explanation of:		SEOJK 16
	1. Nama pihak yang melakukan ikatan. / The name of the party making the bond.	480	
	2. Tujuan dari ikatan tersebut. / The purpose of the bond.		
	3. Sumber dana yang diharapkan untuk memenuhi ikatan- ikatan tersebut. / Source of funds expected to fulfill these ties.		
	4. Mata uang yang menjadi denominasi. / The currency to be denominated.		
	5. Langkah-langkah yang direncanakan perusahaan untuk melindungi risiko dari posisi mata uang asing yang terkait. / The steps the company plans to take to protect against risks from related foreign currency positions.		
	Catatan: apabila perusahaan tidak mempunyai ikatan terkait investasi barang modal pada tahun buku terakhir agar diungkapkan. **Notes**: if the company has no ties related to investment in capital goods in the last financial year to be disclosed.		
Bahasan mengenai investasi barang modal yang direalisasikan pada tahun buku terakhir. Discussion on investment in capital goods realized in the last financial year.	Penjelasan tentang: / Explanation of:		SEOJK 9 SEOJK 16
	1. Jenis investasi barang modal. / Types of investment in capital goods.	480-481	
	2. Tujuan investasi barang modal. / The purpose of investing in capital goods.		
	3. Nilai investasi barang modal yang dikeluarkan pada tahun buku terakhir. / Investment value of capital goods issued in the last financial year.		
	Catatan: apabila tidak terdapat realisasi investasi barang modal, agar diungkapkan. **Notes**: if there is no realization of investment in capital goods, so that it is disclosed.		
Informasi dan Fakta Material Setelah Tanggal Laporan Akuntan. Information and Material Facts After the Date of the Accountant's Report.		482	SEOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Uraian tentang prospek usaha perusahaan. Description of the company's business prospects.	Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya. The business prospects of Issuers or Public Companies are linked to industry conditions, the general economy and international markets accompanied by quantitative supporting data from reliable data sources.	482-486	SEOJK 16
Informasi perbandingan antara target pada awal tahun buku dengan hasil yang dicapai (realisasi), dan target atau proyeksi yang ingin dicapai untuk satu tahun mendatang. Comparative information between targets at the beginning of the financial year with the results achieved (realization), and targets or projections to be achieved for the next year.	Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai: Comparison between targets/projections at the beginning of the financial year with the results achieved (realization), regarding:		SEOJK 16
	1. Pendapatan/penjualan. / Sales revenue.	487	
	2. Laba (rugi). / Profit and loss.	487	
	3. Struktur modal (*capital structure*). / Capital structure.	488-489	
	4. Pemasaran. / Marketing.	488	
	5. Pengembangan SDM. / HR Development.	489-490	
	6. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important by the Issuer or Public Company.	487	
	Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai: Targets/projections to be achieved by Issuers or Public Companies for the next 1 (one) year, regarding:		
	1. Pendapatan/penjualan. / Sales revenue.	491	
	2. Laba (rugi). / Profit and loss.	491	
	3. Struktur modal (*capital structure*). / Capital structure.	491	
	4. Kebijakan dividen. / Dividend policy.	491	
	5. Pemasaran. / Marketing.	491-492	
	6. Pengembangan SDM. / HR Development	493	
	7. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important by the Issuer or Public Company.	490-491	
Uraian tentang aspek pemasaran. Description of the marketing aspect.	Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar. Marketing aspects of the Issuer's or Public Company's goods and/or services, at least regarding marketing strategy and market share.	259-281	SEOJK 9 SEOJK 16
Uraian mengenai dividen selama 2 (dua) tahun buku terakhir. Description of dividends for the last 2 (two) financial years.	Uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit: / Description of dividends for the last 2 (two) financial years, at least:		SEOJK 16
	1. Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih. / The dividend policy, among other things, contains information on the percentage of the amount of dividends distributed to net income.	493	
	2. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas. / Cash dividend payment date and/or non-cash dividend distribution date.	494	
	3. Jumlah dividen per saham (kas dan/atau non kas). / Amount of dividends per share (cash and/or non-cash).	494	
	4. Jumlah dividen per tahun yang dibayar. / The amount of dividends per year paid.	494	
	Catatan: apabila tidak ada pembagian dividen, agar diungkapkan alasannya. **Notes**: if there is no distribution of dividends, please state the reasons.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Realisasi penggunaan dana hasil penawaran umum (dalam hal perusahaan masih diwajibkan menyampaikan laporan realisasi penggunaan dana) Realization of the use of proceeds from the public offering (in the event that the company is still required to submit a report on the realization of the use of funds)	Memuat uraian mengenai: / Contains descriptions of:		SEOJK 16
	1. Total perolehan dana. / Total proceeds.	496	
	2. Rencana penggunaan dana. / Fund usage plan.		
	3. Rincian penggunaan dana. / Details of use of funds.		
	4. Saldo dana. / Fund balance.		
	5. Tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana (jika ada). / The date of approval of the GMS/RUPO for changes in the use of funds (if any).		
	a. Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil penawaran umum secara kumulatif sampai dengan akhir tahun buku. / In the event that during the financial year, the Issuer has an obligation to submit a report on the realization of the use of funds, the cumulative realization of the use of proceeds from public offerings until the end of the financial year is disclosed. b. Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai laporan realisasi penggunaan dana hasil penawaran umum, maka Emiten menjelaskan perubahan tersebut. / In the event that there is a change in the use of funds as stipulated in the Financial Services Authority Regulation regarding the report on the realization of the use of funds from a public offering, the Issuer shall explain the change.		
	Catatan: apabila tidak memiliki informasi realisasi penggunaan dana hasil penawaran umum, agar diungkapkan. **Note**: if you do not have information on the realization of the use of proceeds from a public offering, please disclose it.		
Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan. Material information (if any), including investment, expansion, divestment, business merger/consolidation, acquisition, debt/capital restructuring, material transactions, affiliated transactions, and conflict of interest transactions.	Memuat uraian mengenai: Contains descriptions of:		SEOJK 16
	a. Tanggal, nilai, dan objek transaksi. / Date, value, and transaction object.	497, 503	
	b. Nama pihak yang melakukan transaksi. / The name of the party conducting the transaction.	502	
	c. Sifat hubungan afiliasi (jika ada). / Nature of the affiliation relationship (if any).	503	
	d. Penjelasan mengenai kewajaran transaksi. / Explanation of the fairness of the transaction.	502	
	e. Pemenuhan ketentuan terkait. / Fulfillment of related provisions.	504	
	f. Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam angka a) sampai dengan angka f), Emiten atau Perusahaan Publik juga mengungkapkan informasi: In the event that there is an affiliation relationship, apart from disclosing the information referred to in number a) through number f), the Issuer or Public Company also discloses information:		
	1) Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*armslength principle*). / The Board of Directors' statement that affiliated transactions have gone through adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, carried out by fulfilling the arm's length principle.	505	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	2) Peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms length principle*). / The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, is carried out by fulfilling the arm's length principle.	504-505	
	g. Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan. Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut. For affiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out routinely, repeatedly and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously. In the case of affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, information is added regarding references to disclosure in the said annual financial statements.	504	
	h. Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut. For disclosure of affiliated transactions and/or conflict of interest transactions which are the result of the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, information is added regarding the date of the GMS that approves the affiliated transactions and/or conflict of interest transactions.	N/A	SEOJK 16 SEOJK 14
	i. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut. In the event that there are no affiliated transactions and/or conflict of interest transactions, then this is disclosed.	498-505	
Uraian mengenai perubahan peraturan perundang-undangan terhadap perusahaan pada tahun buku terakhir. Description of changes to laws and regulations on companies in the last financial year.	Uraian memuat antara lain: / The description contains, among others:		SEOJK 16
	1. Nama peraturan perundang-undangan yang mengalami perubahan. / The names of the laws and regulations that have changed.	506-510	
	2. Dampaknya (kuantitatif dan/atau kualitatif) terhadap perusahaan (jika signifikan) atau pernyataan bahwa dampaknya tidak signifikan. / The impact (quantitative and/or qualitative) on the company (if significant) or the statement that the impact is not significant.	510	
	Catatan: apabila tidak terdapat perubahan peraturan perundang-undangan pada tahun buku terakhir, agar diungkapkan. **Notes**: if there is no change in laws and regulations in the last financial year, so that it is disclosed.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Uraian mengenai perubahan kebijakan akuntansi yang diterapkan perusahaan pada tahun buku terakhir. Description of changes in accounting policies implemented by the company in the last financial year.	Uraian memuat antara lain: / The description contains, among others:		SEOJK 16
	1. Perubahan kebijakan akuntansi. / Changes in accounting policies.	511	
	2. Alasan perubahan kebijakan akuntansi. / Reasons for changes in accounting policies.	510	
	3. Dampaknya secara kuantitatif terhadap laporan keuangan. / Quantitative impact on financial statements.	511	
	Catatan: Apabila tidak terdapat perubahan kebijakan akuntansi pada tahun buku terakhir, agar diungkapkan. **Notes**: If there is no change in accounting policy in the last financial		
Informasi Eksposur Risiko dan Permodalan. Information on Risk Exposure and Capital.	Eksposur risiko dan permodalan meliputi laporan eksposur risiko dan permodalan periode tahunan sebagaimana diatur dalam bagian II Laporan publikasi eksposur risiko dan permodalan. Risk exposure and capital includes annual period risk and capital exposure reports as stipulated in part II of the Publication Report on risk and capital exposure.	520-675	SEOJK 9
TATA KELOLA PERUSAHAAN / GOOD CORPORATE GOVERNANCE			
RUPS. GMS.	Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi: Information regarding GMS resolutions in the financial year and 1 (one) year before the financial year includes:	737-751	SEOJK 16
	a. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku. / GMS resolutions in the financial year and 1 (one) year prior to the financial year realized in the financial year.		
	b. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan. / GMS decisions in the financial year and 1 (one) year prior to the financial year that have not been realized along with the reasons for not being realized.		
	Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut. In the event that an Issuer or Public Company uses an independent party in the implementation of the GMS to carry out the vote count, it shall be disclosed regarding this matter.		
Direksi. Directors.	1. Tugas dan tanggung jawab masing-masing anggota Direksi. Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel. / Duties and responsibilities of each member of the Board of Directors. Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form.	759-760	SEOJK 14 SEOJK 16 POJK 17
	2. Pernyataan bahwa Direksi memiliki pedoman atau piagam (*charter*) Direksi. / Statement that the Board of Directors has a guideline or charter (charter) of the Board of Directors.	755-756	SEOJK 16
	3. Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS. Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel. / Policy and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the of Commissioners, and the level of attendance of members of the Board of Directors at these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Directors at meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners or GMS can be presented in tabular form.	764-777	SEOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	4. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: Training and/or competency improvement for members of the Board of Directors:	777-780	SEOJK 16
	a. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada). / Policy on training and/or competency improvement for members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any).		
	b. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada). / Training and/or competency improvement attended by members of the Board of Directors in the financial year (if any).		
	5. Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: The Board of Directors' assessment of the performance of the committees that support the implementation of the duties of the Board of Directors in the financial year contains at least:	782	SEOJK 16
	a. Prosedur penilaian kinerja. / Performance appraisal procedures.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
	Dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut. / In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this will be disclosed.		
	6. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris yang mencapai 5% (lima persen) atau lebih dari modal disetor, yang meliputi jenis dan jumlah lembar saham pada: Members of the Board of Commissioners who reach 5% (five percent) or more of paid-up capital, which includes the type and number of shares in: a. Bank yang bersangkutan. / The bank in question. b. Bank lain. / other banks. c. Lembaga keuangan bukan bank. / Non-bank financial institutions. d. Perusahaan lain yang berkedudukan baik di dalam maupun di luar negeri. / Other companies domiciled both inside and outside the country.	836-838	SEOJK 14 POJK 17
Dewan Komisaris. Board of Commissioners.	1. Tugas dan tanggung jawab Dewan Komisaris. / Duties and responsibilities of the Board of Commissioners.	783-785	SEOJK 14 SEOJK 16 POJK 17
	2. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (*charter*) Dewan Komisaris. / Statement that the Board of Commissioners has guidelines or charter of the Board of Commissioners.	792	SEOJK 16
	3. Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS. Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. / Policy and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners at these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Commissioners at meetings of the Board of Commissioners, meetings between the Board of Commissioners and the Board of Directors, or GMS can be presented in tabular form.	800-817	SEOJK 14 SEOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	4. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: Training and/or competency improvement for members of the Board of Commissioners:	818-820	SEOJK 16
	a. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada). / Policy on training and/or competency improvement for members of the Board of Commissioners, including an orientation program for newly appointed members of the Board of Commissioners (if any).		
	b. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada). / Training and/or competency improvement attended by members of the Board of Commissioners in the financial year (if any).		
	5. Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: Assessment of the performance of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and members of the Board of Commissioners, contains at least:	823-825	SEOJK 16
	a. Prosedur pelaksanaan penilaian kinerja. / Procedure for implementing performance appraisal.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
	c. Pihak yang melakukan penilaian. / The party making the assessment.		
	6. Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: The Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the financial year includes:	825-828	SEOJK 16
	a. Prosedur penilaian kinerja. / Performance appraisal procedures.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
Nominasi dan remunerasi Direksi dan Dewan Komisaris. Nomination and remuneration of the Board of Directors and Board of Commissioners.	Paling sedikit memuat: / Least load:		
	1. Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris. / Nomination procedures, including a brief description of the policies and nomination process for members of the Board of Directors and/or members of the Board of Commissioners.	830-831	SEOJK 16
	2. Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: Procedures and implementation of remuneration for the Board of Directors and Board of Commissioners, including:		SEOJK 16
	a. Prosedur penetapan remunerasi Direksi dan Dewan Komisaris. / Procedure for determining remuneration for the Board of Directors and Board of Commissioners.	831-832	
	b. Pengungkapan indikator untuk penetapan remunerasi Direksi. / Disclosure of indicators for determining the remuneration of the Board of Directors.	832	

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	c. Struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan / The remuneration structure for the Board of Directors and the Board of Commissioners such as salaries, allowances, bonuses/ bonuses and others; And **Catatan:** apabila tidak terdapat bonus kinerja, bonus non kinerja, dan opsi saham yang diterima setiap anggota Dewan Komisaris dan Direksi, agar diungkapkan. **Notes**: if there are no performance bonuses, non performance bonuses and stock options received by each member of the Board of Commissioners and Board of Directors, to be disclosed.	832-834	
	d. Besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel. The amount of remuneration for each member of the Board of Directors and members of the Board of Commissioners; Disclosure of information can be presented in tabular form.	835-836	
Dewan pengawas syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar. Sharia supervisory board, for Issuers or Public Companies that carry out business activities based on sharia principles as stated in the articles of association.	Paling sedikit memuat: / Least load:	N/A	SEOJK 16
	a. Nama. / Name.		
	b. Dasar hukum pengangkatan Dewan Pengawas Syariah. / The legal basis for the appointment of the Sharia Supervisory Board.		
	c. Periode penugasan Dewan Pengawas Syariah. / The assignment period of the Sharia Supervisory Board.		
	d. Tugas dan tanggung jawab Dewan Pengawas Syariah. / Duties and responsibilities of the Sharia Supervisory Board.		
	e. Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap Emiten atau Perusahaan Publik. / Frequency and method of providing advice and suggestions as well as monitoring compliance with sharia principles in the capital market to Issuers or Public Companies.		
Komite Audit. Audit Committee.	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.	852-854	SEOJK 16 POJK 17
	2. Usia. / Age.		
	3. Kewarganegaraan. / Citizenship.		
	4. Riwayat pendidikan. / Educational background.		
	5. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.		
	b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	6. Periode dan masa jabatan anggota komite audit. / Period and tenure of audit committee members.		
	7. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	846-849	
	8. Pernyataan independensi komite audit. / Audit committee independence statement.	855-857	
	9. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	860-861	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	10. Kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut. / Policy and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members at these meetings.	857-860	SEOJK 14 SEOJK 16 POJK 17
	11. Pelaksanaan kegiatan komite audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (*charter*) komite audit. / Implementation of audit committee activities in the financial year according to what is stated in the audit committee guidelines or charter.	861	
Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik. Issuer or Public Company nomination and remuneration committee or function.	Paling sedikit memuat: Least load:	871-876	
	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.		SEOJK 16 POJK 17
	2. Usia. / Age.		
	3. Kewarganegaraan. / Citizenship.		
	4. Riwayat pendidikan. / Educational background.		
	5. Riwayat jabatan, meliputi informasi: / Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.		
	b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the issuer or public company.		
	6. Periode dan masa jabatan anggota komite. / Period and tenure of committee members.		
	7. Pernyataan independensi komite. / Committee independence statement.	877-878	
	8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	882-884	
	9. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	863-867	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*). / Statement that already has a guideline or charter.	863	
	11. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut. / Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	878-882	
	12. Uraian singkat pelaksanaan kegiatan pada tahun buku. / A brief description of the implementation of activities in the financial year.	884	
	Dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: In the event that a nomination and remuneration committee is not formed, it is sufficient for the Issuer or Public Company to disclose the information referred to in letter i) to letter l) and disclose:		
	1. Alasan tidak dibentuknya komite / The reasons for not forming the committee		
	2. Pihak yang melaksanakan fungsi nominasi dan remunerasi. / Parties carrying out nomination and remuneration functions.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris. Other committees owned by Issuers or Public Companies in order to support the functions and duties of the Board of Directors (if any) and/or committees that support the functions and duties of the Board of Commissioners.	Paling sedikit memuat: / Least load:	890-895, 906-912	SEOJK 16 POJK 17
	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.		
	2. Usia. / Age.		
	3. Kewarganegaraan. / Citizenship.		
	4. Riwayat pendidikan. / Educational background.		
	5. Riwayat jabatan, meliputi informasi: / Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.		
	b. Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	6. Periode dan masa jabatan anggota komite. / Period and tenure of committee members.		
	7. Pernyataan independensi komite. / Committee independence statement.	896-897, 914	
	8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	900-901, 917	
	9. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	886-887, 903-904	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) komite. / Statement that already has a guideline or charter.	885, 903	
	11. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut. / Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	897-900, 914-916	
	12. Uraian singkat pelaksanaan kegiatan komite pada tahun buku. / A brief description of the implementation of activities in the financial year.	901-902, 917-918	
Sekretaris perusahaan. Company secretary.	1. Nama. / Name.	921-922	SEOJK 16
	2. Domisili. / Domicile.		
	3. Riwayat jabatan, meliputi: Position history, including:		
	a. Dasar hukum penunjukan sebagai sekretaris perusahaan. / Legal basis for appointment as company secretary.		
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	4. Riwayat pendidikan. / Educational background.		
	5. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku. / Training and/or competency improvement attended in the financial year.	922-924	
	6. Uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku. / Brief description of the implementation of the duties of the corporate secretary in the financial year.	924	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Unit Audit Internal. Internal Audit Unit.	1. Nama kepala unit audit internal. / Name of the head of the internal audit unit.	926	SEOJK 16 POJK 17
	2. Riwayat jabatan, meliputi: / Position history, including:		
	a. Dasar hukum penunjukan sebagai kepala unit audit internal. / Legal basis for appointment as company secretary.		
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	3. Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada). / Qualification or certification as internal audit profession (if any).		
	4. Jumlah pegawai (auditor internal) pada unit audit internal. / Number of employees (internal auditors) in the internal audit unit.	929-931	
	5. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku. / Training and/or competency improvement attended in the financial year.	931-932	
	6. Struktur dan kedudukan unit audit internal. / The structure and position of the internal audit unit.	925	
	7. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	927-928	
	8. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) unit audit internal. / A statement that the internal audit unit has guidelines or charters.	927	
	9. Uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan direksi, dewan komisaris, dan/ atau komite audit. / A brief description of the implementation of the duties of the internal audit unit in the financial year including the policy and implementation of the frequency of meetings with the directors, board of commissioners and/or the audit committee.	935-939	
Akuntan Publik. Public Accountant.	1. Nama dan tahun akuntan publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir. / The name and year of the public accountant who audited the annual financial statements for the last 5 years.	1026	POJK 17
	2. Nama dan tahun Kantor Akuntan Publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir. / The name and year of the public accountant who audited the annual financial statements for the last 5 years.		
	3. Besarnya *fee* untuk masing-masing jenis jasa yang diberikan oleh Kantor Akuntan Publik pada tahun buku terakhir. / The amount of the fee for each type of service provided by the Public Accounting Firm in the last financial year.		
	4. Jasa lain yang diberikan Kantor Akuntan Publik dan akuntan publik selain jasa audit laporan keuangan tahunan pada tahun buku terakhir. / Other services provided by the Public Accounting Firm and public accountants in addition to auditing the annual financial statements for the last financial year.		
	Catatan: apabila tidak ada jasa lain dimaksud, agar diungkapkan. **Notes**: if there is no other service in question, so that it is disclosed.		
Uraian mengenai sistem pengendalian internal (*internal Control*) yang diterapkan oleh emiten atau perusahaan Publik. Description of the internal control system implemented by the issuer or public company.	1. Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya. / Financial and operational control, as well as compliance with other laws and regulations.	1030-1035	SEOJK 14 SEOJK 16
	2. Tinjauan atas efektivitas sistem pengendalian internal. / Review of the effectiveness of the internal control system.	1038-1039	
	3. Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal. / Statement of the Board of Directors and/or Board of Commissioners regarding the adequacy of the internal control system.	1039	SEOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Sistem manajemen risiko yang diterapkan oleh Emiten Atau Perusahaan Publik. Risk management system implemented by Issuers or Public Companies.	1. Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik. / General description of the Issuer's or Public Company's risk management system.	1041-1047	SEOJK 16 SEOJK 14
	2. Jenis risiko dan cara pengelolaannya. / Types of risk and how to manage them.	1050-1059	
	3. Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik. / Review of the effectiveness of the Issuer's or Public Company's risk management system.	1062-1066	
	4. Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko. / Statement of the Board of Directors and/or Board of Commissioners or the audit committee on the adequacy of the risk management system.	1066	SEOJK 16
Fungsi kepatuhan. Compliance function.	Tingkat kepatuhan Bank terhadap seluruh ketentuan dan peraturan perundang-undangan serta pemenuhan komitmen dengan otoritas yang berwenang. / The level of the Bank's compliance with all provisions and laws and regulations as well as fulfillment of commitments with the competent authorities.	1067-1078	SEOJK 14 POJK 17
Perkara hukum yang berdampak material yang dihadapi Oleh emiten atau perusahaan publik, entitas anak, Anggota direksi dan anggota dewan komisaris (jika ada). Legal cases with a material impact faced by issuers or public companies, subsidiaries, members of the board of directors and members of the board of commissioners (if any).	1. Pokok perkara/gugatan. / Main case/lawsuit.	1085-1153	SEOJK 16
	2. Status penyelesaian perkara/gugatan. / Case/lawsuit settlement status.		
	3. Pengaruhnya terhadap kondisi emiten atau perusahaan publik. / The impact on the condition of issuers or public companies. The risks faced by the company and the nominal value of claims/ lawsuits.		
	4. Pengungkapan mengenai permasalahan hukum paling sedikit mencakup: Disclosure regarding legal issues at least includes: a. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan telah mendapat putusan yang mempunyai kekuatan hukum tetap. / the number of civil and criminal cases faced and decisions that have permanent legal force. b. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan masih dalam proses penyelesaian. / the number of civil and criminal matters faced and still in the process of being resolved. **Catatan:** dalam hal perusahaan, entitas anak, anggota Dewan Komisaris, dan anggota Direksi tidak memiliki perkara penting, agar diungkapkan. **Notes**: in the event that the company, subsidiaries, members of the Board of Commissioners and members of the Board of Directors do not have important matters, this must be disclosed.	1085	SEOJK 14
Informasi tentang sanksi administratif/sanksi yang Dikenakan kepada emiten atau perusahaan publik, Anggota Dewan Komisaris dan anggota direksi, oleh Otoritas jasa keuangan dan otoritas lainnya pada tahun Buku (jika ada). Information on administrative sanctions/sanctions imposed on issuers or public companies, board members commissioners and members of the board of directors, by the Financial Services Authority and other authorities in the financial year (if any).		1154	SEOJK 16
Informasi mengenai kode etik Emiten atau Perusahaan Publik. Information regarding the code of ethics of Issuers or Public Companies	1. Pokok-pokok kode etik. / Principles of the code of ethics.	1167-1168	SEOJK 16
	2. Bentuk sosialisasi kode etik dan upaya penegakannya / Forms of dissemination of the code of ethics and enforcement efforts	1168-1169	
	3. Pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik / Statement that the code of ethics applies to members of the Board of Directors, members of the Board of Commissioners, and employees of the Issuer or Public Company	1168	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank. Implementation of Governance in Providing Remuneration for Banks.	1. Komite Remunerasi / Remuneration Committee a. Nama anggota, komposisi, tugas dan tanggung jawab. / Name of members, composition, duties and responsibilities. b. Jumlah rapat yang dilakukan. / Number of meetings held. c. Remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi selama 1 (satu) tahun. / Remuneration that has been paid to members of the Remuneration Committee for 1 (one) year.	1015	POJK 45
	2. Proses penyusunan kebijakan Remunerasi yang meliputi: Remuneration policy formulation process which includes: a. Tinjauan mengenai latar belakang dan tujuan kebijakan Remunerasi. / Review of the background and objectives of the Remuneration policy. b. Pelaksanaan kaji ulang atas kebijakan Remunerasi pada tahun sebelumnya, beserta perbaikannya. / Implementation of a review of the Remuneration policy in the previous year, along with its improvements. c. Mekanisme untuk memastikan bahwa Remunerasi bagi Pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya. / Mechanism to ensure that Remuneration for Employees in the control unit is independent from the work unit they supervise.	1016	
	3. Cakupan kebijakan Remunerasi dan implementasinya per unit bisnis, per wilayah dan pada perusahaan anak atau kantor cabang yang berlokasi di luar negeri / Remuneration policy coverage and its implementation per business unit, per region and in subsidiaries or branch offices located overseas	1017	
	4. Remunerasi dikaitkan dengan risiko yang meliputi: Remuneration is associated with risks that include: a. Jenis risiko utama (*key risk*) yang digunakan dalam menerapkan Remunerasi. / The main type of risk (key risk) used in implementing Remuneration. b. Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur. / Criteria for determining the main types of risk, including for risks that are difficult to measure. c. Dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel. / The impact of determining the main risk on the Variable Remuneration policy. d. Perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu beserta alasannya, apabila ada. / Changes in the determination of the main types of risk compared to last year and the reasons, if any.	1017	
	5. Pengukuran kinerja dikaitkan dengan Remunerasi yang meliputi: Performance measurement is associated with Remuneration which includes: a. Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja. / Review of Remuneration policies linked to performance appraisal. b. Metode dalam mengaitkan Remunerasi individu dengan kinerja Bank, kinerja unit kerja dan kinerja individu. / The method of linking individual Remuneration with Bank performance, work unit performance and individual performance. c. Uraian mengenai metode yang digunakan Bank untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas remunerasi serta besarnya penyesuaian remunerasi jika kondisi tersebut terjadi. / A description of the method used by the Bank to state that the agreed performance cannot be achieved, so it is necessary to make adjustments to remuneration and the amount of remuneration adjustments if this condition occurs.	1017-1018	

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	6. Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko yang meliputi: Remuneration Adjustment is related to Performance and Risk which includes: a. Kebijakan mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan, besarannya, dan kriteria untuk menetapkan besaran tersebut. / Policy regarding Variable Remuneration that is deferred, the amount, and the criteria for determining the amount. b. Kebijakan Bank mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan yang ditunda pembayarannya (*malus*), atau ditarik kembali apabila sudah dibayarkan (*clawback*). / The Bank's policy regarding Variable Deferred Remuneration which is postponed for payment (malus), or withdrawn when it has been paid (clawback).	1018	
	7. Nama konsultan ekstern dan tugas konsultan terkait kebijakan Remunerasi, apabila Bank menggunakan jasa konsultan ekstern. / The name of the external consultant and the duties of the consultant related to the Remuneration policy, if the Bank uses the services of an external consultant.	1018-1019	
	8. Paket Remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris mencakup struktur Remunerasi dan rincian jumlah nominal. / The Remuneration Package and facilities received by the Board of Directors and Board of Commissioners include the Remuneration structure and details of the nominal amount.	1019	
	9. Remunerasi yang Bersifat Variabel, meliputi: Variable Remuneration includes: a. Bentuk Remunerasi yang Bersifat Variabel beserta alasan pemilihan bentuk tersebut. dan / Forms of Variable Remuneration along with the reasons for choosing this form. And b. Penjelasan apabila terdapat perbedaan pemberian Remunerasi yang Bersifat Variabel di antara para Direksi, Dewan Komisaris dan/atau Pegawai. / An explanation if there are differences in the provision of Variable Remuneration among the Directors, Board of Commissioners and/or Employees.	1019	
	10. Jumlah Direksi, Dewan Komisaris dan Pegawai yang menerima Remunerasi yang Bersifat Variabel selama 1 (satu) tahun, dan total nominalnya. / The number of Directors, Board of Commissioners and Employees who receive Variable Remuneration for 1 (one) year, and the total amount.	1019-1020	
	11. Jabatan dan jumlah pihak yang menjadi material *risk takers*. / Position and number of parties who are material risk takers.	1020	
	12. *Shares option* yang dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif. / Shares optionowned by the Board of Directors, Board of Commissioners and Executive Officers.	1020	
	13. Rasio gaji tertinggi dan terendah / The ratio of the highest and lowest salaries	1021	
	14. Jumlah penerima dan jumlah total Remunerasi yang Bersifat Variabel yang dijamin tanpa syarat akan diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Pegawai selama 1 (satu) tahun pertama bekerja / The number of beneficiaries and the total amount of Variable Remuneration guaranteed unconditionally will be given by the Bank to candidates for the Board of Directors, candidates for the Board of Commissioners, and/or prospective Employees during the first 1 (one) year of work	1021	
	15. Jumlah Pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan / The number of employees affected by termination of employment and the total amount of severance paid	1021	
	16. Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. / The total amount of deferred Variable Remuneration, which consists of cash and/or shares or share-based instruments issued by the Bank.	1022	

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	17. Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun. / The total amount of deferred Variable Remuneration paid for 1 (one) year.	1022	
	18. Rincian jumlah Remunerasi yang diberikan dalam satu tahun meliputi: Details of the amount of Remuneration given in one year include: a. Remunerasi yang bersifat tetap maupun variabel. / Fixed or variable remuneration. b. Remunerasi yang ditangguhkan dan tidak ditangguhkan. / Deferred and non-deferred remuneration. c. Bentuk Remunerasi yang diberikan secara tunai dan/ atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. / Forms of Remuneration provided in cash and/or shares or share-based instruments issued by the Bank.	1022	
	19. Informasi kuantitatif mengenai: Quantitative information about: a. Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit. / The total remaining Remuneration that is still suspended, both exposed to implicit and explicit adjustments. b. Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan. / Total reduction in Remuneration caused by explicit adjustments during the reporting period. c. Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan. / Total reduction in Remuneration caused by implicit adjustments during the reporting period.	1023	
Uraian singkat mengenai kebijakan pemberian Kompensasi jangka panjang berbasis kinerja kepada manajemen dan/ atau karyawan yang dimiliki oleh emiten Atau perusahaan publik (jika ada), antara lain berupa Program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/ atau Program kepemilikan saham oleh karyawan (*employee Stock ownership program*/ESOP). A brief description of the policy of providing performance-based longterm compensation to management and/or employees owned by issuers or public companies (if any), including but not limited to management stock ownership programs program ownership/MSOP) and/or employee stock ownership program (ESOP).	Dalam hal pemberian kompensasi berupa program Kepemilikan saham oleh manajemen (*management stock Ownership program*/ MSOP) dan/atau program Kepemilikan saham oleh karyawan (*employee stock Ownership program*/ESOP). Informasi yang diungkapkan Paling sedikit memuat: In terms of compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP). The information disclosed shall contain at least:	1023-1025	SEOJK 16
	1. Jumlah saham dan/atau opsi. / Number of shares and/or options.		
	2. Jangka waktu pelaksanaan. / Implementation period.		
	3. Persyaratan karyawan dan/atau manajemen yang berhak. / Eligible employee and/or management requirements.		
	4. Harga pelaksanaan atau penentuan harga pelaksanaan. / The exercise price or the determination of the exercise price.		
Uraian singkat mengenai kebijakan pengungkapan Informasi mengenai A brief description of the Information disclosure policy regarding	1. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja Setelah terjadinya kepemilikan atau setiap Perubahan kepemilikan atas saham perusahaan Terbuka. / Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the ownership or any change in ownership of the shares of the Public Company.	838	SEOJK 16
	2. Pelaksanaan atas kebijakan dimaksud. / Implementation of the intended policy.	838	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Uraian mengenai sistem pelaporan pelanggaran (*whistleblowing system*) di Emiten atau Perusahaan Publik. Description of the whistleblowing system at the Issuer or Public Company.	1. Cara penyampaian laporan pelanggaran. / How to submit a violation report.	1170	SEOJK 16
	2. Perlindungan bagi pelapor. / Protection for reporters.	1172-1173	
	3. Penanganan pengaduan. / The handling of complaints.	1170-1172	
	4. Pihak yang mengelola pengaduan. / The party managing the complaint.	1175	
	5. Hasil dari penanganan pengaduan, paling sedikit: The results of handling complaints, at least:	1175-1176	
	a. Jumlah pengaduan yang masuk dan diproses Dalam tahun buku. / Number of complaints received and processed in the financial year.		
	b. Tindak lanjut pengaduan. / Complaint follow-up.		
	Dalam hal emiten atau perusahaan publik tidak memiliki Sistem pelaporan pelanggaran (*whistleblowing system*), Maka diungkapkan mengenai hal tersebut. / In the event that an issuer or a public company does not have a whistleblowing system, this will be disclosed.		
Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik. Description of the Issuer's or Public Company's anti-corruption policy.	1. Program dan prosedur yang dilakukan dalam Mengatasi praktik korupsi, balas jasa (*kickbacks*), *Fraud*, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik. / Programs and procedures carried out in Overcoming corrupt practices, kickbacks, fraud, bribery and/or gratuities in Issuers or Public Companies.	1177-1180	SEOJK 16 POJK 17
	2. Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik. / Anti-corruption training/socialization for employees of Issuers or Public Companies.	1181	
	Dalam hal Emiten atau Perusahaan Publik tidak memiliki Kebijakan anti korupsi, maka dijelaskan alasan tidak Dimilikinya kebijakan dimaksud. / In the event that the Issuer or Public Company does not have an anticorruption policy, the reasons for not having the said policy will be explained.		
Penanganan benturan kepentingan Handling conflicts of interest		1192-1193	SEOJK 14 POJK 17
Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*). Provision of funds to related parties and provision of large funds (large exposure).	Informasi yang perlu diungkap adalah jumlah total baki debet penyediaan dana kepada pihak terkait (*related party*) dan kepada debitur inti (individu atau grup) per posisi laporan / Information that needs to be disclosed is the total amount of debit balances for provision of funds to related parties and to core debtors (individuals or groups) per report position	1191-1192	SEOJK 14
Transparansi kondisi keuangan dan non keuangan Bank yang belum diungkap dalam laporan lain. Transparency of the Bank's financial and non-financial conditions that have not been disclosed in other reports.		1194	SEOJK 14 POJK 17
Informasi lain yang terkait dengan Tata Kelola Bank, antara lain berupa intervensi pemilik, perselisihan intern atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank. Other information related to Bank Governance, including owner intervention, internal disputes or problems that arise as a result of remuneration policies at the Bank.		1191	SEOJK 14

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Jumlah Penyimpangan (*Internal Fraud*). Number of Deviations (Internal Fraud).	Pengungkapan mengenai penyimpangan (*internal fraud*) paling sedikit mencakup: / Disclosure of irregularities (internal fraud) at least includes: 1. Jumlah penyimpangan (internal *fraud*) yang telah diselesaikan. / Number of deviations (internal fraud) that have been resolved. 2. Jumlah penyimpangan (internal *fraud*) yang sedang dalam proses penyelesaian di internal bank. / The number of irregularities (internal fraud) that are in the process of being resolved internally at the bank. 3. Jumlah penyimpangan (internal *fraud*) yang belum diupayakan penyelesaian di internal bank. / Number of irregularities (internal fraud) that have not been resolved internally at the bank. 4. Jumlah penyimpangan (internal *fraud*) yang telah ditindaklanjuti melalui proses hukum. / The number of irregularities (internal fraud) that have been followed up through the legal process.	1182	SEOJK 14
Pembelian Kembali (*Buy Back*) Saham dan/atau Obligasi Bank. Buy Back of Shares and/or Bank Bonds.	1. Kebijakan dalam melakukan pembelian kembali (*buy back*) saham atau obligasi Bank. / Policy in buying back shares or bonds of the Bank. 2. Jumlah lembar saham dan/atau obligasi yang dibeli kembali. / Number of shares and/or bonds bought back. 3. Harga pembelian kembali per lembar saham dan/atau obligasi. / Repurchase price per share and/or bond. 4. Peningkatan laba per lembar saham dan/atau obligasi. / Increase in earnings per share and/or bonds.	1183	SEOJK 14
Pemberian Dana untuk Kegiatan Sosial dan/atau Kegiatan Politik Selama Periode Pelaporan. Provision of Funds for Social Activities and/or Political Activities During the Reporting Period.	Pengungkapan mengenai pemberian dana untuk kegiatan sosial dan/atau kegiatan politik paling sedikit meliputi pihak penerima dana dan jumlah dana yang diberikan. Disclosure regarding the provision of funds for social activities and/or political activities at least includes the recipient of the funds and the amount of funds provided.	1182-1183	SEOJK 14
Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan Implementation of sustainable finance, including implementation of social and environmental responsibility		1194-1195	POJK 17
Penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik. Implementation of Public Company governance guidelines for Issuers that issue equity securities or Public Companies.	1. Pernyataan mengenai rekomendasi yang telah dilaksanakan dan/atau / Statement regarding recommendations that have been implemented and/or	1207-1223	SEOJK 16
	2. Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). / Explanation of recommendations that have not been implemented, accompanied by reasons and alternatives for implementation (if any).		
	Pengungkapan informasi dapat disajikan dalam bentuk tabel. / Disclosure of information can be presented in tabular form.		
TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN EMITEN ATAU PERUSAHAAN PUBLIK / SOCIAL AND ENVIRONMENTAL RESPONSIBILITY OF THE ISSUER OR PUBLIC COMPANY			
Tanggung Jawab Sosial Perusahaan. Corporate Social Responsibility	1. Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat: The information disclosed in the social and environmental responsibility section is a Sustainability Report as intended in Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, containing at least :		SEOJK 16
	a) Penjelasan strategi keberlanjutan. / Explanation of sustainability strategy.		
	b) Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup). / Overview of sustainability aspects (economic, social and environmental).		
	c) Profil singkat Emiten atau Perusahaan Publik. / Brief profile of the Issuer or Public Company.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	d) Penjelasan Direksi. / Directors' Explanation.		
	e) Tata kelola keberlanjutan. / Sustainability governance.		
	f) Kinerja keberlanjutan. / Sustainability performance.		
	g) Verifikasi tertulis dari pihak independen, jika ada. / Written verification from an independent party, if any.		
	h) Lembar umpan balik (*feedback*) untuk pembaca, jika ada. / Feedback sheet for readers, if any.		
	i) Tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya. / The Issuer's or Public Company's response to feedback from the previous year's report.		
	2. Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. / Sustainability Report as referred to in number 1), must be prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter.		
	3. Informasi Laporan Keberlanjutan (*Sustainability Report*) pada angka 1) dapat: Sustainability Report information in number 1) can:		
	a) Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau / Disclosed in other relevant sections outside the social and environmental responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the relevant section of the Directors' Report; and/or		
	b) Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik. / Refer to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter, such as the profile Issuer or Public Company.		
	4. Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan. / The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report.		
	5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:		
	a) Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan / Contains all information as intended in number 1); And		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	b) Disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. / Prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter.		
	6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan. / If the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report.		
	7. Penyampaian Laporan Keberlanjutan (*Sustainability Report*) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan. / Submission of a Sustainability Report which is presented separately with the Annual Report must be submitted simultaneously with the submission of the Annual Report.		

Keterangan / Information

SEOJK 16 : Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.
OJK Circular Letter No. 16/SEOJK.04/2021 concerning Form and Content of Annual Reports of Issuers or Public Companies

SEOJK 9 : Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.
OJK Circular Letter No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

SEOJK 14 Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum.
OJK Circular Letter No. 14/SEOJK.03/2025 concerning Implementation of Governance for Commercial Banks.

POJK 45 : Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.
OJK Regulation No. 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks.

POJK 17 : Peraturan Otoritas Jasa Keuangan 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.
OJK Regulation 17 of 2023 concerning the Implementation of Governance for Commercial Banks

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA

Laporan Keuangan Konsolidasian
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES

Consolidated Financial Statements
For the Years Ended
December 31, 2025 and 2024

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES

Daftar Isi

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bank bjb

SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN KONSOLIDASIAN (DIAUDIT)
PADA TANGGAL 31 DESEMBER 2025 DAN 2024
UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL-TANGGAL TERSEBUT

PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA

Kami yang bertanda tangan dibawah ini:

1. Nama : Ayi Subarna
   Alamat Kantor : Menara bank bjb
   Jl. Naripan No. 12-14
   Bandung 40111
   Alamat Domisili : Jl. Kidang Pananjung No. 1A
   Bandung
   Nomor Telepon : (022) 4234868
   Jabatan : Direktur

2. Nama : Mulyana
   Alamat Kantor : Menara bank bjb
   Jl. Naripan No. 12-14
   Bandung 40111
   Alamat Domisili : Jl. Otten No. 13
   Bandung
   Nomor Telepon : (022) 4234868
   Jabatan : Direktur

Dalam kedudukannya tersebut di atas bertindak untuk dan atas nama Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, menyatakan bahwa:

1. Bertanggungjawab atas penyusunan dan penyajian Laporan Keuangan Konsolidasian PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk ("Bank") dan Entitas Anak;

2. Laporan Keuangan Konsolidasian Bank dan Entitas Anak disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia;

3. a. Semua informasi dalam laporan keuangan konsolidasian Bank dan Entitas Anak telah dimuat secara lengkap dan benar;
   b. Laporan keuangan konsolidasian Bank dan Entitas Anak tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;

4. Bertanggungjawab atas sistem pengendalian internal dalam Bank dan Entitas Anak

Demikian pernyataan ini dibuat dengan sebenarnya.

BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE CONSOLIDATED FINANCIAL STATEMENTS (AUDITED)
AS OF DECEMBER 31, 2025 AND 2024
AND FOR THE YEAR ENDED

PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES

We, the undersigned:

1. *Name* : Ayi Subarna
   Office address : *Menara bank bjb*
   Jl. Naripan No. 12-14
   Bandung 40111
   Residential address : *Jl Kidang Pananjung No 1A*
   Bandung
   Telephone : *(022) 4234868*
   Title : *Director*

2. *Name* : *Mulyana*
   Office address : *Menara bank bjb*
   Jl. Naripan No 12-14
   Bandung 40111
   Residential address : *Jl. Otten No. 13*
   Bandung
   Telephone : *(022) 4234868*
   Title : *Director*

In the above position acted as and on behalf of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Declare that:

1. *We are responsible for the preparation and presentation of the consolidated financial statements of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. ("Bank") and Subsidiaries;*

2. *The consolidated financial statement of the Bank and Subsidiaries have been prepared and presented in accordance with Indonesian Financial Accounting Standard;*

3. a. *All information in the consolidated financial statements of the Bank and Subsidiaries have been disclosed in a complete and truthful manner;*
   b. *The consolidated financial statements of the Bank and Subsidiaries do not contain any incorrect information or material facts, nor do they omit information or material fact;*

4. *We are responsible for the Bank and Subsidiaries' internal control system.*

This statement letter is made truthfully.

Atas nama dan mewakili Direksi / *For and on behalf of the Board of Directors*

Bandung, 13 Maret 2026 / *March 13, 2026*

Ayi Subarna
Direktur/*Director*

Mulyana
Direktur/*Director*

RSM

Amir Abadi Jusuf, Aryanto, Mawar & Rekan
Registered Public Accountants

RSM Indonesia
Plaza ASIA Level 10
Jl. Jend. Sudirman Kav. 59
Jakarta 12190 Indonesia

T +62 21 5140 1340
F +62 21 5140 1350

www.rsm.id

Nomor/*Number* : 00244/2.1030/AU.1/07/0499-4/1/III/2026

Laporan Auditor Independen/
Independent Auditor's Report

Pemegang Saham, Dewan Komisaris dan Direksi/
The Shareholders, Board of Commissioners and Directors

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk

Opini

Kami telah mengaudit laporan keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk dan entitas anaknya ("Grup") terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain konsolidasian, laporan perubahan ekuitas konsolidasian dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan konsolidasian, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup tanggal 31 Desember 2025, serta kinerja keuangan konsolidasian dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian pada laporan kami. Kami independen terhadap Grup sesuai dengan Kode Etik Profesi Akuntan Publik yang ditetapkan oleh IAPI, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Opinion

We have audited the consolidated financial statements of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk and its subsidiaries ("the Group"), which comprise the consolidated statement of financial position as of December 31, 2025, and the consolidated statements of profit or loss and other comprehensive income, consolidated statement of changes in equity, and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as of December 31, 2025, and its consolidated financial performance and consolidated cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements paragraph of our report. We are independent of the Group in accordance with Code of Ethics for Public Accountants established by IAPI, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Amir Abadi Jusuf, Aryanto, Mawar & Rekan Registered Public Accountants is a member of the RSM network and trades as RSM. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm which practices in its own right. The RSM network is not itself a separate legal entity in any jurisdiction.

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Registered at the Indonesia Financial Services Authority (OJK)

Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan konsolidasian periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan konsolidasian secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan konsolidasian terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Cadangan Kerugian Penurunan Nilai atas Kredit yang Diberikan, dan Pembiayaan dan Piutang Syariah

Pada tanggal 31 Desember 2025, total kredit yang diberikan sebesar Rp128.791.142 juta dan Grup telah membentuk cadangan kerugian penurunan nilai sebesar Rp3.414.109 juta. Pada tanggal 31 Desember 2025, total pembiayaan dan piutang syariah sebesar Rp11.920.507 juta dan Grup telah membentuk cadangan kerugian penurunan nilai sebesar Rp248.881 juta.

Berdasarkan Standar Akuntansi Keuangan Indonesia, seperti yang dijelaskan pada Catatan 2.n, cadangan kerugian penurunan nilai atas kredit yang diberikan ditentukan berdasarkan kerangka kerugian kredit ekspektasian (KKE) yang memperhitungkan informasi bersifat perkiraan masa depan untuk mencerminkan perkiraan kondisi ekonomi masa depan. Untuk pembiayaan dan piutang syariah, cadangan kerugian penurunan nilai ditetapkan dengan mempertimbangkan ketentuan peraturan syariah yang berlaku. Cadangan kerugian penurunan nilai piutang *murabahah* ditentukan oleh Grup berdasarkan PSAK No. 402 "Akuntansi *Murabahah*" dengan kerangka *incurred loss*. Untuk selain *murabahah*, Grup membentuk cadangan kerugian penurunan nilai berdasarkan estimasi kerugian aset produktif yang tidak dapat ditagih sebagaimana diatur dalam PSAK yang berlaku dan kebijakan akuntansi Grup.

Kami fokus pada area ini karena total kredit yang diberikan, pembiayaan dan piutang syariah mewakili 63,57% dari total aset Grup dan total cadangan kerugian penurunan nilai yang dibentuk nilainya signifikan terhadap laporan keuangan konsolidasian Grup, serta dalam menghitung cadangan kerugian penurunan nilai, Grup menerapkan model yang bergantung pada data internal dan eksternal serta membutuhkan pertimbangan manajemen yang subjektif dan melibatkan penggunaan estimasi dengan tingkat ketidakpastian yang tinggi.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Allowance for Impairment Losses of Loans, and Sharia Financing and Receivables

As of December 31, 2025, total loans amounted to Rp128,791,142 million and the Group has provided allowance for impairment losses amounted to Rp3,414,109 million. As of December 31, 2025, total sharia financing and receivables amounted to Rp Rp11,920,507 million and the Group has provided allowance for impairment losses amounted to Rp248,881 million.

Based on Indonesian Financial Accounting Standards, as described in Note 2.n, the allowance for impairment of loans is determined based on the expected credit loss (ECL) framework which consider forward-looking information to reflect estimated future economic conditions. For sharia financing and receivable, allowance for impairment losses was determined by considering the provisions of applicable sharia business regulations. The allowance for impairment losses of murabahah receivables was determined by the Group based on SFAS No.402 "Accounting of Murabahah" using incurred loss framework. For other than murabahah receivables, the Group provides the allowance for impairment losses based on the estimated losses from the uncollectible amount of earning assets as stipulated in the applicable SFAS and the Group's accounting policies.

We focused on this area as the total loans, and sharia financing and receivables represent 63.57% of the total assets of the Group and total allowance for impairment losses is significant to the Group's consolidated financial statements, and in calculating the allowance for impairment losses, the Group utilizes models which are reliant on internal and external data and involves subjective management judgement and is subject to a high degree of estimation uncertainty.

Pertimbangan-pertimbangan signifikan yang digunakan dalam menentukan KKE antara lain:

- Menentukan apakah telah terjadi peningkatan risiko kredit yang signifikan atau terdapat bukti objektif penurunan nilai;
- Mengembangkan model penilaian kolektif yang tepat untuk menghitung KKE. Model secara inheren adalah kompleks dan melibatkan pertimbangan manajemen dalam menentukan dan mempersiapkan model tersebut;
- Mengestimasi skenario perkiraan makroekonomi masa depan;
- Mengidentifikasi dan menentukan penyesuaian *post model* atas model KKE;
- Mengestimasi proyeksi arus kas masa depan dalam menghitung KKE individual; dan
- Menentukan beberapa skenario probabilitas tertimbang dalam menghitung KKE individual.

Pengungkapan Grup mengenai cadangan kerugian penurunan nilai kredit yang diberikan, pembiayaan dan piutang syariah dijelaskan pada Catatan 2.m, 12 dan 13 atas laporan keuangan konsolidasian.

Bagaimana Audit Kami Merespons Hal Audit Utama

Kami melakukan prosedur-prosedur audit berikut untuk merespons hal audit utama ini:

1. Kami memperoleh pemahaman atas pendekatan yang digunakan oleh Grup dalam mengidentifikasi kredit yang diberikan yang mengalami peningkatan risiko kredit secara signifikan atau bukti objektif penurunan nilai, dan melakukan pengujian, berdasarkan uji petik, kesesuaian dari klasifikasi kualitas kredit yang diberikan dengan menelaah dokumen kredit dari debitur-debitur yang menjadi sampel, serta membuat penilaian independen kami apakah ada peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai;
2. Kami menilai dan menguji metodologi dan asumsi pemodelan signifikan yang digunakan dalam model KKE kolektif, termasuk penentuan *probability of default " PD", loss given default "LGD"* dan *exposure at default*, yang mencakup: evaluasi model dan metodologi yang digunakan dalam perhitungan; evaluasi prakiraan makroekonomi Indonesia dengan membandingkan prakiraan dengan informasi yang tersedia untuk umum tentang prospek makroekonomi Indonesia; dan menguji kelengkapan dan keakuratan data yang digunakan dalam model dengan data aktual yang tersedia di Grup dan menguji keakuratan perhitungan KKE kolektif.

The significant judgements involved in determining ECL include the following:

- *Determining whether a significant increase in credit risk has occurred or objective evidence of impairment was identified;*
- *Developing appropriate collective assessment models used to calculate ECL. The models are inherently complex, and management's judgement is applied in determining and preparing the models;*
- *Estimating forward-looking macroeconomic scenarios;*
- *Identifying and determining post model adjustments to the ECL model;*
- *Estimating future cash flow projection in the calculation of individual ECL; and*
- *Determining probability-weighted scenarios in assessing individual ECL.*

The Group's disclosures regarding allowance for impairment losses of loans, and sharia financing and receivables are described in Notes 2.m, 12 and 13 to the consolidated financial statements.

How Our Audit Addressed the Key Audit Matters

We have performed the following audit procedures to address in this key audit matters:

1. *We obtained understanding understanding of the approach used by the Group in identifying loans that have experienced a significant increase in credit risk or objective evidence of impairment, and have performed a sample-based test of the appropriateness of the classification of the credit quality of the loans by reviewing the loan files of the sampled borrowers, as well as forming our independent judgement as to whether there has been a significant increase in credit risk or whether there is objective evidence of impairment*
2. *We assessed and test the significant modelling methodologies and assumptions used in the collective credit risk model, including the determination of probability of default "PD", loss given default "LGD" and exposure at default, which encompasses: an evaluation of the models and methodologies used in the calculations; an evaluation of Indonesia's macroeconomic forecasts by comparing the forecasts with publicly available information on Indonesia's macroeconomic outlook; and testing the completeness and accuracy of the data used in the model against actual data available within the Group, and testing the accuracy of the collective ECL models calculations*

3. Kami melibatkan pakar pemodelan kredit kami untuk melakukan penilaian atas metodologi statistik yang diaplikasikan manajemen dalam mengembangkan model PD dan LGD prakiraan masa depan yang digunakan dalam perhitungan KKE.
4. Kami menilai kecukupan cadangan kerugian penurunan nilai yang dihitung secara individual dengan menguji, berdasarkan uji petik, kecukupan cadangan kerugian penurunan nilai yang dihitung oleh manajemen, dengan mengevaluasi kesesuaian estimasi probabilitas rata-rata tertimbang kerugian kredit yang diberikan, serta estimasi waktu dan jumlah pembayaran dari kredit yang diberikan, yang diterapkan oleh Grup dalam mengestimasi arus kas ekspektasian dari kredit yang diberikan.
5. Kami menilai kecukupan cadangan kerugian penurunan nilai atas pembiayaan dan piutang syariah berdasarkan persentase tertentu untuk masing-masing kualitas pembiayaan dan piutang syariah dan menguji keakuratan perhitungannya.

Informasi Lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan, tetapi tidak mencantumkan laporan keuangan konsolidasian dan laporan auditor kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan konsolidasian tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut..

Sehubungan dengan audit kami atas laporan keuangan konsolidasian, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan konsolidasian atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami, membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggungjawab atas tata kelola dan melakukan tindakan tepat yang akan dilakukan berdasarkan peraturan perundang-undangan yang berlaku atau Standar Audit yang ditetapkan oleh IAPI.

3. *We engaged our credit modelling experts to assess the statistical methodologies applied by management in developing the PD and LGD models used to forecast future values for the calculation of the ECL models.*
4. *We assessed the adequacy of the individually calculated impairment provisions by testing, on a sample basis, the adequacy of the impairment provisions calculated by management, by evaluating the appropriateness of the estimates of the weighted average probability of credit loss, as well as the estimates of the timing and amount of payments on loans granted, which the Group applied in estimating the expected cash flows from loans.*
5. *We assessed the adequacy of allowance for impairment losses of sharia financing and receivables based on specific percentage for each collectability and tested the accuracy of the calculation.*

Other Information

Management is responsible for the other information. The other information comprises the information included in the Annual Report but does not include the consolidated financial statements and our auditors' report thereon. The Annual Report is expected to be available to us after the date of this auditor's report.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance on the conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations or Standards on Auditing established by IAPI.

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan Konsolidasian

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan konsolidasian, manajemen bertanggung jawab untuk menilai kemampuan Grup dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Grup atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan konsolidasian Group.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu level keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan konsolidasian tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's consolidated financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan konsolidasian, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Grup.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi atas kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Grup untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan konsolidasian atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Grup tidak dapat mempertahankan kelangsungan usaha.
- Mengevaluasi penyajian, struktur, dan isi laporan keuangan konsolidasian secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan konsolidasian mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

- *Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*
- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.*
- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*
- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.*
- *Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

- Memperoleh bukti audit yang cukup dan tepat terkait informasi keuangan entitas atau aktivitas bisnis dalam Grup untuk menyatakan opini atas laporan keuangan konsolidasian. Kami bertanggung jawab atas arahan, supervisi, dan pelaksanaan audit atas laporan keuangan konsolidasian Grup. Kami tetap bertanggung jawab sepenuhnya atas opini audit kami.

- *Obtain sufficient and appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of audit of the Group's consolidated financial statement. We remain solely responsible for our audit opinion.*

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, langkah yang diambil untuk menghilangkan ancaman atau pengamanan yang diterapkan.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan konsolidasian periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matter. We describe the matter in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Amir Abadi Jusuf, Aryanto, Mawar & Rekan

Saptoto Agustomo
Nomor Izin Akuntan Publik: AP.0499/
Public Accountant License Number: AP.0499

Jakarta, 13 Maret 2026/*March 13, 2026*

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PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
Per 31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
As of December 31, 2025 and 2024
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
ASET				***ASSETS***
Kas	4	4,929,381	4,701,454	*Cash*
Giro pada				*Current accounts with Bank*
Bank Indonesia	2f, 5	12,019,401	8,778,253	*Indonesia*
Giro pada bank lain				*Current accounts with other banks*
- pihak ketiga	2f, 6	690,548	1,015,497	*third parties -*
Cadangan kerugian				
penurunan nilai	2n	(237)	(1,792)	*Allowance for impairment losses*
		690,311	1,013,705	
Penempatan pada Bank				*Placements with Bank*
Indonesia dan bank lain				*Indonesia and other banks*
- pihak ketiga	2g, 7	7,045,792	6,708,469	*third parties -*
Cadangan kerugian				
penurunan nilai	2n	(3,093)	(2,583)	*Allowance for impairment losses*
		7,042,699	6,705,886	
Tagihan derivatif	2k, 8	--	2,591	*Derivative receivables*
Surat berharga				*Marketable securities*
- pihak ketiga	2h, 9	48,770,177	43,030,835	*third parties -*
Cadangan kerugian				
penurunan nilai	2n	(2,262)	(5,865)	*Allowance for impairment losses*
		48,767,915	43,024,970	
Tagihan atas efek-efek yang dibeli dengan janji				*Receivable from marketable securities purchased*
dijual kembali	2i,10	514,495	955,951	*under agreements to resell*
Cadangan kerugian				
penurunan nilai	2n	(816)	(1,353)	*Allowance for impairment losses*
		513,679	954,598	
Wesel ekspor dan tagihan lainnya				*Bills and other receivables*
- pihak ketiga	2j,11	73,168	354,178	*third parties -*
Cadangan kerugian				
penurunan nilai	2n	--	(30)	*Allowance for impairment losses*
		73,168	354,148	
Kredit yang diberikan				*Loans*
- pihak berelasi	2l, 2ff, 12	620,604	432,080	*related parties -*
- pihak ketiga	2l, 12	128,170,538	135,223,972	*third parties -*
		128,791,142	135,656,052	
Cadangan kerugian				
penurunan nilai	2n	(3,414,109)	(2,533,144)	*Allowance for impairment losses*
		125,377,033	133,122,908	
Pembiayaan dan piutang				*Sharia financing and*
syariah - setelah dikurangi				*receivables - less*
margin ditangguhkan				*unamortized margin*
- pihak berelasi	2m, 2ff, 13, 43	36,523	17,935	*related parties -*
- pihak ketiga	2m,13	11,883,984	10,731,758	*third parties -*
		11,920,507	10,749,693	
Cadangan kerugian				
penurunan nilai	2n	(248,881)	(237,887)	*Allowance for impairment losses*
		11,671,626	10,511,806	
Tagihan akseptasi	2o,14	57,970	114,231	*Acceptances receivable*
Cadangan kerugian				
penurunan nilai	2n	(96)	(119)	*Allowance for impairment losses*
		57,874	114,112	
Penyertaan saham				*Investment in shares*
- pihak berelasi	2p, 12ff, 15, 43	66,890	82,834	*related parties -*
		66,890	82,834	
Aset tetap dan aset hak guna				*Fixed assets and right-of-use assets*
Harga perolehan	2q	8,892,353	8,441,740	*Cost*
Akumulasi penyusutan	2q, 16	(3,482,895)	(3,120,678)	*Accumulated depreciation*
Nilai buku	2q,16	5,409,458	5,321,062	*Book value*
Aset pajak tangguhan - neto	2cc, 26c	49,682	253,736	*Deferred tax assets - net*
Bunga yang masih akan diterima	17	1,464,467	1,529,827	*Accrued interest income*
Goodwill	57	47,264	47,264	*Goodwill*
Aset lain-lain - neto	2s, 18	3,166,440	3,441,539	*Other assets - net*
TOTAL ASET		**221,347,288**	**219,960,693**	***TOTAL ASSETS***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

	Catatan/ *Notes*	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024*)	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				***LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	2e, 2u,19	1,804,672	1,293,147	*Obligations due immediately*
Simpanan nasabah	2e, 2u, 20			*Deposits from customers*
- pihak berelasi	2ff, 43	5,333,317	6,308,920	*related parties -*
- pihak ketiga		134,771,158	136,302,931	*third parties -*
		140,104,475	142,611,851	
Simpanan nasabah - Syariah	2e, 2u, 20			*Deposits from customers - Sharia*
- pihak berelasi	2ff,43	132	482	*related parties -*
- pihak ketiga		1,304,601	1,164,593	*third parties -*
		1,304,733	1,165,075	
Simpanan dari bank lain	2e, 2w, 21			*Deposits from other banks*
- pihak berelasi	2ff, 43	108,915	73,079	*related parties -*
- pihak ketiga		5,221,597	4,076,610	*third parties -*
		5,330,512	4,149,689	
Liabilitas derivatif	2e, 2k, 8	40	7,534	*Derivatives payable*
Liabilitas akseptasi	2e, 2n,14	57,970	114,231	*Acceptances payable*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	2i, 22	8,641,248	10,546,667	*Liabilities from marketable securities sold under agreements to repurchase*
Efek utang yang diterbitkan	2e,1f, 2x, 23	2,345,156	2,044,884	*Debt securities issued*
Pinjaman yang diterima	2e, 2y, 24			*Borrowings*
- pihak ketiga		22,880,765	21,524,974	*third parties -*
Estimasi kerugian komitmen dan kontinjensi	25	20,222	13,833	*Estimated losses on commitments and contingencies*
Utang pajak	2cc,26a	92,441	171,186	*Taxes payable*
Liabilitas pajak tangguhan	26c	7,877	--	*Deffered Tax Liabilities*
Bunga dan bagi hasil yang masih harus dibayar	27	340,978	363,027	*Interest and revenue sharing payable*
Liabilitas imbalan kerja	2dd,41	471,842	439,169	*Employee benefits liability*
Liabilitas lain-lain	2e, 28	1,461,000	1,309,983	*Other liabilities*
Obligasi subordinasi	2e, 32	4,125,912	4,424,844	*Subordinated bonds*
TOTAL LIABILITAS		188,989,843	190,180,094	***TOTAL LIABILITIES***
Dana syirkah temporer	2v,29			***Temporary syirkah fund***
Bukan bank				*Non-bank*
- pihak berelasi	2ff,43	44,542	25,026	*related parties -*
- pihak ketiga		11,438,089	10,053,035	*third parties -*
		11,482,631	10,078,061	
Bank				*Bank*
- pihak ketiga		54,062	63,837	*third parties -*
Total dana syirkah temporer		11,536,693	10,141,898	***Total temporary syirkah fund***

	Catatan/ *Notes*	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
EKUITAS				***EQUITY***
Ekuitas yang dapat diatribusikan kepada entitas induk				*Equity attributable to equity holders of the parent entity*
Modal saham				*Share capital*
nilai nominal Rp250 (nilai penuh) per saham				*Rp250 (full amount) par value per share*
Modal dasar:				*Authorized capital:*
Seri A - 9.600.000.000 saham				*Class A - 9,600,000,000 shares*
Seri B - 6.400.000.000 saham				*Class B - 6,400,000,000 shares*
Modal ditempatkan dan disetor penuh:				*Issued and fully paid capital:*
Seri A - 7.414.714.661 saham dan Seri B - 3.106.729.025 saham				*Class A - 7,414,714,661 shares and Class B - 3,106,729,025 shares*
Per 31 Desember 2025 dan 2024	2jj,30	2,630,361	2,630,361	*As of December 31, 2025 and 2024*
Tambahan modal disetor	2ii,31	1,812,876	1,812,876	*Additional paid in capital*
Surplus dari revaluasi aset tetap	16	2,268,366	2,237,956	*Revaluation surplus of fixed assets*
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain				*Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income*
- setelah pajak tangguhan		254,451	(422,190)	*- net of deferred tax*
Pengukuran kembali liabilitas imbalan kerja pasti				*Remeasurement of defined employee benefit liability*
- setelah pajak tangguhan		(186,203)	(172,505)	*- net of deferred tax*
Saldo laba	2kk			*Retained earnings*
- telah ditentukan penggunaannya	33	4,911,981	4,900,385	*appropriated -*
- belum ditentukan penggunaannya		5,340,835	5,304,084	*unappropriated -*
Total ekuitas yang dapat diatribusikan kepada entitas induk		17,032,667	16,290,967	*Total equity attributable to equity holders of the parent entity*
Kepentingan non-pengendali	44	3,788,085	3,347,734	*Non-controlling interest*
TOTAL EKUITAS		20,820,752	19,638,701	***TOTAL EQUITY***
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		**221,347,288**	**219,960,693**	***TOTAL LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY***

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Years Ended December 31, 2025 and 2024
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
PENDAPATAN BUNGA DAN SYARIAH				***INTEREST AND SHARIA INCOME***
Pendapatan bunga	2z,34	15,788,183	14,779,122	*Interest income*
Pendapatan syariah	2z,34	1,267,547	1,039,632	*Sharia income*
Pendapatan provisi dan komisi	2z,34	7,231	22,105	*Provision and commission income*
Pendapatan provisi dan komisi syariah	2z,34	29,620	31,626	*Sharia provision and commission income*
		17,092,581	15,872,485	
BEBAN BUNGA DAN BAGI HASIL SYARIAH	2z,35	(9,582,346)	(9,245,814)	***INTEREST EXPENSE AND SHARIA PROFIT SHARING***
PENDAPATAN BUNGA DAN SYARIAH NETO		7,510,235	6,626,671	***NET INTEREST AND SHARIA INCOME***
PENDAPATAN OPERASIONAL LAINNYA	36			***OTHER OPERATING INCOME***
Provisi dan komisi selain dari kredit yang diberikan		1,379,210	1,348,894	*Non-loan related provisions and commissions*
Penerimaan kembali kredit yang telah dihapus buku		217,451	235,852	*Recoveries from loans written-off*
Keuntungan transaksi valuta asing - neto		17,774	19,240	*Gain from foreign exchange transactions - net*
Keuntungan dari penjualan surat berharga - neto		383,131	196,699	*Gain on sale of marketable securities - net*
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga - neto		407,813	146,329	*Unrealized gain on changes in fair value of marketable securites - net*
Lain-lain		548,753	276,315	*Others*
		2,954,132	2,223,329	
BEBAN OPERASIONAL LAINNYA	37			***OTHER OPERATING EXPENSES***
Beban umum dan administrasi		(3,037,386)	(2,685,488)	*General and administrative expenses*
Beban tenaga kerja dan tunjangan		(3,141,236)	(2,781,486)	*Salaries and employee benefits*
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto		(1,376,782)	(851,517)	*Provision for impairment losses on financial and non-financial assets - net*
Kerugian yang belum direalisasi dari perubahan nilai wajar penyertaan saham - neto		(15,855)	(7,285)	*Unrealized loss on changes in at fair value through - net*
(Pembalikan)/pembentukan kerugian komitmen dan kontinjensi		(6,400)	1,767	*(Reversal)/formation of losses on commitments and contingencies*
Lain-lain		(903,066)	(750,778)	*Others*
		(8,480,725)	(7,074,787)	
LABA OPERASIONAL		1,983,642	1,775,213	***OPERATING INCOME***
PENDAPATAN (BEBAN) NON-OPERASIONAL - NETO	38	(24,747)	8,570	*NON-OPERATING INCOME (EXPENSES) - NET*
LABA SEBELUM BEBAN PAJAK		1,958,895	1,783,783	***INCOME BEFORE TAX EXPENSE***
BEBAN PAJAK - NETO	2cc,26b	(374,769)	(328,597)	*TAX EXPENSE - NET*
LABA TAHUN BERJALAN		**1,584,126**	**1,455,186**	***INCOME FOR THE YEAR***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

	Catatan/ *Notes*	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
PENGHASILAN KOMPREHENSIF LAIN:				***OTHER COMPREHENSIVE INCOME:***
Akun yang tidak akan direklasifikasikan ke laba rugi				***Items that will not be reclassified to profit and loss***
Pengukuran kembali atas program imbalan pasti	41	(17,085)	18,265	*Remeasurement of defined benefit plan*
Revaluasi aset tetap	16	30,410	60,384	*Fixed assets revaluation*
Pajak penghasilan		3,246	(4,018)	*Income tax*
Akun yang akan direklasifikasikan ke laba rugi				***Items that will be reclassified to profit and loss***
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak penghasilan		685,823	(132,495)	*Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of tax*
Penghasilan Komprehensif Lain Tahun Berjalan - Setelah Pajak Penghasilan		702,394	(57,864)	*Other Comprehensive Income for the Year - After Tax*
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN		**2,286,520**	**1,397,322**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:				***INCOME FOR THE YEAR ATTRIBUTABLE TO:***
Pemilik entitas induk		1,152,816	1,369,463	*Equity holders of the parent entity*
Kepentingan non-pengendali	44	431,310	85,723	*Non-controlling interest*
TOTAL		**1,584,126**	**1,455,186**	***TOTAL***
TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:				***TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:***
Pemilik entitas induk		1,846,169	1,323,808	*Equity holders of the parent entity*
Kepentingan non-pengendali		440,351	73,514	*Non-controlling interest*
TOTAL		**2,286,520**	**1,397,322**	***TOTAL***
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)	2dd,42	109.57	130.16	***BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (FULL AMOUNT)***

PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN Tbk
DAN ENTITAS ANAKNYA
LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
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Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
For the Years Ended
December 31, 2025 and 2024
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal ditempatkan dan disetor penuh/ *Issued and fully paid capital*	Tambahan modal disetor/ *Additional paid-in capital*	Pengukuran kembali liabilitas imbalan kerja pasti - setelah pajak tangguhan/ *Remeasurement of defined employee benefit liability - net of deferred tax*	Surplus dari revaluasi aset tetap/ *Revaluation surplus of fixed assets*	Keuntungan/(kerugian) yang belum direalisasi atas aset keuangan yang yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan/ *Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of deferred tax*	Saldo Laba/*Retained Earnings*		Total ekuitas yang dapat diatribusikan kepada pemilik entitas induk/ *Total equity attributable to equity holders of the parent entity*	Kepentingan non-pengendali/ *Non-controlling interest*	Total ekuitas/ *Equity*	
							Telah ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*				
Saldo per 31 Desember 2023		**2,630,361**	**1,812,876**	**(167,121)**	**2,164,733**	**(289,695)**	**4,786,067**	**4,622,656**	**15,559,877**	**(110,859)**	**15,449,018**	***Balance as of December 31, 2023***
Pembagian Laba tahun 2023												*Distribution of 2023 income:*
Cadangan umum	33	--	--	--	--	--	--	--	--	--	--	*General reserve*
Dividen kas	2ff, 33	--	--	--	--	--	--	(1,000,063)	(1,000,063)	--	(1,000,063)	*Cash dividend*
Perubahan kepentingan non-pengendali												*Changes in non-controlling interests*
atas akuisisi entitas anak		--	--	(23,649)	12,839	(8,191)	114,484	312,028	407,511	3,367,177	3,774,688	*due to impact of acquisition*
Setoran modal dari kepentingan												*Additional paid capital*
non-pengendali		--	--	--	--	--	--	--	--	17,736	17,736	*from non-controlling interests*
Transaksi dengan non pengendali		--	--	--	--	--	(166)	--	(166)	166	--	*Non-controlling interest transactions*
Laba tahun berjalan		--	--	--	--	--	--	1,369,463	1,369,463	85,723	1,455,186	*Income (loss) for the year*
Laba (rugi) komprehensif												*Other comprehensive income (loss)*
tahun berjalan		--	--	18,265	60,384	(124,304)	--	--	(45,655)	(12,209)	(57,864)	*for the year*
Saldo per 31 Desember 2024		**2,630,361**	**1,812,876**	**(172,505)**	**2,237,956**	**(422,190)**	**4,900,385**	**5,304,084**	**16,290,967**	**3,347,734**	**19,638,701**	***Balance as of December 31, 2024***
Pembagian Laba tahun 2024												*Distribution of 2023 income:*
Cadangan umum	33	--	--	--	--	--	11,596	(11,596)	--	--	--	*General reserve*
Dividen kas	2ff, 33	--	--	--	--	--	--	(896,953)	(896,953)	--	(896,953)	*Cash dividend*
Transaksi dengan non pengendali		--	--	--	--	--	--	(207,516)	(207,516)	--	(207,516)	*Non-controlling interest transactions*
Laba tahun berjalan		--	--	--	--	--	--	1,152,816	1,152,816	431,310	1,584,126	*Income (loss) for the year*
Laba (rugi) komprehensif												*Other comprehensive income (loss)*
tahun berjalan		--	--	(13,698)	30,410	676,641	--	--	693,353	9,041	702,394	*for the year*
Saldo per 31 Desember 2025		**2,630,361**	**1,812,876**	**(186,203)**	**2,268,366**	**254,451**	**4,911,981**	**5,340,835**	**17,032,667**	**3,788,085**	**20,820,752**	***Balance as of December 31, 2025***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA
LAPORAN ARUS KAS KONSOLIDASIAN
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Years Ended December 31, 2025 and 2024
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan bunga, provisi dan komisi		15,882,961	14,639,056	*Interest and commissions received*
Penerimaan pendapatan syariah		1,274,980	1,071,258	*Sharia income fees received*
Pembayaran bunga		(9,034,428)	(8,731,867)	*Interest expenses paid*
Pembayaran bagi hasil syariah		(569,968)	(436,111)	*Sharia profit sharing paid*
Pembayaran beban karyawan		(3,187,368)	(2,690,027)	*Employee expenses paid*
Pembayaran beban umum dan administrasi		(1,786,153)	(2,457,741)	*General and administrative expenses paid*
Penerimaan dari pendapatan operasional lainnya		2,732,755	1,965,719	*Receipts from other operating income*
Penerimaan kredit yang telah dihapus buku		217,451	235,852	*Recoveries from loan written - off*
Pembayaran beban lainnya		(881,990)	(747,783)	*Other expenses paid*
Pembayaran pajak penghasilan		(429,421)	(328,086)	*Income tax paid*
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi		4,218,819	2,520,270	*Receipts from cash before changes in operating assets and liabilities*
Penurunan dalam aset operasi:				*Decrease in operating assets:*
Surat berharga		(943,887)	(939,888)	*Marketable securities*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali		441,456	(954,598)	*Receivable from marketable securities purchased under agreement to resell*
Wesel ekspor dan tagihan lainnya		281,010	335,796	*Bills and other receivables*
Kredit yang diberikan dan pembiayaan dan piutang syariah		5,189,692	(21,327,562)	*Loans and sharia financing and receivables*
Tagihan derivatif		2,591	(1,302)	*Derivatives receivable*
Tagihan akseptasi		56,261	174,713	*Acceptances receivable*
Aset lain-lain		275,099	54,470	*Other assets*
Kenaikan (penurunan) dalam liabilitas operasi:				*Increase (decrease) in operating liabilities:*
Liabilitas segera		511,525	(919,683)	*Obligations due immediately*
Simpanan:				*Deposits:*
Giro		(328,354)	(456,305)	*Current accounts*
Tabungan		272,403	7,306,767	*Savings account*
Deposito berjangka		(916,972)	10,349,137	*Time deposits*
Simpanan dari bank lain		1,180,823	1,633,303	*Deposits from other banks*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali		(1,905,419)	6,301,862	*Liabilities from marketable securities sold under agreements to repurchase*
Liabilitas lain-lain		169,916	(93,066)	*Other liabilities*
Liabilitas akseptasi		(56,261)	(174,713)	*Acceptances payable*
Liabilitas derivatif		(7,494)	7,511	*Derivatives payable*
Utang pajak		(6,312)	(2,102)	*Taxes payable*
Arus kas neto diperoleh dari aktivitas operasi		**8,434,896**	**3,814,610**	*Net cash provided by operating activities*

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA
LAPORAN ARUS KAS KONSOLIDASIAN (Lanjutan)
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS (Continued)
For the Years Ended December 31, 2025 and 2024
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Penerimaan dividen kas	15	438	543	*Cash dividends received*
Penerimaan dari surat berharga yang telah jatuh tempo dan dijual		13,506,544	2,823,572	*Proceeds from matured and sold securities*
Penempatan pada surat berharga		(18,309,205)	(10,658,694)	*Placements in securities*
Pembelian aset tetap	16	(491,323)	(420,459)	*Acquisitions of fixed assets*
Arus kas neto digunakan untuk aktivitas investasi		**(5,293,546)**	**(8,255,038)**	*Net cash used in investing activities*
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Penerimaan dari pinjaman yang diterima	24	8,283,125	17,490,708	*Proceeds from borrowings*
Pembayaran pinjaman yang diterima	24	(6,927,334)	(16,289,557)	*Payment of borrowings*
Pembayaran dividen kas	33	(896,953)	(1,000,063)	*Cash dividend paid*
Pembayaran liabilitas sewa	16	(108,197)	(20,519)	*Payment of lease liability*
Penerimaan dari obligasi subordinasi	32	--	1,441,310	*Proceeds from subordinated bonds*
Pembayaran obligasi subordinasi	32	(294,580)	(693,000)	*Payment for subordinated bonds*
Penerimaan efek hutang yang diterbitkan	23	300,000	2,000,000	*Proceeds from debt securities issued*
Pembayaran efek hutang yang diterbitkan	23	--	(888,000)	*Payment from debt securities issued*
Biaya emisi obligasi		(4,351)	(32,888)	*Bonds issuance cost*
Arus kas neto diperoleh dari aktivitas pendanaan		**351,710**	**2,007,991**	*Net cash provided by financing activities*
KENAIKAN (PENURUNAN) NETO KAS DAN SETARA KAS		3,493,060	(2,432,437)	***NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS PADA AWAL TAHUN		21,203,673	23,493,617	***CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR***
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS		(11,611)	142,493	***NET EFFECT OF CHANGES IN EXCHANGE RATE ON CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS PADA AKHIR TAHUN		**24,685,122**	**21,203,673**	***CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR***
Kas dan setara kas pada akhir tahun terdiri dari:				***Cash and cash equivalents at end of the year consisted of:***
Kas	4	4,929,381	4,701,454	*Cash*
Giro pada Bank Indonesia	5	12,019,401	8,778,253	*Current accounts with Bank Indonesia*
Giro pada bank lain	6	690,548	1,015,497	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	7	7,045,792	6,708,469	*Placements with Bank Indonesia and other banks - maturing within three months or less since the acquisition date*
Total kas dan setara kas		**24,685,122**	**21,203,673**	***Total cash and cash equivalents***

*Lihat Catatan 55 atas laporan keuangan untuk pengungkapan informasi tambahan arus kas

**See Note 55 to the financial statements for the supplemental disclosures of cashflow information*

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

1. Informasi Umum / *1. General Information*

a. Pendirian dan informasi umum Bank / *a. Establishment and general information about the Bank*

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk ("Bank") didirikan berdasarkan Peraturan Pemerintah No. 33 tahun 1960 tentang penentuan perusahaan milik Belanda di Indonesia yang dikenakan nasionalisasi. Salah satu perusahaan milik Belanda yang berkedudukan di Bandung yaitu N.V. Denis (De Eerste Nederlandsche Indische Shareholding) terkena ketentuan tersebut dan diserahkan kepada Pemerintah Daerah Provinsi Daerah Tingkat I Jawa Barat. Bank telah mulai beroperasi secara komersial pada tanggal 20 Mei 1961.

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (the "Bank") was established based on the Government Regulation No. 33 year 1960 regarding the nationalization of a Dutch-owned company domiciled in Indonesia. The regulation applied to a Dutch - owned company, N.V. Denis (De Eerste Nederlandsche Indische Shareholding), which was then handed over to the Regional Government of West Java Province Level I. The Bank started its commercial operations on May 20, 1961.

Sebagai tindak lanjut dari Peraturan Pemerintah No. 33 tahun 1960, Pemerintah Daerah Provinsi Daerah Tingkat I Jawa Barat mendirikan Bank Karya Pembangunan, dengan Akta Notaris Noezar No. 152 tanggal 21 Maret 1961 dan No. 184 tanggal 13 Mei 1961 yang kemudian dikukuhkan dengan Surat Keputusan Gubernur Provinsi Jawa Barat No. 7/GKDN/BPD/61 tanggal 20 Mei 1961 dengan nama PD Bank Karya Pembangunan Daerah Jawa Barat. Berdasarkan Peraturan Daerah Provinsi Jawa Barat No. 11/PD-DPRD/72 tanggal 27 Juni 1972, kedudukan hukum PD Bank Karya Pembangunan Daerah Jawa Barat dikukuhkan sebagai Perusahaan Daerah yang berusaha di bidang perbankan. Selanjutnya, melalui Peraturan Daerah Provinsi Jawa Barat No. 1/DP-40/PD/1978 tanggal 27 Juni 1978, nama PD Bank Karya Pembangunan Daerah Jawa Barat diubah menjadi Bank Pembangunan Daerah Jawa Barat. Bank Pembangunan Daerah Jawa Barat mendapat sebutan "Bank Jabar" dan logo baru berdasarkan Peraturan Daerah No. 11 tahun 1995.

Following the Government Regulation No. 33 year 1960, the Regional Government of West Java Province Level I established Bank Karya Pembangunan, as covered by Notarial Deeds No. 152 dated March 21, 1961 and No. 184 dated May 13, 1961 of Noezar which was approved based on Decision Letter of the Governor of West Java Province No. 7/GKDN/BPD/61 dated May 20, 1961, using the name of PD Bank Karya Pembangunan Daerah Jawa Barat. Based on Provincial Government Regulation No. 11/PD-DPRD/72 dated June 27, 1972 of West Java Province, the legal status of PD Bank Karya Pembangunan Daerah Jawa Barat was changed to become a Regional Enterprise engaged in a banking business. Subsequently, based on Provincial Government Regulation No. 1/DP-40/PD/1978 dated June 27, 1978 of West Java Province, PD Bank Karya Pembangunan Daerah Jawa Barat changed its name to Bank Pembangunan Daerah Jawa Barat. Bank Pembangunan Daerah Jawa Barat obtained its trade name of "Bank Jabar" and a new logo based on Provincial Government Regulation No. 11 year 1995.

Berdasarkan surat keputusan Direksi Bank Indonesia No. 25/84/KEP/DIR tanggal 2 November 1992, Bank memperoleh status sebagai bank devisa.

Based on the Decision Letter No. 25/84/KEP/DIR dated November 2, 1992 of the Directors of Bank Indonesia, the Bank obtained the status of a foreign exchange bank.

Penyesuaian bentuk badan hukum Bank menjadi Perseroan Terbatas dinyatakan dalam Akta Notaris No. 4 tanggal 8 April 1999 yang dibuat di hadapan Notaris Popy Kuntari Sutresna, S.H., M. Hum., yang telah mendapatkan pengesahan dari Menteri Kehakiman dengan Surat Keputusan No. C2-7103.HT.01.01.TH.99 tanggal 16 April 1999 dan diumumkan dalam Berita Negara Republik Indonesia No. 39 tanggal 14 Mei 1999.

The change in the Bank's legal status to a Limited Liability Corporation was stated under Notarial Deed No. 4 dated April 8, 1999 of Popy Kuntari Sutresna, S.H., M. Hum., which was approved by the Minister of Justice in its Decision Letter No. C2-7103.HT.01.01.TH.99 dated April 16, 1999 and was published in the State Gazette No. 39 dated May 14, 1999 of the Republic of Indonesia.

Pada tanggal 12 September 2007, nama Bank diubah menjadi PT Bank Pembangunan Daerah Jawa Barat dan Banten berdasarkan pengesahan dari Menteri Kehakiman dan Hak Asasi Manusia melalui surat No. W8-02673 HT.01.04-TH.2007. Berdasarkan Surat Keputusan Direksi No. 1065/SK/DIR - PPN/2007 tanggal 29 November 2007, Bank mengubah penyebutan nama menjadi "Bank Jabar Banten".

Berdasarkan Surat Bank Indonesia No.12/78/APBU/Bd tanggal 30 Juni 2010 perihal Rencana Perubahan Logo Bank, serta Surat Keputusan Direksi No. 1337/SK/DIR-PPN/2010 tanggal 5 Juli 2010 tentang Perubahan Logo dan Penyebutan Nama serta pemberlakuan Brand Identity Guidelines, maka pada tanggal 2 Agustus 2010 perubahan penyebutan nama "Bank Jabar Banten" secara resmi diubah menjadi "bank bjb".

Anggaran Dasar PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebagaimana tertuang di Akta Pendirian PT. Bank Pembangunan Daerah Jawa Barat Nomor 4 tanggal 8 April 1999 dan Perbaikan Akta Pendirian Perseroan Nomor 8 tanggal 15 April 1999, yang telah beberapa kali diubah terakhir dengan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 12 tanggal 2 April 2024 yang dibuat oleh Notaris R. Tendy Suwarman, Sarjana Hukum, Notaris di Kota Bandung dan telah diberitahukan dengan Keputusan Menteri Hukum Dan Hak Asasi Manusia Republik Indonesia sebagaimana Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar Nomor AHU-AH.01.09-0204421 Tanggal 24 April 2025.

Pemegang Saham Pengendali dari PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk adalah Pemerintah Provinsi Jawa Barat.

On September 12, 2007, the name of the Bank was changed to PT Bank Pembangunan Daerah Jawa Barat dan Banten based on the approval of the Minister of Justice and Human Rights in its letter No. W8-02673HT.01.04-TH.2007. Based on the Bank's of Board Directors' Decision Letter No. 1065/SK/DIR - PPN/2007 dated November 29, 2007, the Bank changed its call name to "Bank Jabar Banten".

Based on the letter of Bank Indonesia No.12/78/APBU/Bd dated June 30, 2010 regarding the Amendment Plan of the Bank's logo, as well as Board of Directors' Decision Letter No.1337/SK/DIR-PPN/2010 dated July 5, 2010 regarding the Amendment of Call name and Logo enforcement of Brand Identity Guidelines on August 2, 2010, the change in call name of "Bank Jabar Banten to "bank bjb" was officially changed.

The Articles of Association of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk as stated in the Deed of Establishment of PT. Bank Pembangunan Daerah Jawa Barat Number 4 dated April 8, 1999 and the Amendment to the Company's Deed of Establishment Number 8 dated April 15, 1999, which has been amended several times, most recently by the Deed of Statement of Resolutions of the Annual General Meeting of Shareholders of PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Number 12 dated April 2, 2024 made by Notary R. Tendy Suwarman, Bachelor of Law, Notary in Bandung City and has been notified by the Decree of the Minister of Law and Human Rights of the Republic of Indonesia as per the Letter of Acceptance of Notification of Amendments to the Articles of Association Number AHU-AH.01.039-0204421 dated April 24, 2025.

The Controlling Shareholder of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk is the Provincial Government of West Java.

b. Maksud dan tujuan

Berdasarkan pasal 3 Anggaran Dasar, Bank didirikan dengan maksud dan tujuan untuk berusaha di bidang perbankan. Untuk mencapai maksud dan tujuan tersebut, ruang lingkup kegiatan Bank antara lain adalah

- menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;

b. Purpose and objectives

According to article 3 of the Bank's Articles of Association, the Bank's objective is to engage in the banking business. To achieve this objective, the scope of the Bank's activities is mainly the following

- *to collect public funds in the form of current account, time deposits, certificates of deposits, savings and/or other similar forms*

- memberikan kredit;
- menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya;
- melakukan kegiatan penyertaan modal pada bank atau perusahaan di bidang jasa keuangan lainnya atau mendirikan perusahaan baru sepanjang sesuai dengan ketentuan yang berlaku; dan
- melakukan kegiatan dalam valuta asing dan atau bertindak sebagai Bank Devisa dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang.

Selain itu, sebagai bank pembangunan daerah, Bank juga membantu Pemerintah Provinsi, Kota/Kabupaten se-Jawa Barat dan Banten dalam membina Bank Perekonomian Rakyat (BPR) dan institusi jasa keuangan lainnya milik Pemerintah Provinsi, Kota/Kabupaten se-Jawa Barat dan Banten yang sebagian sahamnya dimiliki oleh Bank, atau Bank sama sekali tidak memiliki saham namun diminta untuk membantu pembinaan BPR dimaksud.

- *to grant loans;*
- *to place fund in, obtain borrowings from, or provide financing to other banks, either by letter, telecommunication facilities, sight letters of credit (L/C), cheque or other facilities;*
- *to conduct investment activities through share participation in banks or other financial institution companies or establish a new institution in accordance with the prevailing regulation; and*
- *to conduct activities in foreign currency transactions and or serve as Foreign Exchange Bank in compliance with the regulation prescribed by the authority.*

In addition, as a regional development bank, the Bank also assists the Provincial Government, Municipality/Regency of West Java and Banten in developing Rural Banks (BPR) and other financial service institutions owned by the Provincial Government, Municipality/Regency of West Java and Banten where the Bank has or does not have the shares but the Bank is requested to assist in developing the BPR.

c. Jaringan kantor

Bank berkantor pusat di Menara Bank BJB yang terletak di Jalan Naripan No. 12-14, Bandung 40111.

Pada tanggal 31 Desember 2025, Bank memiliki 64 kantor cabang, 769 kantor cabang pembantu dan 31 Desember 2024, Bank memiliki 64 kantor cabang, 797 kantor cabang pembantu (tidak diaudit).

c. Office network

The Bank's head office is located at Bank BJB Tower, Naripan Street No. 12-14, Bandung 40111.

As of December 31, 2025, the Bank has 64 branch offices, 769 sub-branches and December 31, 2024, the Bank has 64 branch offices, 797 sub-branches (unaudited).

d. Manajemen eksekutif

Perubahan susunan Pengurus Perseroan sebagaimana tertuang dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 73 tanggal 9 Desember 2025 yang dibuat oleh Notaris R. Tendy Suwarman, Sarjana Hukum, Notaris di Kota Bandung yang perubahan Data Perseroannya pada saat ini sedang dalam proses pelaporan/pemberitahuan dalam Sistem Administrasi Badan Hukum (SABH) Direktorat Jenderal Adminisrasi Hukum Umum Kementerian Hukum Republik Indonesia, susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

d. Executive management

Changes in the composition of the Company's Management as stated in the Deed of Statement of Decisions of the Extraordinary General Meeting of Shareholders of PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Number 73 dated December 9, 2025 made by Notary R. Tendy Suwarman, Bachelor of Law, Notary in Bandung City which changes the Company's Data is currently in the process of reporting/notification in the Legal Entity Administration System (SABH) of the Directorate General of General Legal Administration of the Ministry of Law of the Republic of Indonesia, the composition of the Bank's Board of Commissioners and Directors is as follows:

31 Desember 2025		***December 31, 2025***
Dewan Komisaris		*Board of Commissioners*
Komisaris Utama Independen	--	*Independent President Commissioner*
Komisaris Independen	Novian Herodwijanto	*Independent Commissioner*
Komisaris	Tomsi Tohir	*Commissioner*
Komisaris	Rudie Kusmayadi	*Commissioner*
Komisaris	Herman Suryatman	*Commissioner*
Dewan Direksi		*Board of Directors*
Direktur Utama	Yusuf Saadudin*	*President Director*
Direktur Keuangan	Hana Dartiwan	*Director of Finance*
Direktur Komersial dan UMKM	Mulyana	*Director of Commercial and Micro*
Direktur Konsumer dan Ritel	Nunung Suhartini	*Director of Consumer and Retail*
Direktur Operasional dan Teknologi	Ayi Subarna**	*Director of Operation and Technology*

* Diberhentikan dengan hormat pada RUPS LB Tahun 2025 karena sebab meninggal dunia.
** Ditunjuk sebagai Direktur Pengganti Direktur Utama sesuai SK Direksi Nomor 0565/SK/DIR-CSE/2025 Tanggal 15 November 2025 tentang Pembagian Tugas dan Wewenang Direksi

* *Honorably discharged at the Extraordinary General Meeting of Shareholders (EGMS) in 2025 due to passing away.*
** *Appointed as Acting President Director in accordance with Board of Directors Decree No. 0565/SK/DIR-CSE/2025 dated 15 November 2025 concerning the Allocation of Duties and Authorities of the Board of Directors.*

Perubahan susunan Pengurus Bank sebagaimana tertuang dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Nomor 63 tanggal 22 Oktober 2024 yang dibuat oleh Notaris R. Tendy Suwarman, Sarjana Hukum, Notaris di Kota Bandung, dan telah diberitahukan dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sebagaimana Surat Penerimaan Pemberitahuan Perubahan Data Perseroan Nomor AHU-AH.01.09-0268011 Tanggal 22 Oktober 2024, susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

Changes in the composition of the Bank Management as stated in the Deed of Statement of Decisions of the Extraordinary General Meeting of Shareholders of PT Bank Pembangunan Daerah West Java and Banten Tbk Number 63 dated October 22, 2024 which was made by Notary R. Tendy Suwarman, Bachelor of Laws, Notary in Bandung City, and has been notified by the Decree of the Minister of Law and Human Rights of the Republic of Indonesia as a Letter of Acceptance of Changes to Company Data Number AHU-AH.01.09-0268011 Dated October 22, 2024, the composition of the Bank's Board of Commissioners and Directors is as follows:

31 Desember 2024		***December 31, 2024***
Dewan Komisaris		*Board of Commissioners*
Komisaris Utama Independen	Taswin Zakaria	*Independent President Commissioner*
Komisaris Independen	Diding Sakri	*Independent Commissioner*
Komisaris Independen	Hilman Purakusumah	*Independent Commissioner*
Komisaris	Tomsi Tohir	*Commisioner*
Komisaris	Rudie Kusmayadi	*Commisioner*
Komisaris	Mohammad Taufiq Budi Santoso	*Commisioner*
Dewan Direksi		*Board of Directors*
Direktur Utama	Yuddy Renaldi	*President Director*
Direktur Kepatuhan	Cecep Trisna	*Director of Compliance*
Direktur Keuangan	Hana Dartiwan	*Director of Finance*
Direktur IT *& Transaction Banking*	Rio Lanasier	*Director of IT, Treasury and*
Direktur Konsumer dan Ritel	Yusuf Saadudin	*Director of Consumer and Retail*
Direktur Operasional	Tedi Setiawan	*Director of Operation*
Direktur Komersial dan UMKM	Nancy Adistyasari	*Director of Commercial and Micro*

Pada tanggal 31 Desember 2025 Pemimpin Divisi Sekretaris Perusahaan adalah Herfinia sesuai dengan Surat Keputusan Direksi Nomor 0362/SK/DIR-HCA/2025 tanggal 4 September 2025 dan pada tanggal 31 Desember 2024 Pemimpin Divisi Sekretaris Perusahaan adalah Ayi Subarna sesuai dengan Surat Keputusan Direksi Nomor 0495/SK/DIR-HCA/2024 tanggal 21 Oktober 2024.

On December 31, 2025, the Head of the Corporate Secretary Division is Herfinia in accordance with the Decree of the Board of Directors Number 0362/SK/DIR-HCA/2025 dated September 4, 2025 and on December 31, 2024, the Head of the Corporate Secretary Division is Ayi Subarna in accordance with the Decree of the Board of Directors Number 0495/SK/DIR-HCA/2024 dated October 21, 2024.

Pada tanggal 31 Desember 2025 dan 2024 Pemimpin Satuan Kerja Audit Internal Bank adalah Hermawan Mulyana, sesuai dengan Surat Keputusan Direksi No. 0344/SK/DIR-HCA/2024 tanggal 31 Juli 2024.

As of December 31, 2025 and 2024 the Bank's Internal Audit Head is Hermawan Mulyana, based on Director Decision Letter No. 0344/SK/DIR-HCA/2024 dated July 31, 2024.

Susunan Komite Audit Bank pada tanggal 31 Desember 2025 berdasarkan Surat Keputusan Dewan Komisaris No. 06/SK/DKO/2025 tanggal 11 Desember 2025, Surat Keputusan Direksi No. 0594/SK/DIR-CSE/2025 tanggal 1 Desember 2025 dan Surat Keputusan Direksi No. 047/SK/DIR-CSE/2025 tanggal 19 Februari 2025 adalah sebagai berikut:

The composition of the Bank's Audit Committee as of December 31, 2025 based on the Decree of the Board of Commissioners No. 06/SK/DKO/2025 dated December 11, 2025, the Decree of the Board of Directors No. 0594/SK/DIR-CSE/2025 dated December 1, 2025 and the Decree of the Board of Directors No. 047/SK/DIR-CSE/2025 dated February 19, 2025 is as follows:

31 Desember 2025		***December 31, 2025***
Komite Audit		*Audit Committee*
Ketua	Novian Herodwijanto	*Chairman*
Anggota	Atty Yuniawati	*Member*
Anggota	M.Herianto	*Member*

Susunan Komite Audit Bank pada tanggal 31 Desember 2024 berdasarkan Surat Keputusan Direksi No. 148/DIR-CSE/2025 tanggal 26 Februari 2024 adalah sebagai berikut:

The composition of the Bank's Audit Committee on December 31,2024 is based on Directors' Decree No. 148/DIR-CSE/2025 dated February 26, 2024 is as follows:

31 Desember 2024		***December 31, 2024***
Komite Audit		*Audit Committee*
Ketua	Taswin Zakaria	*Chairman*
Anggota	Diding Sakri	*Member*
Anggota	Hilman Purakusumah	*Member*
Anggota	Wawan Hermawan	*Member*
Anggota	Dewi Kania Sugiharti	*Member*

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki karyawan masing-masing sebanyak 6.801 dan 7.068 orang (tidak diaudit).

As of December 31, 2025 and 2024, the Bank has 6.801 and 7,068 employees, respectively (unaudited).

e. Penawaran umum saham

Berdasarkan Surat Badan Pengawas Pasar Modal dan Lembaga Keuangan nomor S-5901/BL/2010 tanggal 29 Juni 2010 hal Pemberitahuan Efektifnya Pernyataan Pendaftaran, Bank BJB melakukan Penawaran Umum Perdana Saham (*Initial Public Offering* atau "IPO") atas 2.424.072.500 saham Seri B dengan nilai nominal sebesar Rp250 (nilai penuh) setiap saham dan harga penawaran setiap saham sebesar Rp600 (nilai penuh) kepada publik. Saham yang ditawarkan tersebut mulai diperdagangkan di Bursa Efek Indonesia pada tanggal 8 Juli 2010. Total penerimaan dari IPO tersebut sebesar Rp1.454.443.

e. Public offering of shares

Based on the Letter of the Capital Market and Financial Institution Supervisory Agency number S-5901/BL/2010 dated June 29, 2010 regarding Notification of the Effectiveness of the Registration Statement, Bank BJB conducted an Initial Public Offering (IPO) of 2,424,072,500 Series B shares. with a nominal value of Rp250 (full amount) per share and an offering price of Rp600 (full amount) for each share to the public. The offered shares were traded on the Indonesia Stock Exchange on July 8, 2010. The total proceeds from the IPO amounted to Rp1,454,443.

Pada tanggal 26 Desember 2018, Bank melakukan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu ("PMTHMETD") dengan menerbitkan 142.495.995 (nilai penuh) saham Seri A yang ditawarkan khusus kepada Pemerintah Daerah di Jawa Barat dan Banten dengan nilai nominal sebesar Rp250 (nilai penuh) setiap saham dan harga penerbitan Rp1.900 (nilai penuh) setiap saham. Total penerimaan dari PMTHMETD tersebut sebesar Rp270.742.

On December 26, 2018, Bank made Capital Increases Without Pre-emptive Rights ("PMTHMETD") by issuing 142,495,995 (full amount) Series A shares which were specially offered to Regional Governments in West Java and Banten with a nominal value of Rp250 (full amount) each share and the issuance price of Rp1,900 (full amount) per share. The total revenue from the PMTHMETD amounted to Rp270,742.

Berdasarkan Surat Otoritas Jasa Keuangan nomor S-25/D.04/2022 tanggal 21 Februari 2022 hal Pemberitahuan Efektifnya Pernyataan Pendaftaran, Bank melakukan Penawaran Umum Terbatas kepada pemegang saham Bank untuk Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu I ("PMHMETD I") dengan menerbitkan HMETD sebanyak 682.656.525 (nilai penuh) lembar saham Seri B dengan dengan nilai nominal sebesar Rp250 (nilai penuh) setiap saham dan harga pelaksanaan sebesar Rp1.355 (nilai penuh) setiap saham. Periode perdagangan HMETD Bank dimulai tanggal 9 Maret 2022 sampai dengan 16 Maret 2022 dan tanggal penjatahan pesanan saham tambahan HMETD pada tanggal 21 Maret 2022. Total penerimaan dari PMHMETD I tersebut sebesar Rp924.999.

Based on the Financial Services Authority Letter number S-25/D.04/2022 dated February 21, 2022 regarding Notification of the Effectiveness of the Registration Statement, Bank conducted a Limited Public Offering to shareholders of Bank for Capital Increase by Granting Pre-emptive Rights I ("PMHMETD I") by issuing Preemptive Rights of 682,656,525 (full amount) Series B shares with a par value of Rp250 (full amount) per share and an exercise price of Rp1,355 (full amount) per share. The trading period of Bank's Preemptive Rights starts on March 9, 2022 until March 16, 2022 and the date of allotment of additional Preemptive Rights shares on March 21, 2022. The total receipts from PMHMETD I amounted to Rp924,999.

Selisih lebih antara harga penerbitan per saham dengan nilai nominal per saham dicatat sebagai "Tambahan Modal Disetor", yang disajikan pada bagian Ekuitas pada laporan posisi keuangan konsolidasian.

The difference between the issuance price per share and the par value per share is recorded as "Additional Paid-in Capital", which is presented in the Equity section of the consolidated statement of financial position.

f. Penawaran umum obligasi / *Public offering of bonds*

Nama Obligasi/ *Name of Bonds*	Jumlah Nominal/ *Nominal Amount*	Jangka Waktu/ *Term*	Jatuh Tempo/ *Maturity Date*	Tingkat Bunga/ *Interest*
Obligasi I Bank Jabar/ *Bank Jabar Bonds I*	25,000	5 tahun/*years*	8 Juli/ *July 8, 1996 *)*	mengambang hingga jatuh tempo/ *floating rate until maturity*
Obligasi II Bank Jabar/ *Bank Jabar Bonds II*	50,000	5 tahun/*years*	2 Juli/ *July 2, 1998 *)*	mengambang hingga jatuh tempo/ *floating rate until maturity*
Obligasi III Bank Jabar/ *Bank Jabar Bonds III*	150,000	5 tahun/*years*	18 April/ *April 18, 2005 *)*	16,25% tetap untuk tahun pertama, mengambang untuk tahun berikutnya hingga jatuh tempo/ *16.25% fixed for first years, floating for remaining years until maturity*
Obligasi IV A Bank Jabar/ *Bank Jabar Bonds IV A*	300,000	3 tahun/*years*	5 Oktober/ *October 5, 2007 *)*	11.75% tetap/ *fixed*
Obligasi IV B Bank Jabar/ *Bank Jabar Bonds IV B*	700,000	5 tahun/*years*	5 Oktober/ *October 5, 2009 *)*	12.50% tetap/ *fixed*
Obligasi V Bank Jabar/ *Bank Jabar Bonds V*	1,000,000	5 tahun/*years*	8 Desember/ *December 8, 2011 *)*	11.25% tetap/ *fixed*
Obligasi VI A Bank Jabar/ *Bank Jabar Bonds VI A*	350,000	3 tahun/*years*	10 Juli/ *July 10, 2012 *)*	12.00% tetap/ *fixed*

Nama Obligasi/ *Name of Bonds*	Jumlah Nominal/ *Nominal Amount*	Jangka Waktu/ *Term*	Jatuh Tempo/ *Maturity Date*	Tingkat Bunga/ *Interest*
Obligasi VII A Bank Jabar/ *Bank Jabar Bonds VII A*	276,000	3 tahun/*years*	9 Februari/ *February 9, 2014 *)*	9.20% tetap/ *fixed*
Obligasi VI B Bank Jabar/ *Bank Jabar Bonds VI B*	400,000	5 tahun/*years*	10 Juli/ *July 10, 2014 *)*	12.50% tetap/ *fixed*
Obligasi VII B Bank Jabar/ *Bank Jabar Bonds VII B*	601,000	5 tahun/*years*	9 Februari/ *February 9, 2016 *)*	10.20% tetap/ *fixed*
Obligasi VII C Bank Jabar/ *Bank Jabar Bonds VII C*	1,123,000	7 tahun/*years*	9 Februari/ *February 9, 2018 *)*	10.40% tetap/ *fixed*
Obligasi Berkelanjutan I 2017 A *Continuing Bonds I 2017 A*	251,700	3 tahun/*years*	6 Desember/ *December 6, 2020 *)*	7.5% tetap/ *fixed*
Obligasi Berkelanjutan I 2018 A *Continuing Bonds I 2018 A*	835,500	3 tahun/*years*	28 September/ *September 28, 2021*)*	9.00% tetap/ *fixed*
Obligasi Berkelanjutan I 2017 B *Continuing Bonds I 2017 B*	468,300	5 tahun/*years*	6 Desember/ *December 6, 2022*)*	8.15% tetap/ *fixed*
Obligasi Sub Berkelanjutan I 2017 A *Continuing Sub Bonds I 2017 A*	307,000	5 tahun/*years*	6 Desember/ *December 6, 2022*)*	9.6% tetap/ *fixed*
Obligasi Berkelanjutan I 2018 B *Continuing Bonds I 2018 B*	916,500	5 tahun/*years*	28 September/ *September 28, 2023*)*	9.5% tetap/ *fixed*
Obligasi Berkelanjutan I 2019 A *Continuing Bonds I 2019 A*	66,000	3 tahun/*years*	18 Oktober/ *October 18, 2022*)*	8.25% tetap/ *fixed*
Obligasi Berkelanjutan I 2019 B *Continuing Bonds I 2019 B*	108,000	5 tahun/*years*	18 Oktober/ *October 18, 2024*)*	8.5% tetap/ *fixed*
Obligasi Berkelanjutan I 2017 C *Continuing Bonds I 2017 C*	780,000	7 yahun/*years*	6 Desember/ *December 6, 2024*)*	8.85% tetap/ *fixed*
Obligasi Sub Berkelanjutan I 2017 B *Continuing Sub Bonds I 2017 B*	693,000	7 tahun/*years*	6 Desember/ *December 6, 2024*)*	9.9% tetap/ *fixed*
Obligasi Berkelanjutan I 2019 C *Continuing Bonds I 2019 C*	74,000	7 tahun/*years*	18 Oktober/ *October 18, 2026*	9.0% tetap/ *fixed*
Obligasi Keberlanjutan Berkelanjutan I-I 2024 A *Sustainable Sustainability Bond I-I 2024 A*	200,000	3 tahun/*years*	10 Desember/ *December 10, 2027*	7.0% tetap/ *fixed*
Obligasi Keberlanjutan Berkelanjutan I-I 2024 B *Sustainable Sustainability Bond I-I 2024 B*	800,000	5 tahun/*years*	10 Desember/ *December 10, 2029*	7.3% tetap/ *fixed*
Surat Berharga Perpetual Berkelanjutan I 2024 *Sustainable Perpetual Securities I 2024*	100,000	Tanpa tanggal jatuh tempo/ *No maturity date*		9.5% tetap/ *fixed*
Obligasi Sub Berkelanjutan II–I 2020 A *Continuing Sub Bonds II-I 2020 A*	132,000	5 tahun/*years*	3 Maret/ *March 3, 2025*)*	8.6% tetap/ *fixed*
Obligasi Sub Berkelanjutan II-II 2020 A *Continuing Sub Bonds II-II 2020 A*	162,580	5 tahun/*years*	17 November/ *November 17, 2025*)*	8.50% tetap/ *fixed*
Obligasi Sub Berkelanjutan III-I 2021 A *Continuing Sub Bonds III-I 2021 A*	379,000	5 tahun/*years*	15 Juli/ *July 15, 2026*	7.85% tetap/ *fixed*
Obligasi Sub Berkelanjutan II-I 2020 B *Continuing Sub Bonds II-I 2020 B*	368,000	7 tahun/*years*	3 Maret/ *March 3, 2027*	9.35% tetap/ *fixed*
Obligasi Sub Berkelanjutan III-II 2022 A *Continuing Sub Bonds III-II 2022 A*	399,910	5 tahun/*years*	9 Juni/ *June 9, 2027*	7.85% tetap/ *fixed*
Obligasi Sub Berkelanjutan II-II 2020 B *Continuing Sub Bonds II-II 2020 B*	337,420	7 tahun/*years*	17 November/ *November 17, 2027*	9.50% tetap/ *fixed*
Obligasi Sub Berkelanjutan III-I 2021 B *Continuing Sub Bonds III-I 2021 B*	621,000	7 tahun/*years*	15 Juli/ *July 15, 2028*	8.60% tetap/ *fixed*
Obligasi Sub Berkelanjutan III-II 2022 B *Continuing Sub Bonds III-II 2022 B*	600,090	7 tahun/*years*	9 Juni/ *June 9, 2029*	8.60% tetap/ *fixed*
Obligasi Sub Berkelanjutan IV 2024 A *Continuing Sub Bonds IV 2024 A*	744,265	5 tahun/*years*	5 Juli/ *July 5, 2029*	8.0% tetap/ *fixed*
Obligasi Sub Berkelanjutan IV 2024 B *Continuing Sub Bonds IV 2024 B*	697,045	7 tahun/*years*	5 Juli/ *July 5, 2031*	8.50% tetap/ *fixed*
Sukuk Wakalah bi al-Istitsmar Subordinasi I A *Sukuk Wakalah bi al-Istitsmar Subordinasi I A*	240,000	5 tahun/*years*	2 Juli/ *July 2, 2030*	8.70% tetap/ *fixed*
Sukuk Wakalah bi al-Istitsmar Subordinasi I B *Sukuk Wakalah bi al-Istitsmar Subordinasi I B*	60,000	7 tahun/*years*	2 Juli/ *July 2, 2032*	9.00% tetap/ *fixed*

*) Bank telah melakukan pelunasan obligasi yang diterbitkan pada tanggal jatuh temponya.

*) *The Bank paid off the bonds issued on maturity date.*

Penerbitan Obligasi di atas didasarkan pada surat-surat pernyataan sebagai berikut:

1. Penawaran Umum Obligasi Subordinasi Berkelanjutan II berdasarkan Surat OJK Nomor S-74/D.04/2020 tanggal 26 Februari 2020 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.
2. Penawaran Umum Obligasi Subordinasi Berkelanjutan III berdasarkan Surat OJK Nomor S-109/D.04/2021 tanggal 7 Juli 2021 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.
3. Penawaran Umum Obligasi Subordinasi Berkelanjutan IV bank bjb Tahap I Tahun 2024 berdasarkan Surat OJK Nomor S-88/D.04/2024 tanggal 28 Juni 2024 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.
4. Penawaran Umum Surat Berharga Perpetual Berkelanjutan I bank bjb Tahap I Tahun 2024 Nomor S-159/D.04/2024 tanggal 29 November 2024 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.
5. Penawaran Umum Obligasi Keberlanjutan Berkelanjutan I bank bjb Tahap I Tahun 2024 Nomor S-160/D.04/2024 tanggal 29 November 2024 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.
6. Penawaran Umum Sukuk Wakalah bi al-Istitsmar Subordinasi I Bank BJB Syariah Tahun 2025 Seri A Nomor S-43/KO.122/2025.
7. Penawaran Umum Sukuk Wakalah bi al-Istitsmar Subordinasi I Bank BJB Syariah Tahun 2025 Seri B Nomor S-44/KO.122/2025.

The above Bond Issuance is based on the following affidavits:

1. *Sustainable Public Offering Subordinate Bond II based on OJK Letter Number S-74/D.04/2020 dated February 26, 2020 Regarding Notification of Effective Registration Statement.*
2. *Sustainable Public Offering Subordinate Bond III based on OJK Letter Number S-109/D.04/2021 dated July 7, 2021 Regarding Notification of Effective Registration Statement.*
3. *Sustainable Public Offering Subordinate Bond IV bank bjb Phase I based on OJK Letter Number S-88/D.04/2024 dated June 28, 2024 Regarding Notification of Effective Registration Statement.*
4. *Sustainable Public Offering Perpetual Bond I bank bjb Phase I based on OJK Letter Number S-159/D.04/2024 dated November 29, 2024 Regarding Notification of Effective Registration Statement.*
5. *Sustainable Public Offering Sustainability Bond I bank bjb Phase I based on OJK Letter Number S-160/D.04/2024 dated November 29, 2024 Regarding Notification of Effective Registration Statement.*
6. *Public Offering of Subordinated Sukuk Wakalah bi al-Istitsmar I of Bank BJB Syariah 2025 Series A No. S-43/KO.122/2025.*
7. *Public Offering of Subordinated Sukuk Wakalah bi al-Istitsmar I of Bank BJB Syariah 2025 Series B No. S-44/KO.122/2025.*

g. Pendirian dan informasi umum entitas anak

i) PT Bank Jabar Banten Syariah

Pendirian PT Bank Jabar Banten Syariah ("BJBS") merupakan hasil pemisahan (spin off) dari Unit Usaha Syariah PT Bank Pembangunan Daerah Jawa Barat dan Banten ("UUS Bank Jabar Banten") menjadi Bank Syariah berdasarkan Pernyataan Persetujuan Pemegang Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk yang tertuang dalam Akta Notaris No. 3 oleh notaris Fathiah Helmi, S.H., tanggal 15 Januari 2010.

BJBS didirikan pada tanggal 15 Januari 2010 berdasarkan Akta Notaris No. 4 oleh notaris Fathiah Helmi, S.H., dan akta pendirian ini telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-04317.AH.01.01 tahun 2010 tentang Pengesahan Badan Hukum Perseroan tanggal 26 Januari 2010. Bank Indonesia telah memberikan izin usaha kepada BJBS berdasarkan Surat Keputusan Gubernur Bank Indonesia No. 12/35/KEP.GBI/2010 tanggal 30 April 2010.

g. Establishment and general information about the subsidiaries

i) PT Bank Jabar Banten Syariah

The establishment of PT Bank Jabar Banten Syariah (the "BJBS") resulted from the spin-off of the Sharia Business Unit of PT Bank Pembangunan Daerah Jawa Barat dan Banten ("UUS Bank Jabar Banten") to become Sharia General Bank based on the Approval of Shareholders of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk which was stated by Notarial Deed No. 3 of Fathiah Helmi, S.H., dated January 15, 2010.

BJBS was established on January 15, 2010 based on Notarial Deed No. 4 of Fathiah Helmi, S.H. and has been approved by the Ministry of Laws and Human Rights through its Decision Letter No. AHU-04317.AH.01.01 year 2010 concerning the Approval of Legal Corporation dated January 26, 2010. Bank Indonesia has issued the operational license to BJBS based on the Decision Letter of the Governor of Bank Indonesia No. 12/35/KEP.GBI/2010 dated April 30, 2010.

BJBS telah melaporkan tanggal efektif pelaksanaan kegiatan usaha kepada Bank Indonesia dan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia masing-masing melalui surat No. 022/DIR-BJBS/2010 tanggal 7 Mei 2010 dan No. 018/DIR-BJBS/2010 tanggal 3 Mei 2010. BJBS menetapkan tanggal 5 Mei 2010 sebagai tanggal *cut off* untuk laporan posisi keuangan dan telah mulai beroperasi sejak tanggal tersebut. Pada tanggal 30 September 2025 dan 31 Desember 2024 kepemilikan langsung Bank pada BJBS sebesar 99,24%.

BJBS has reported the effective date of the implementation of its business activity to Bank Indonesia and Minister of Laws and Human Rights of the Republic of Indonesia through its letters No. 022/DIR-BJBS/2010 dated May 7, 2010 and No. 018/DIR-BJBS/2010 dated May 3, 2010, respectively. BJBS determined May 5, 2010 as the cut off date for the balance sheet and started its operation since that date. As of September 30, 2025 and December 31, 2024 the Bank has 99.24% of direct ownership.

Kantor pusat BJBS berlokasi di Jl. Braga No. 135, Bandung. Pada tanggal 31 Desember 2025, BJBS memiliki 13 kantor cabang, 51 kantor cabang pembantu, 8 kantor kas dan 25 kantor fungsional dengan jumlah karyawan sebanyak 1.246 orang. Pada tanggal 31 Desember 2024, BJBS memiliki 10 kantor cabang, 53 kantor cabang pembantu, 2 kantor kas, 25 kantor fungsional dan 2 *payment point* dengan jumlah karyawan sebanyak 1.175 orang.

BJBS head office is located at Jl. Braga No. 135, Bandung. As of December 31, 2025, BJBS has 13 branch offices, 51 sub-branches, 8 cash offices and 25 functional offices and with 1,246 employees. As of December 31, 2024, BJBS has 10 branch offices, 53 sub-branches, 2 cash offices, 25 functional offices and 2 payment point with 1,175 employee.

BJBS memiliki total aset sebesar Rp16.214.023 dan Rp14.624.228 masing-masing pada tanggal 31 Desember 2025 dan 2024 dan pendapatan marjin dan bagi hasil sebesar Rp1.159.112 dan Rp1.065.797 masing-masing untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

BJBS total assets amounted to Rp16,214,023 and Rp14,624,228 as of December 31, 2025 and 2024, respectively, and margin and revenue sharing income of Rp1,159,112 and Rp1,065,797 for the years ended December 31, 2025 and 2024, respectively.

ii) PT BPR Intan Jabar

Perusahaan Daerah Bank Perekonomian Rakyat Lembaga Perkreditan Kecamatan Garut Kota didirikan dengan Peraturan Daerah Provinsi Daerah Tingkat I Jawa Barat No. 3 Tahun 1987, yang selanjutnya dikukuhkan menjadi Perusahaan Daerah Bank Perekonomian Rakyat Lembaga Perkreditan Kecamatan Garut Kota (PD BPR LPK Garut Kota) dengan Peraturan Provinsi Daerah Tingkat I Jawa Barat Nomor 5 Tahun 1996.

ii) PT BPR Intan Jabar

Lembaga Perkreditan Kecamatan Garrut Kota was established with Provincial Regulation Level I West Java No. 3 Year 1987, which was further confirmed as a Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Kecamatan Garut Kota (PD BPR LPK Garut Kota) with Provincial Regulation Level I West Java No. 5 Year 1996.

BPR Garut Kota berubah menjadi Perusahaan Daerah Perkreditan Kecamatan sesuai dengan Peraturan Daerah Provinsi Jawa Barat No. 25 Tahun 2000 Tentang Perusahaan Daerah Perkreditan Kecamatan dan mendapat izin usaha sebagai Bank Perekonomian Rakyat dari Bank Indonesia sesuai surat No. 31/20/DIR/UBPR/Rahasia tanggal 22 Juni 1998, serta disahkan melalui Keputusan Menteri Keuangan Republik Indonesia No. KEP-467/KM.17/1998 tentang Pemberian Izin usaha sebagai Bank Perekonomian Rakyat kepada PD BPR LK Garut Kota.

BPR Garut Kota changed to a Regional Company Subdistrict Lending in accordance with Provincial Government Regulation No. 25 Year 2000, of West Java Province, regarding the Regional Company Subdistrict Lending and were approved as rural Bank by Bank Indonesia based on Letter No. 31/20/DIR/UBPR/Rahasia dated June 22, 1998, and approved through Decision No. KEP-467/KM.17/1998, Minister of Finance of the Republic of Indonesia, concerning granting of Business Permit as Rural Bank to PD BPR LK Garut Kota.

PD BPR LPK Garut Kota merupakan penggabungan usaha (merger) 7 (tujuh) Perusahaan Daerah Bank Perkreditan Rakyat LPK yaitu PD BPR LPK Sukawening, PD BPR LPK Bayongbong, PD BPR LPK Cikajang, PD BPR LPK Banjarwangi, PD BPR LPK Cibalong, PD BPR LPK Leuwigoong sebagaimana diatur dalam Peraturan Daerah Provinsi Jawa Barat No. 30 tahun 2010 tanggal 31 Desember 2010 tentang Perubahan atas Perusahaan Daerah Jawa Barat No. 14 tahun 2006 tentang Perusahaan Daerah Bank Perkreditan Rakyat dan Perusahaan Daerah Perkreditan Rakyat Kecamatan.

PD BPR LPK Garut Kota is based on the merger of 7 (seven) Regional Company Rural Banks which were PD BPR LPK Sukawening, PD BPR LPK Bayongbong, PD BPR LPK Cikajang, PD BPR LPK Banjarwangi, PD BPR LPK Cibalong, PD BPR LPK Leuwigoong as regulated by the Provincial Government Regulation No. 30 year 2010 dated December 31, 2010, of West Java Province, concerning Amendment of Regional Company of West Java No. 14 Year 2006 regarding Regional Company Rural Bank and Regional Company Subdistrict Rural Bank.

Pada tahun 2012, Bank telah mengakuisisi PD BPR LPK Garut Kota sesuai dengan Surat Keputusan Bank Indonesia No. 14/79/KEP.GBI/Bd/2012 tanggal 11 Oktober 2012. Bank memiliki kepemilikan langsung 10,92% pada tanggal 31 Desember 2025 dan 10,92% pada 31 Desember 2024. Berdasarkan Rapat Umum Pemegang Saham tanggal 1 November 2012, Bank telah ditunjuk sebagai Pemegang Saham Pengendali.

In 2012, the Bank has acquired PD BPR LPK Garut Kota based on the Decision Letter of the Governor of Bank Indonesia No. 14/79/KEP.GBI/Bd/2012 dated October 11, 2012. The Bank has direct ownership 10.92% as of December 31, 2025 and 10.92% as of December 31, 2024. Based on the General Shareholders meeting dated November 1, 2012 the Bank is appointed as the Controlling Shareholder.

Berdasarkan akta No. 47 tanggal 11 Desember 2014, notaris Intan Rubiyati Dewi, S.H., M.kn, PD BPR LPK Garut Kota berubah menjadi PT BPR Intan Jabar.

Based on notarial deed No. 47, dated December 11, 2014, of Intan Rubiyati Dewi, S.H., M.kn, PD BPR LPK Garut Kota changed into PT BPR Intan Jabar.

Kantor pusat PT BPR Intan Jabar berkedudukan di Jalan Pramuka No. 30 A Kecamatan Garut Kota, Kabupaten Garut, Provinsi Jawa Barat.

PT BPR Intan Jabar head office is located at Jalan Pramuka No. 30 A, Garut Kota Subdistrict, Garut Regency, West Java Province.

Jumlah pegawai PT BPR Intan Jabar pada tanggal 31 Desember 2025 dan 2024 masing-masing sebanyak 62 dan 69 orang pegawai.

PT BPR Intan Jabar has 62 and 69 employees as of December 31, 2025 and 2024, respectively.

PT BPR Intan Jabar memiliki total aset sebesar Rp457.037 dan Rp532.762 masing-masing pada tanggal 31 Desember 2025 dan 2024, dan pendapatan bunga sebesar Rp53.222 dan Rp52.913 masing-masing pada tanggal 31 Desember 2025 dan 2024.

PT BPR Intan Jabar total assets amounted to Rp457.037 and Rp532,762 as of December 31, 2025 and 2024, respectively, and interest income of Rp53,222 and Rp52,913 as of December 31, 2025 and 2024, respectively.

iii) PT BJB Sekuritas Jawa Barat

PT BJB Sekuritas Jawa Barat ("BJB Sekuritas") didirikan berdasarkan akta No. 38 tanggal 23 November 2020 dibuat dihadapan R. Tendy Suwarman, S.H., Notaris di Kota Bandung dan telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia pada tanggal 27 November 2020 dengan No.AHU0063135.AH.OI.01. Tahun 2020. Anggaran Dasar BJB Sekuritas telah mengalami perubahan dan perubahan terakhir berdasarkan Akta No. 55 tanggal 14 Maret 2023 dari R. Tendy Suwarman, S.H., Notaris di Kota Bandung dan telah mendapat pengesahan dari Menteri Hukum dan Hak

iii) PT BJB Sekuritas Jawa Barat

PT BJB Sekuritas Jawa Barat ("BJB Sekuritas") was established based on deed No. 38 dated November 23, 2020 by R. Tendy Suwarman, S.H., Notary in Bandung City and has been approved by the Minister of Law and Human Rights of the Republic of Indonesia on November 27, 2020 with No. AHU0063135.AH.OI.01 Year 2020. BJB Sekuritas's Articles of Association have been amended and the latest amendments were based on Deed No. 55 dated March 14, 2023 from R. Tendy Suwarman, S.H., Notary in Bandung and has been approved by the Minister of Law and Human Rights of the

Asasi Manusia Republik Indonesia pada tanggal 10 April 2023 dengan No. AHU-0071392.AH.01.11 Tahun 2023. BJB Sekuritas memulai kegiatan usaha komersialnya pada bulan September 2021.

Republic of Indonesia on April 10, 2023 with No. AHU-0071392.AH.01.11 Year 2023. BJB Sekuritas started its commercial operations in September 2021.

Sesuai dengan Pasal 3 Anggaran Dasar BJB Sekuritas, maksud dan tujuan BJB Sekuritas yaitu menjalankan usaha di bidang aktivitas keuangan. Untuk mencapai maksud dan tujuan tersebut, BJB Sekuritas melaksanakan kegiatan usaha di bidang aktivitas keuangan selaku Perusahaan Efek yang meliputi usaha sebagai Perusahaan Efek Daerah (PED) yang mencakup kegiatan sebagai perusahaan efek yang telah memiliki izin usaha dari Otoritas Jasa Keuangan untuk melakukan kegiatan usaha sebagai perantara pedagang efek, yang mengadministrasikan rekening efek nasabah dan khusus didirikan dalam suatu wilayah provinsi yang mencakup kegiatan usaha pihak yang melakukan transaksi efek untuk kepentingan sendiri dan pihak lain dan/atau pemasaran efek untuk kepentingan perusahaan efek lain, serta kegiatan lain yang ditetapkan dan/atau disetujui oleh Otoritas Jasa Keuangan.

In accordance with Article 3 of BJB Sekuritas's Article of Association, the purpose and objective of BJB Sekuritas is to run a business in the field of financial activities. To achieve these goals and objectives, BJB Sekuritas carries out business activities in the field of financial activities as a Securities Company which includes business as a Regional Securities Company (PED) which includes activities as a securities company that has a business license from the Financial Services Authority to carry out business activities as a securities broker, which administer customer securities accounts and is specifically established in a porvincial area which includes the business activities of parties conducting securities transactions for their own and other parties' interests and/or marketing of securities for the benefit of other securities companies, as well as other activities as determined and/or approved by the Service Authority Finance.

BJB Sekuritas memperoleh izin usaha sebagai Perusahaan Efek Daerah (PED) dari Otoritas Jasa Keuangan (OJK) melalui surat Keputusan Nomor KEP 29/D.04/2021 tanggal 29 Juni 2021.

BJB Sekuritas obtained a business license as a Regional Securities Company (PED) from the Financial Services Authority (OJK) through Decree Number KEP 29/D.042021 dated June 29, 2021.

Dalam menjalankan kegiatan usahanya, BJB Sekuritas melakukan kerja sama dengan PT Mandiri Sekuritas berdasarkan Surat Bursa Efek Indonesia No.S-6969/BEI.ANG/09-2021 tanggal 27 September 2021, mengenai pemberian persetujuan kepada PT Mandiri Sekuritas sebagai anggota Bursa Efek untuk melakukan kerja sama dengan Perusahaan Efek Daerah (PED) PT BJB Sekuritas Jawa Barat.

In carrying out its business activities, BJB Sekuritas cooperates with PT Mandiri Sekuritas based on the Indonesian Stock Exchange Letter No. S-6969/BELANG/09- 2021 dated September 27, 2021, regarding the granting of approval to PT Mandiri Sekuritas as a member of the Stock Exchange to cooperate with Regional Securities Companies (PED) PT BJB Sekuritas Jawa Barat.

BJB Sekuritas berkedudukan di Jl. Teuku Umar No. 10, Lebakgede, Kecamatan Coblong, Kota Bandung, Jawa Barat.

BJB Sekuritas is domiciled in Jl. Teuku Umar No. 10, Lebakgede, Coblong District, Bandung City, West Java.

Pada tanggal 31 Desember 2025 dan 2024, BJB Sekuritas memiliki masing-masing 24 dan 25 karyawan. Karyawan BJB Sekuritas terdiri dari karyawan organik BJB Sekuritas maupun karyawan penugasan dari PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

As of December 31, 2025 and 2024, BJB Sekuritas had 24 and 25 employees respectively. BJB Sekuritas employees consist of organic BJB Sekuritas employees and employees assigned by PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.

BJB Sekuritas memiliki total aset sebesar Rp36.234 dan Rp32.272 pada tanggal 31 Desember 2025 dan 2024 dan total penghasilan usaha sebesar Rp5.259 and Rp3.117 untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

BJB Sekuritas has a total assets of Rp36,234 and Rp32,272 as of December 31, 2025 and 2024 and operating revenue of Rp5,259 and Rp3,117 for the years ended December 31, 2025 and 2024, respectively.

Bank dan entitas anak selanjutnya secara bersama-sama disebut sebagai "Bank dan entitas anak".

The Bank and its subsidiaries herein after will be referred as "the Bank and its subsidiaries".

iv) PT Bank Pembangunan Daerah Bengkulu

PT Bank Pembangunan Daerah Bengkulu merupakan entitas yang baru diakuisisi (Catatan 57) oleh Bank di tahun 2024 ini. Akuisisi dilakukan oleh Bank dalam rangka realisasi pengembangan struktur Kelompok Usaha Bank (KUB). Hal ini juga berhubungan dengan POJK No. 12/POJK.03/2020 tentang Konsolidasian Bank Umum, dimana di ddalam POJK ini diatur mengenai pemenuhan modal inti minimum sebesar Rp3.000.000 yang harus dipenuhi oleh setiap Bank paling lambat 31 Desember 2024. Sehingga setiap Bank yang belum memenuhi modal inti minimum ini akan tergabung dalam Kelompok Usaha Bank (KUB).

iv) PT Bank Pembangunan Daerah Bengkulu

PT Bank Pembangunan Daerah Bengkulu is a new entity acquired (Note 57) by the Bank in 2024. The acquisition was carried out by Bank as part of realization order to realize the development of the Bank's Business Group (KUB) structure. This also relates to POJK No. 12/POJK.03/2020 concerning Consolidation of Commercial Banks, where this POJK regulates the minimum core capital of Rp3,000,000 which must be fulfilled by each Bank no later than December 31, 2024. As a result, Banks that have not met this minimum core capital will join the Bank Business Group (KUB).

Bank telah mengefektifkan penyertaan modal kepada Bank Bengkulu sebesar Rp249.929 juta atau setara dengan 15,54% kepemilikan saham tanggal 4 Maret 2024 yang merupakan realisasi atas pengembangan struktur Kelompok Usaha Bank sehubungan dengan ketetntuan POJK yang berlaku sehingga Bank secara sah telah memiliki pengendalian sebagai PSP 2 pada Bank Bengkulu. Bank telah mencatatkan perakuan atas penyertaan saham secara konsolidasian sejak tanggal efektif tersebut.

The Bank has made effective its capital participation in Bank Bengkulu amounting to Rp249,929 million or equivalent to 15.54% of share ownership on March 4, 2024, which is a realization of the development of the Bank's Business Group structure in accordance with the provisions of the applicable POJK so that the Bank legally has control as PSP 2 in Bank Bengkulu. The Bank has recorded the recognition of share participation on a consolidated basis since the effective date.

PT Bank Pembangunan Daerah Bengkulu dengan sebutan Bank Bengkulu, dahulu bernama Perusahaan Daerah (PD) Bank Pembangunan Daerah Bengkulu didirikan pertama kali berdasarkan Surat Keputusan Penguasa Daerah Provinsi No. 08/14/EKU/1969 tanggal 9 Agustus 1969 tentang Pendirian Bank Pembangunan Daerah Bengkulu dan disahkan oleh Menteri Dalam Negeri Republik Indonesia dengan Surat Keputusan No. D-15-6.1.25 tanggal 17 Mei 1970. Statusnya ditingkatkan melalui Perda Nomor 3 tahun 1975 yang telah disahkan oleh Surat Keputusan Menteri Dalam Negeri Republik Indonesia No. Pem/10/29/48/152 tanggal 08 Juni 1977. Perda tersebut telah mengalami beberapa kali perubahan, yang terakhir dengan keikutsertaan Bank Bengkulu dalam program rekapitalisasi yaitu Peraturan Daerah Propinsi Daerah Tingkat I Bengkulu Nomor: 1 Tahun 1999 tanggal 11 Februari 1999 tentang perubahan bentuk badan hukum Bank Pembangunan Daerah Bengkulu dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT) Bank Pembangunan Daerah Bengkulu. Perubahan tersebut telah disahkan oleh Menteri Dalam Negeri Nomor: 584.28-77

PT Bank Pembangunan Daerah Bengkulu, hereinafter referred to as Bengkulu Bank, was previously called the Regional Company (PD). No.08/14/EKU/1969 dated August 9, 1969 concerning the Establishment of the Bengkulu Regional Development Bank and ratified by the Minister of Home Affairs of the Republic of Indonesia with Decree No. D-15-6.1.25 dated May 17, 1970. Its status was upgraded through Regional Regulation No. 3 of 1975 which was ratified by Decree of the Minister of Home Affairs of the Republic of Indonesia No. Pem/10/29/48/152 dated June 08, 1977. This regional regulation has undergone several changes, the most recent being Bank Bengkulu participation in the recapitalization program, namely the Bengkulu Level I Provincial Regional Regulation Number: 1 of 1999 dated February 11, 1999 concerning changes in form Bengkulu Regional Development Bank legal entity from Regional Company (PD) to Bengkulu Regional Development Bank Limited Liability Company (PT). These changes have been ratified by the Minister of Home Affairs Number: 584.28-77 of 1999 dated April 7, 1999 and have been promulgated in the Bengkulu Level I Provincial Gazette Number: 2 of 1999 series D.

tahun 1999 tanggal 7 April 1999 serta telah diundangkan dalam Lembaran Daerah Provinsi Daerah Tingkat I Bengkulu Nomor: 2 tahun 1999 seri D.

Anggaran Dasar Bank dibuat berdasarkan Akta Notaris Irawan, S.H. No. 1 tanggal 01 Mei 1999, Notaris di Bengkulu dan telah memperoleh pengesahan dari Menteri Kehakiman Republik Indonesia (sekarang Kementerian Hukum dan Hak Asasi Manusia) Nomor: C2-8226.HT.01.01.TH.99 tanggal 5 Mei 1999 dan diumumkan dalam Berita Negara Republik Indonesia No. 53 tanggal 2 Juli 1999 tambahan Berita Negara Republik Indonesia Nomor: 53 tanggal 2 Juli 1999.

Bank Bengkulu Articles of Association were prepared based on the Deed of Notary Irawan, S.H. No. 1 dated May 1, 1999, Notary in Bengkulu and has obtained approval from the Minister of Justice of the Republic of Indonesia (now the Ministry of Law and Human Rights) Number: C2-8226.HT.01.01.TH.99 dated May 5, 1999 and published in the State Gazette of the Republic Indonesia No. 53 dated July 2, 1999 additional to the State Gazette of the Republic of Indonesia Number: 53 dated July 2, 1999.

Berdasarkan Akta Perubahan Modal Disetor Perseroan Terbatas PT Bank Pembangunan Daerah Bengkulu Nomor: 01, tanggal 1 Maret 2024 dibuat di hadapan Notaris H. Mufti Nokhman, SH di Bengkulu dan telah memperoleh pengesahan dan dicatat didalam sistem administrasi Badan Hukum di Kementrian Hukum dan Hak asasi Manusia Republik Indonesia dengan Nomor: AHU-01.03-0051707 tanggal 1 Maret 2024, PT BPD Jawa Barat dan Banten Tbk menambah modal disetor sebesar Rp149.960 sebanyak 3.680 lembar saham seri A yang bernilai Rp36.800 dan Agio sebesar Rp113.160, harga per lembar saham seri A sebesar Rp40.750.000 (nilai penuh).

Based on the Deed of Change in Paid-up Capital of PT Bank Pembangunan Daerah Bengkulu Number: 01, dated March 1, 2024 made before Notary H. Mufti Nokhman, SH in Bengkulu and has been ratified and recorded in the Legal Entity administration system at the Ministry of Law and Human Rights of the Republic of Indonesia with Number: AHU-01.03-0051707 dated March 1, 2024, PT BPD West Java and Banten Tbk increased the paid-up capital of Rp149,960,000,000 by 3,680 shares series A with a value of Rp36,800 and Agio of Rp113,160, the price per share of series A is Rp40,750,000 (full amount).

Setoran modal PT BPD Jawa Barat dan Banten Tbk sebesar Rp149.960 telah mendapatkan Surat dari Otoritas Jasa Keuangan (OJK) No: S-121/KO.1702/2024 pada tanggal 19 Maret 2024, perihal: Penegasan Perubahan Komposisi Kepemilikan Saham PT BPD Bengkulu telah mendapat persetujuan dan ditatausahakan dalam administrasi pengawasan OJK.

The capital deposit of PT BPD West Java and Banten Tbk in the amount of Rp149,960 has received a Letter from the Financial Services Authority (OJK) No: S-121/KO.1702/2024 on March 19, 2024, re: Affirmation of Changes in the Composition of Share Ownership of PT BPD Bengkulu has been approved and administered in the OJK supervision administration.

Bank Bengkulu berkedudukan di Bengkulu dengan Kantor Pusat berlokasi di Jalan S.Parman Nomor 57 Padang Jati, Kota Bengkulu. Pada tanggal 31 Desember 2025, Bank Bengkulu memiliki 11 kantor cabang, 45 kantor cabang pembantu, dengan jumlah karyawan sebanyak 747 orang dan pada tnggal 31 Desember 2024, Bank Bengkulu memiliki 11 kantor cabang, 46 kantor cabang pembantu, dengan jumlah karyawan sebanyak 860 orang.

Bank Bengkulu is domiciled in Bengkulu with the Head Office located at Jalan S. Parman Number 57 Padang Jati, Bengkulu City. As of Desember 31, 2025, Bank Bengkulu has 11 branch offices, 45 sub-branch offices, with a total of 747 employees and As of December 31, 2024, Bank Bengkulu has 11 branch offices, 46 sub-branch offices, with a total of 860 employees.

Bank Bengkulu memiliki total aset sebesar Rp11.190.793 dan Rp10.356.477 pada tanggal 31 Desember 2025 dan 2024 total penghasilan usaha sebesar Rp926.523 dan Rp842.037 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

Bank Bengkulu has total assets of Rp 11,190,793 and Rp10,356,477 as of December 31, 2025 and December 31, 2024 and operating revenue of Rp926,523 and Rp842,037 as of for the year ended December 31, 2025 and 2024.

v) PT Bank Pembangunan Daerah Jambi

PT Bank Pembangunan Daerah Jambi merupakan entitas yang diakuisisi oleh Bank di tahun 2024 ini. Akuisisi dilakukan oleh Bank dalam rangka realisasi pengembangan struktur Kelompok Usaha Bank (KUB). Hal ini juga berhubungan dengan POJK No. 12/POJK.03/2020 tentang Konsolidasian Bank Umum, dimana di ddalam POJK ini diatur mengenai pemenuhan modal inti minimum sebesar Rp3.000.000 (tiga triliun rupiah) yang harus dipenuhi oleh setiap Bank paling lambat 31 Desember 2024. Sehingga setiap Bank yang belum memenuhi modal inti minimum ini akan tergabung dalam Kelompok Usaha Bank (KUB).

Bank telah mengefektifkan penyertaan modal kepada Bank Jambi sebesar Rp221.407 juta atau setara dengan 7,75% kepemilikan saham tanggal 18 Desember 2024 yang merupakan realisasi atas pengembangan struktur Kelompok Usaha Bank sehubungan dengan ketetntuan POJK yang berlaku sehingga Bank secara sah telah memiliki pengendalian sebagai PSP 2 pada Bank Jambi. Bank telah mencatatkan perlakuan atas penyertaan saham secara konsolidasian sejak tanggal efektif tersebut.

PT Bank Pembangunan Daerah Jambi ("Bank Jambi") berkedudukan di Jambi, didirikan pada tanggal 12 Pebruari 1959 berdasarkan Akta Notaris Adi Putra Parlindungan, S.H., No. 6 dan Peraturan Daerah (Perda) Provinsi Jambi No. 3 tanggal 8 Januari 1963 tentang Perusahaan Daerah Bank Pembangunan Daerah Jambi. Akta Notaris tersebut disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No.J.A/5/115/6 tanggal 6 November 1959 dan telah diumumkan dalam tambahan No.110 pada Berita Negara Republik Indonesia No.104 tanggal 29 September 1959, dan Perda tersebut telah disahkan oleh Menteri Dalam Negeri Republik Indonesia dengan Surat Keputusan No.Des/32/127-164.

Sesuai dengan pasal 3 Anggaran Dasar Bank Jambi, ruang lingkup kegiatan Bank Jambi adalah menjalankan kegiatan usaha di bidang perbankan sesuai dengan undang-undang dan peraturan yang berlaku. Disamping itu, Bank Jambi juga melaksanakan fungsi sebagai lembaga yang menunjang pembangunan di daerah yaitu penggerak dan pendorong laju pembangunan di daerah dan sebagai pemegang kas daerah dan/atau melaksanakan penyimpanan uang daerah. Bank Jambi mulai beroperasi pada tanggal 6 Oktober 1959.

v) PT Bank Pembangunan Daerah Jambi

PT Bank Pembangunan Daerah Jambi is a new entity acquired (Note 57) by the Bank in 2024. The acquisition was carried out by Bank as part of realization order to realize the development of the Bank's Business Group (KUB) structure. This also relates to POJK No. 12/POJK.03/2020 concerning Consolidation of Commercial Banks, where this POJK regulates the minimum core capital of Rp3,000,000 (three trillion rupiah) which must be fulfilled by each Bank no later than December 31, 2024. As a result, Banks that have not met this minimum core capital will join the Bank Business Group (KUB).

The Bank has made effective its capital participation in Bank Jambi amounting to Rp221,407 million or equivalent to 7.75% of share ownership on December 18, 2024, which is the realization of the development of the Bank's Business Group structure in accordance with the provisions of the applicable POJK so that the Bank legally has control as PSP 2 in Bank Jambi. The Bank has recorded the recognition of share participation on a consolidated basis since the effective date.

PT Bank Pembangunan Daerah Jambi ("Bank Jambi") is domiciled in Jambi, founded on 12 February 1959 based on Notarial Deed of Adi Putra Parlindungan, S.H., No. 6 and Jambi Province Regional Regulation (Perda) No. 3 dated January 8 1963 concerning the Jambi Regional Development Bank Regional Company. The Notarial Deed was ratified by the Minister of Justice of the Republic of Indonesia with Decree No.J.A/5/115/6 dated November 6, 1959 and was announced in addition No.110 to the State Gazette of the Republic of Indonesia No.104 dated September 29, 1959, and the Regional Regulation was ratified by the Minister of Home Affairs of the Republic of Indonesia with Decree No.Des/32/127-164.

In accordance with article 3 of Bank Jambi's Articles of Association, the scope of Bank Jambi's activities is to carry out business activities in the banking sector in accordance with applicable laws and regulations. Apart from that, Bank Jambi also carries out functions as an institution that supports development in the region, namely driving and driving the pace of development in the region and as holder of regional cash and/or carrying out regional money deposits. Bank Jambi began operating on October 6, 1959.

Perda tersebut di atas telah mengalami beberapa kali perubahan dan perubahan yang terakhir dengan Perda Provinsi Jambi No.5 tanggal 10 November 2022 tentang Perubahan Bentuk Badan Hukum dari PT Bank Pembangunan Daerah Jambi menjadi PT Bank Pembangunan Daerah Jambi (PERSERODA).

Anggaran Dasar Bank Jambi telah beberapa kali mengalami perubahan, sebagaimana tertuang di dalam Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Daerah Jambi No. 29 tanggal 5 Juni 2008 dibuat hadapan Muhammad Zen, S.H., Notaris di Jambi tentang Perseroan Terbatas dan telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No.AHU-49942.AH.0102 tahun 2009 tanggal 15 Oktober 2009.

Terakhir sebagaimana tertuang di dalam Anggaran Dasar Perseroan, termaktub dalam Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Daerah Jambi disebut “Bank Jambi” Nomor 16 tanggal 17 Desember 2024 yang dibuat oleh Notaris Galenita Santiliana, Sarjana Hukum, Magister Kenotariatan, Notaris di Kota Jambi, yang telah diterima dan dicatat dalam database Sistem Administrasi Badan Hukum Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai Surat Nomor: AHU-AH.01.03-0225913 tertanggal 20 Desember 2024

Berdasarkan pasal 3 Anggaran Dasar, Bank Jambi didirikan dengan maksud dan tujuan untuk berusaha di bidang perbankan. Untuk mencapai maksud dan tujuan tersebut, ruang lingkup Bank Jambi antara lain:

- Menghimpun dana dari masyarakat dalam bentuk simpanan, berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;
- Memberikan kredit;
- Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi, cek atau sarana lainnya;
- Melakukan kegiatan penyertaan modal pada Bank atau perusahaan di bidang jasa keuangan lainnya; dan
- Melaksanakan kegiatan perbankan syariah.

The above regional regulations have undergone several amendments and the latest amendment is Jambi Province Regional Regulation No. 5 dated November 10, 2022 concerning Changes in Legal Entity Form from PT Bank Pembangunan Daerah Jambi to PT Bank Pembangunan Daerah Jambi (PERSERODA).

The Articles of Association of Bank Jambi have undergone several changes, as stated in the Deed of Minutes of the Extraordinary General Meeting of Shareholders of PT Bank Pembangunan Daerah Jambi No. 29 dated June 5, 2008 made before Muhammad Zen, S.H., Notary in Jambi regarding Limited Liability Companies and has received approval from the Minister of Law and Human Rights of the Republic of Indonesia with Decree No.AHU-49942.AH.0102 of 2009 dated October 15, 2009.

Finally, as stated in the Company's Articles of Association, contained in the Deed of Minutes of the Extraordinary General Meeting of Shareholders of PT Bank Pembangunan Daerah Jambi called "Bank Jambi" Number 16 dated 17 December 2024 which was made by Notary Galenita Santiliana, Bachelor of Laws, Master of Notary, Notary in Jambi City, which has been received and recorded in the Legal Entity Administration System database of the Minister of Law and Human Rights of the Republic of Indonesia according to Letter Number: AHU-AH.01.03-0225913 dated December 20, 2024.

Based on article 3 of the Articles of Association, Bank Jambi was established with the aim and objective of doing business in the banking sector. To achieve these aims and objectives, Bank Jambi's scope includes:

- *Collect funds from the public in the form of savings, in the form of demand deposits, time deposits, certificates of deposit, savings and/or other equivalent forms*
- *Providing credit;*
- *Placing funds with, borrowing funds from, or lending funds to other banks, whether by using letters, telecommunications facilities, checks or other means;*
- *Carrying out capital investment activities in banks or companies in other financial services sectors; And*
- *Carry out sharia banking activities*

Selain itu Bank Jambi juga membantu Pemerintah Provinsi, Kota/Kabupaten Jambi dalam membina Bank Perekonomian Rakyat (BPR) dan institusi jasa keuangan lainnya milik Pemerintah Provinsi, Kota/Kabupaten Jambi.

Apart from that, Bank Jambi also assists the Jambi Provincial, City/Regency Government in developing Rural Banks (BPR) and other financial service institutions belonging to the Jambi Provincial, City/Regency Government.

Bank Jambi memulai aktivitas unit usaha Syariah berdasarkan izin dari Bank Indonesia melalui suratnya Nomor 13/2482/DpbS, tanggal 7 Desember 2011. Kegiatan operasional berdasarkan prinsip syariah efektif dilaksanakan tanggal 3 Januari 2012.

Bank Jambi started Sharia business unit activities based on permission from Bank Indonesia through letter Number 13/2482/DpbS, dated 7 December 2011. Operational activities based on sharia principles were effectively implemented on January 3, 2012.

Kantor Pusat Bank Jambi terletak di Jalan Jenderal Ahmad Yani No. 18, Telanai Pura, Jambi. Unit Usaha Syariah berlokasi di Jl. Kapt. Pattimura No.70-71, Kelurahan Kenali Besar, Kecamatan Kota Baru, Jambi 36139.

Bank Jambi Head Office is located on Jalan Jenderal Ahmad Yani No. 18, Telanai Temple, Jambi. The Sharia Business Unit is located on Jl. Capt. Pattimura No.70-71, Kenali Besar Village, Kota Baru District, Jambi 36139.

Bank Jambi memiliki total aset sebesar Rp15.388.800 dan Rp13.938.927 pada tanggal 31 Desember 2025 dan 2024 dan total penghasilan usaha sebesar Rp1.245.206 dan Rp1.179.334 pada tanggal 31 Desember 2025 dan 2024.

Bank Jambi has total assets of Rp15,388,800 dan Rp13,938,927 as of December 31, 2025 and 2024 and operating revenue of Rp1,245,206 and Rp1,179,334 as of December 31, 2025 and 2024, respectively.

2. Informasi Kebijakan Akuntansi yang Material

2. *Material Accounting Policy Information*

a. Dasar penyusunan laporan keuangan konsolidasian

a. *Basis of preparation of the consolidated financial statements*

Pernyataan Kepatuhan

Laporan keuangan konsolidasian disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan Indonesia, yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia dan peraturan Bapepam-LK No. VIII.G.7, lampiran keputusan Ketua Bapepam-LK No. KEP347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik", sepanjang tidak bertentangan dengan suatu PSAK atau ISAK.

Statement of Compliance

The consolidated financial in accordance with Indonesian Financial Accounting Standards, which includes the Statements and Interpretations issued by the Financial Accounting Standards Board Indonesian Institute of Accountants and Bapepam-LK's Regulation No. VIII.G.7, Appendix of the Decision of the Chairman of Bapepam-LK No. KEP-347/BL/2012 dated June 25, 2012 regarding the "Guidelines on Financial Statements Presentations and Disclosures for Issuers or Public Companies", to the extent that it does not conflict with a PSAK or ISAK.

Laporan keuangan disusun dan disajikan sesuai dengan Pernyataan Standar Akuntansi Keuangan ("PSAK"), yaitu PSAK 101 (Revisi 2019) tentang "Penyajian Laporan Keuangan Syariah", PSAK 102 (Revisi 2019) tentang "Akuntansi Murabahah", PSAK 104 tentang "Akuntansi Istishna", PSAK 105 tentang "Akuntansi Mudharabah", PSAK 106 tentang "Akuntansi Musyarakah", PSAK 107 (Revisi 2016) tentang "Akuntansi Ijarah", PSAK 110 (Revisi 2020) tentang "Akuntansi Sukuk", PSAK 111 tentang "Akuntansi Wa'ad", Pedoman Akuntansi Perbankan Syariah Indonesia (PAPSI Revisi 2013. Bank juga menerapkan Standar Akuntansi Keuangan di Indonesia ("SAK"), yang ditetapkan Ikatan Akuntan Indonesia (IAI).

The financial statements have been The financial statements have been prepared and presented in accordance with the Statement of Financial Accounting Standards ("SFAS"), namely: SFAS 101 (Revised 2019), "Presentation of Sharia Financial Statements", SFAS 102 (Revised 2019), "Accounting for Murabahah", SFAS 104 "Accounting for Istishna", SFAS 105, "Accounting for Mudharabah", SFAS 106, "Accounting for Musyarakah", SFAS 107 (Revised 2016), "Accounting for Ijarah", SFAS 110 (Revised 2020) "Accounting for Sukuk", SFAS No. 111 "Accounting for Wa'ad", Indonesia Sharia Banking Accounting Guidelines (PAPSI Revised 2013). The Bank also applied Indonesian Financial Accounting Standards (FAS) issued by the Institute of Indonesia Chartered Accountants (IAI).

Laporan keuangan konsolidasian telah disajikan berdasarkan nilai historis, kecuali untuk beberapa akun yang dinilai menggunakan dasar pengukuran lain sebagaimana dijelaskan pada kebijakan akuntansi dari akun tersebut. Laporan keuangan konsolidasian disusun dengan dasar akrual, kecuali pendapatan dari *istishna* dan bagi hasil dari pembiayaan *mudharabah* dan *musyarakah* serta laporan arus kas konsolidasian.

The consolidated financial statements have been prepared on a historical cost basis, except for some accounts that were assessed using another measurement basis as explained in the accounting policies of the account. The consolidated financial statements have been prepared on accrual basis, except for the revenue from istishna and the profit sharing from the mudharabah and musyarakah financing and the consolidated statement of cash flow.

Laporan arus kas konsolidasian disusun menggunakan metode langsung dan arus kas dikelompokkan atas dasar aktivitas operasi, investasi dan pendanaan. Kas dan setara kas terdiri dari kas, giro pada Bank Indonesia dan giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

The consolidated statement of cash flows have been prepared using the direct method and the cash flows have been classified on the basis of operating, investing and financing activities. Cash and cash equivalents consists of cash, current accounts with Bank Indonesia and other banks, placements with Bank Indonesia and other banks maturing within 3 (three) months or less from the acquisition date provided they are not used as collateral for borrowings nor restricted.

Mata uang penyajian yang digunakan dalam laporan keuangan konsolidasian adalah Rupiah, yang merupakan mata uang fungsional. Angka-angka yang disajikan dalam laporan keuangan, kecuali bila dinyatakan secara khusus, adalah dibulatkan dalam jutaan Rupiah.

The presentation currency used in the consolidated financial statements is Indonesian Rupiah, which is the Bank's functional currency. Unless otherwise stated, all figures presented in the consolidated financial statements are rounded off to millions of Rupiah.

b. Prinsip konsolidasian

Laporan keuangan konsolidasian mencakup laporan keuangan Perusahaan dan entitas-entitas anak seperti disebutkan pada Catatan 1g.

b. Principles of consolidation

The consolidated financial statements incorporate the financial statements of the Company and subsidiaries as described in Note 1g.

Entitas anak adalah entitas yang dikendalikan oleh Bank, yakni Grup terekspos, atau memiliki hak, atas imbal hasil variabel dari keterlibatannya dengan entitas dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kemampuan kini untuk mengarahkan aktivitas relevan dari entitas (kekuasaan atas *investee*).

A subsidiary is an entity controlled by the Group, ie the Group is exposed, or has rights, to variable returns from its involvement with the entity and has the ability to affect those returns through its current ability to direct the entity's relevant activities (power over the investee).

Keberadaan dan dampak dari hak suara potensial dimana Grup memiliki kemampuan praktis untuk melaksanakan (yakni hak substantif) dipertimbangkan saat menilai apakah Grup mengendalikan entitas lain.

The existence and effect of substantive potential voting rights that the Group has the practical ability to exercise (ie substantive rights) are considered when assessing whether the Group controls another entity.

Laporan keuangan konsolidasian Bank dan entitas anak mencakup hasil usaha, arus kas, aset dan liabilitas dari Bank dan seluruh entitas anak yang, secara langsung dan tidak langsung, dikendalikan oleh Bank. Entitas anak dikonsolidasikan sejak tanggal efektif akuisisi, yaitu tanggal dimana Bank dan entitas anak secara efektif memperoleh pengendalian atas bisnis yang diakuisisi, sampai tanggal pengendalian berakhir.

The Bank and its subsidiaries' financial statements incorporate the results, cash flows, assets, and liabilities of the Bank and all of its directly and indirectly controlled subsidiaries. Subsidiaries are consolidated from the effective date of acquisition, which is the date on which the Bank effectively obtains control of the acquired business, until that control ceases.

Entitas induk menyusun laporan keuangan konsolidasian dengan menggunakan kebijakan akuntansi yang sama untuk transaksi dan peristiwa lain dalam keadaan yang serupa. Seluruh

A parent prepares consolidated financial statements using uniform accounting policies for like transactions and other events in similar circumstances. All intragroup transactions,

transaksi, saldo, penghasilan, beban, dan arus kas dalam intra kelompok usaha terkait dengan transaksi antar entitas dalam kelompok usaha dieliminasi secara penuh.

balances, income, expenses and cash flows relating to transactions between entities of the group are eliminated in full.

Bank dan entitas anak mengatribusikan laba rugi dan setiap komponen dari penghasilan komprehensif lain kepada pemilik entitas induk dan kepentingan non-pengendali meskipun hal tersebut mengakibatkan kepentingan non- pengendali memiliki saldo defisit. Bank dan entitas anak menyajikan kepentingan non-pengendali di ekuitas dalam laporan posisi keuangan konsolidasian, terpisah dari ekuitas pemilik entitas induk.

The Bank and its subsidiaries attributed the profit or loss and each component of other comprehensive income to the owners of the parent and non-controlling interest even though this results in the non-controlling interests having a deficit balance. The Bank and its subsidiaries presents non-controlling interest in equity in the consolidated statement of financial position, separately from the equity owners of the parent.

Perubahan dalam bagian kepemilikan entitas induk pada entitas anak yang tidak mengakibatkan hilangnya pengendalian adalah transaksi ekuitas (yaitu transaksi dengan pemilik dalam kapasitasnya sebagai pemilik). Ketika proporsi ekuitas yang dimiliki oleh kepentingan nonpengendali berubah, Grup menyesuaikan jumlah tercatat kepentingan pengendali dan kepentingan nonpengendali untuk mencerminkan perubahan kepemilikan relatifnya dalam entitas anak. Selisih antara jumlah tercatat kepentingan nonpengendali yang disesuaikan dan nilai wajar dari jumlah yang diterima atau dibayarkan diakui langsung dalam ekuitas dan diatribusikan pada pemilik dari entitas induk.

Changes in the parent's ownership interest in a subsidiary that do not result in loss of control are equity transactions (ie transactions with owners in their capacity as owners). When the proportion of equity held by non-controlling interest change, the Group adjusted the carrying amounts of the controlling interest and non-controlling interest to reflect the changes in their relative interest in the subsidiaries. Any difference between the amount by which the non-controlling interests are adjusted and the fair value of the consideration paid or received is recognised directly in equity and attributed to the owners of the parent.

Jika Bank dan entitas anak kehilangan pengendalian, maka Bank dan entitas anak akan:

a) Menghentikan pengakuan aset (termasuk *goodwill*) dan liabilitas entitas anak pada jumlah tercatatnya ketika pengendalian hilang;
b) Mengakui nilai wajar pembayaran yang diterima (jika ada) dari transaksi, peristiwa, atau keadaan yang mengakibatkan hilangnya pengendalian;
c) Mengakui sisa investasi pada entitas anak terdahulu pada nilai wajarnya pada tanggal hilangnya pengendalian;
d) Mereklasifikasi ke laba rugi, atau mengalihkan secara langsung ke saldo laba jika disyaratkan oleh SAK lain, jumlah yang diakui dalam penghasilan komprehensif lain dalam kaitan dengan entitas anak;
e) Mengakui perbedaan apapun yang dihasilkan sebagai keuntungan atau kerugian dalam laba rugi yang diatribusikan kepada entitas induk.

If the Bank and its subsidiaries loses control, so Bank and its subsidiaries will:

(a) Derecognise the assets (including goodwill) and liabilities of the subsidiary at their carrying amounts at the date when control is lost;

(b) Recognise the fair value of the consideration received (if any) from the transaction, event or circumstances that resulted in the loss of control;
(c) Recognise any investment retained in the former subsidiary at fair value at the date when control is lost;
(d) Reclassify to profit or loss, or transfer directly to retained earnings if required by other FAS, the amount recognized in other comprehensive income in relation to the subsidiary;

(e) Recognise any resulting difference as a gain or loss attributable to the parent.

c. Kombinasi bisnis

Ketika melakukan akuisisi atas sebuah bisnis, Bank menerapkan metode akuisisi untuk mencatat kombinasi bisnis. Imbalan yang dialihkan untuk akuisisi entitas anak adalah sebesar nilai wajar aset yang dialihkan, liabilitas yang diakui terhadap pemilik pihak yang diakusisi sebelumnya dan kepentingan ekuitas yang diterbitkan oleh Bank.

c. Business combinations

The Bank applies the acquisition method to account for business combinations. The consideration transferred for the acquisition of a subsidiary is the fair value of the assets transferred, the liabilities incurred to the former owners of the acquiree and the equity interests issued by The Bank. The consideration transferred

Imbalan yang dialihkan termasuk nilai wajar aset atau liabilitas yang timbul dari kesepakatan imbalan kontinjensi. Aset teridentifikasi yang diperoleh dan liabilitas serta liabilitas kontinjensi yang diambil alih dalam suatu kombinasi bisnis diukur pada awalnya sebesar nilai wajar pada tanggal akuisisi.

includes the fair value of any asset or liability resulting from a contingent consideration arrangement. Identifiable assets acquired and liabilities and contingent liabilities assumed in a business combination are measured initially at their fair values at the acquisition date.

Bank mengakui kepentingan nonpengendali pada pihak yang diakuisisi sebesar bagian proporsional kepentingan nonpengendali atas aset bersih pihak yang diakuisisi. Kepentingan nonpengendali disajikan di ekuitas dalam laporan posisi keuangan konsolidasian, terpisah dari ekuitas pemilik entitas induk.

The Bank recognises any non-controlling interest in the acquiree on an acquisition by acquisition basis the non-controlling interest's proportionate share of the acquiree net asset -controlling interest is reported as equity in the consolidated statement of financial position, equity.

Biaya yang terkait dengan akuisisi dibebankan pada saat terjadinya.

Acquisition-related costs are expensed as incurred.

Jika kombinasi bisnis diperoleh secara bertahap, nilai tercatat pada tanggal akuisisi dari kepentingan ekuitas yang sebelumnya dimiliki oleh pihak pengakuisisi pada pihak yang diakuisisi diukur kembali ke nilai wajar pada tanggal akuisisi dan mengakui keuntungan atau kerugian yang dihasilkan ke dalam laporan laba rugi. Pihak pengakusisi mungkin telah mengakui perubahan nilai wajar atas kepentingan ekuitasnya dalam penghasilan komprehensif lain. Jika demikian, jumlah yang telah diakui dalam penghasilan komprehensif lain diakui dengan dasar yang sama sebagaimana dipersyaratkan jika pihak pengakusisi telah melepas secara langsung kepentingan ekuitas yang dimiliki sebelumnya.

If the business combination is achieved in stages, the acquisition date carrying value interest in the acquiree is remeasured to fair value at the acquisition date and recognises the resulting gain or loss in profit or loss. The acquirer may have recognised changes in the value of its equity interest in other comprehensive income. If so, the amount that was recognised in other comprehensive income shall be recognised on the same basis as would be required if the acquirer has disposed directly of the previously held equity interest.

Imbalan kontinjensi yang masih harus dialihkan oleh Bank diakui sebesar nilai wajar pada tanggal akuisisi. Perubahan selanjutnya atas nilai wajar imbalan kontinjensi yang diakui sebagai aset atau liabilitas dan dicatat sesuai dengan PSAK 109 "Instrumen Keuangan" dalam laba rugi. Imbalan kontinjensi yang diklasifikasikan sebagai ekuitas tidak diukur kembali, dan penyelesaian selanjutnya diperhitungkan dalam ekuitas.

Any contingent consideration to be transferred by the Bank is recognised at fair value at the acquisition date. Subsequent changes to the fair value of the contingent consideration that is deemed to be an asset or liability is recognised in accordance with PSAK 109 "Financial Instruments" in profit or loss. Contingent consideration that is classified as equity is not remeasured, and its subsequent settlement is accounted for within equity.

Jika penghargaan pembayaran berbasis saham (penghargaan pengganti) diharuskan untuk ditukar dengan penghargaan kepada karyawan pihak yang diakuisisi (penghargaan pihak yang diakuisisi), maka seluruh atau sebagian dari jumlah penghargaan pengganti milik pihak pengakuisisi dimasukkan dalam menghitung imbalan yang dialihkan dalam kombinasi bisnis. Imbalan yang dialihkan ini ditentukan dengan membandingkan pengukuran berdasarkan pasar atas penghargaan pengganti dengan pengukuran berdasarkan pasar atas penghargaan pihak yang diakuisisi dan mempertimbangkan sejauh mana penghargaan pengganti berhubungan dengan jasa yang diberikan sebelum kombinasi.

If share-based payment awards (replacement awards) are required to be exchanged for awards held by the acquiree's employees (acquiree's awards), then all or a portion of the amount of the acquirer's replacement awards is included in measuring the consideration transferred in the business combination. This is determined by comparing the market-based measure of the replacement awards with the market-based measure of the acquiree's awards and considering the extent to which the replacement awards relate to pre-combination service.

Selisih lebih imbalan yang dialihkan, jumlah setiap kepentingan nonpengendali pada pihak diakuisisi dan nilai wajar pada tanggal akuisisi kepentingan ekuitas sebelumnya pada pihak diakuisisi atas nilai wajar aset bersih teridentifikasi yang diperoleh dicatat sebagai *goodwill*. Jika jumlah imbalan yang dialihkan, jumlah setiap kepentingan nonpengendali yang diakui dan kepentingan sebelumnya yang diukur lebih rendah dari nilai wajar aset bersih teridentifikasi entitas anak yang diakuisisi dalam kasus pembelian dengan diskon, selisihnya diakui dalam laba rugi.

The excess of the consideration transferred, the amount of any non-controlling interest in the acquiree and the acquisition-date fair value of any previous equity interest in the acquiree over the fair value of the identifiable net assets acquired is recorded as goodwill. If the total of consideration transferred, non-controlling interest recognised and previously held interest measured is less than the fair value of the net identifiable assets of the subsidiary acquired in the case of a bargain purchase, the difference is recognised directly in the profit or loss.

Untuk tujuan penurunan nilai, *goodwill* yang diperoleh dalam kombinasi bisnis sejak tanggal akuisisi dialokasikan pada setiap unit penghasil kas pihak pengakuisisi, atau kelompok UPK yang diperkirakan memberikan manfaat dari sinergi kombinasi bisnis tersebut, terlepas apakah aset atau liabilitas lain dari pihak yang diakuisisi ditempatkan dalam unit atau kelompok unit tersebut.

For the purpose of impairment testing, goodwill acquired in a business combination shall, from the acquisition date, be allocated to each of the acquirer's cash-generating units , or groups of CGUs, that is expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the acquiree are assigned to those units or groups of units.

Jika alokasi *goodwill* yang diperoleh dalam kombinasi bisnis tidak dapat diselesaikan sebelum berakhirnya periode tahunan ketika kombinasi bisnis berdampak, maka alokasi awal tersebut diselesaikan sebelum akhir periode tahunan pertama setelah tanggal akuisisi.

If the initial allocation of goodwill acquired in a business combination cannot be completed before the end of the annual period in which the business combination is affected, that initial allocation shall be completed before the end of the first annual period beginning after the acquisition date.

Jika akuntansi awal untuk kombinasi bisnis belum selesai pada akhir periode pelaporan saat kombinasi terjadi, Bank melaporkan jumlah sementara untuk pos-pos yang proses akuntansinya belum selesai dalam laporan keuangannya. Selama periode pengukuran, pihak pengakuisisi menyesuaikan, aset atau liabilitas tambahan yang diakui, untuk mencerminkan informasi baru yang diperoleh tentang fakta dan keadaan yang ada pada tanggal akuisisi dan, jika diketahui, akan berdampak pada jumlah yang diakui pada tanggal tersebut.

If the initial accounting of a business combination is incomplete by the end of the reporting period in which the combination occurs, The Bank reports provisional amounts for the items for which the accounting is incomplete. Those provisional amounts are adjusted during the measurement period, or additional assets or liabilities are recognised, to reflect new information obtained about facts and circumstances that existed as of the acquisition date that, if known, would have affected the amount recognised as of that date.

Kebijakan akuntansi yang digunakan dalam penyusunan laporan keuangan konsolidasian telah digunakan secara konsisten oleh entitas anak.

The accounting policies adopted in preparing the consolidated financial statements have been consistently applied by the subsidiaries.

Transaksi dengan kepentingan nonpengendali yang tidak menyebabkan hilangnya pengendalian dicatat sebagai transaksi ekuitas. Selisih antara nilai wajar dari imbalan yang dibayarkan dan saham yang diperoleh dari nilai tercatat aset bersih entitas anak dicatat dalam ekuitas. Keuntungan atau kerugian atas pelepasan kepada kepentingan nonpengendali juga dicatat dalam ekuitas.

Transactions with non-controlling interests that do not result in loss of control are accounted for as equity transactions. The difference between the fair value of any consideration paid and the relevant share acquired of the carrying value of net assets of the subsidiary is recorded in equity. Gains or losses on disposals to non-controlling interests are also recorded in equity

Transaksi, saldo dan keuntungan/kerugian yang belum direalisasi antar entitas Bank telah dieliminasi.

Intercompany transactions, balances and unrealised gain/losses on transactions among Group companies are eliminated.

d. Penjabaran mata uang asing

Transaksi dalam mata uang asing dijabarkan ke mata uang rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi. Pada tanggal laporan posisi keuangan konsolidasian, aset dan liabilitas moneter dalam mata uang asing dijabarkan dengan menggunakan kurs yang berlaku pada tanggal laporan posisi keuangan konsolidasian.

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

Laba atau rugi kurs valuta asing atas aset dan liabilitas moneter merupakan selisih antara biaya perolehan diamortisasi dalam rupiah pada awal tahun, disesuaikan dengan tingkat suku bunga efektif dan pembayaran selama tahun berjalan, dan biaya perolehan diamortisasi dalam valuta asing yang dijabarkan ke dalam rupiah dengan menggunakan kurs pada akhir tahun.

Aset dan liabilitas non-moneter dalam mata uang asing dijabarkan dengan menggunakan kurs pada tanggal transaksi.

Berikut ini adalah kurs mata uang asing utama yang digunakan untuk penjabaran dalam rupiah pada tanggal 31 Desember 2025 dan 2024 yang menggunakan kurs tengah berdasarkan Reuters (pukul 16.00 Waktu Indonesia Barat) (dalam Rupiah penuh).

d. Foreign currency translation

Transactions denominated in foreign currencies are converted into rupiah at the exchange rates prevailing at the dates of the transactions. At the consolidated statement of financial position, monetary assets and liabilities denominated in foreign currencies are translated at the exchange rates prevailing at such date.

Exchange gains and losses arising from transactions denominated in foreign currencies and from the translation of monetary assets and liabilities denominated in foreign currencies are recognized in the consolidated statement of profit and loss and other comprehensive income for the current year.

The foreign currency gains or losses on monetary assets and liabilities are the difference between amortized cost in rupiah at the beginning of the year, adjusted for effective interest rate and payments during the year, and the amortized cost in foreign currency translated into rupiah using the exchange rate at the end of the year.

Non-monetary assets and liabilities denominated in foreign currencies are translated using the exchange rates prevailing at the transaction date.

Below are the major exchange rates used for translation into rupiah as of December 31, 2025 and 2024 using the middle rates based on Reuters (at 16.00 hours Western Indonesian Time) (in full amount).

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Dolar Amerika Serikat	16,675	16,095	*United States Dollar*
Dolar Australia	11,152	10,014	*Australian Dollar*
Dolar Singapura	12,965	11,845	*Singapore Dollar*
Poundsterling Inggris	22,440	20,219	*Great Britain Poundsterling*
Yen Jepang	107	103	*Japanese Yen*
Dolar Hong Kong	2,142	2,073	*Hong Kong Dollar*
Euro Eropa	19,571	16,758	*European Euro*
Riyal Saudi Arabia	4,454	4,293	*Saudi Arabian Riyal*
Renminbi	2,385	2,199	*Renminbi*

e. Aset dan liabilitas keuangan

Aset keuangan Bank dan entitas anak terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, tagihan derivatif, surat-surat berharga, efek-efek yang dibeli dengan janji dijual kembali, wesel ekspor dan tagihan lainnya, kredit yang diberikan dan pembiayaan syariah, tagihan akseptasi,

e. Financial assets and liabilities

The Bank and its subsidiaries' financial assets consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, derivative receivables, marketable securities, marketable securities purchased under agreements to resell, bills and other receivables, loans and

penyertaan saham, bunga yang masih akan diterima, dan aset lain-lain (setoran jaminan).

Liabilitas keuangan Bank dan entitas anak terdiri dari liabilitas segera, simpanan nasabah, simpanan dari bank lain, liabilitas derivatif, efek-efek yang dijual dengan janji dibeli kembali, liabilitas akseptasi, efek hutang yang diterbitkan, pinjaman yang diterima, bunga yang masih harus dibayar, liabilitas lain-lain.

Bank dan entitas anak menerapkan PSAK 113, "Pengukuran Nilai Wajar". Penerapan PSAK ini mendefinisikan nilai wajar, menetapkan dalam satu pernyataan, suatu kerangka pengukuran nilai wajar dan mensyaratkan pengungkapan mengenai pengukuran dan hierarki nilai wajar.

Bank dan entitas anak selain BJBS menerapkan PSAK 109, "Instrumen Keuangan", yang menggantikan PSAK 239, "Instrumen Keuangan: Pengakuan dan Pengukuran"

(i) Klasifikasi
Bank dan entitas anak mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut pada saat pengakuan awal:
1. Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
2. Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
3. Aset keuangan yang diukur pada biaya perolehan diamortisasi.

Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

Aset keuangan diukur pada biaya perolehan diamortisasi jika kedua kondisi berikut terpenuhi:
- Aset keuangan yang dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- Arus kas kontraktual tersebut semata dari pembayaran pokok dan bunga (SPPI).

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI) jika kedua kondisi berikut:
- Aset keuangan yang dikelola untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- Arus kas kontraktual tersebut semata dari pembayaran pokok dan bunga (SPPI).

Aset keuangan diklasifikasikan pada nilai wajar melalui laba rugi (FVTPL) jika tidak memenuhi kondisi yang disyaratkan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain.

sharia financing, acceptances receivable, investments in shares, interest receivables, and other assets (guarantee deposit).

The Bank and its subsidiaries' financial liabilities consist of obligations due immediately, deposits from customers, deposits from other banks, derivative payable, marketable securities sold under agreement to repurchase, acceptances payable, debt securities issued, borrowings, interest payable, other liabilities.

The Bank and its subsidiaries adopted SFAS 113, "Fair Value Measurement". The adoption of the SFAS defines fair value, establishes in a statement, a framework to measure fair value and requires disclosures on fair value measurement and hierarchy.

The Bank and its subsidiaries exclude BJBS adopted SFAS 109, "Financial Instruments", which replaced SFAS 239, "Financial Instruments: Recognition and Measurement".

(i) Classification
The Bank and its subsidiaries classify its financial assets according to the following categories at initial recognition:
1. *Financial assets measured at fair value through profit or loss;*
2. *Financial assets measured at fair value through other comprehensive income;*
3. *Financial assets measured at amortized cost.*

The business model reflects how Bank and its subsidiaries of financial assets are managed to achieve a particular business objective.

Financial assets are measured at amortized cost if both of the following conditions are met:

- *Financial assets are managed where the business model objectives in order to collect the contractual cash flows; and*
- *The contractual cash flows are solely payments of principal and interest (SPPI).*

Financial assets are measured at fair value through other comprehensive income (FVTOCI) if both of the following conditions are met:
- *Financial assets are managed to collect the contractual cash flows and sell the assets; and*
- *The contractual cash flows are solely payments of principal and interest (SPPI).*

Financial assets are measured at fair value through profit or loss (FVTPL) if do not meet the conditions required to be measured at amortized cost or fair value through other comprehensive income.

Pada saat pengakuan awal, Bank dan entitas anak dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

At initial recognition, the Bank and its subsidiaries may make an irrevocable choice to present equity instruments that are not held for trading at fair value through other comprehensive income.

Liabilitas keuangan diklasifikasikan ke dalam kategori sebagai berikut pada saat pengakuan awal:

Financial liabilities are classified into the following categories at initial recognition:

I. Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu liabilitas keuangan yang ditetapkan demikian pada saat pengakuan awal dan diklasifikasikan dalam kelompok diperdagangkan;

I. Financial liabilities at fair value through profit or loss, which has 2 (two) sub-classifications, i.e. those designated as such upon initial recognition and those classified as held for trading;

II. Liabilitas keuangan lain. Liabilitas keuangan lainnya merupakan liabilitas keuangan yang tidak dimiliki untuk dijual atau ditentukan sebagai nilai wajar melalui laba rugi saat pengakuan liabilitas.

II. Other financial liabilities. Other financial liabilities pertain to financial liabilities that are not held for trading nor designated as at fair value through profit or loss upon recognition of the liability.

Kategori yang didefinisikan oleh PSAK 109/ *Category as defined by SFAS 109*		**Golongan (ditentukan oleh Bank)/ *Class (as determined by the Bank)***	**Subgolongan/ *Subclasses***
Aset keuangan/ *Financial assets*	Aset keuangan yang diukur pada nilai wajar melalui laba/rugi/*Financial assets at fair value through profit or loss*	Tagihan derivatif - Tidak terkait lindung nilai/*Derivative receivables - Non hedging related*	
		Penyertaan saham/*Investment in shares*	
	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial assets at amortized cost*	Giro pada Bank Indonesia/*Current accounts with Bank Indonesia*	
		Giro pada bank lain/*Current accounts with other banks*	
		Penempatan pada Bank Indonesia dan bank-bank lain/*Placements with Bank Indonesia and other banks*	
		Tagihan atas efek-efek yang dibeli dengan janji dijual kembali/*Receivable from marketable securities purchased under agreements to resell*	
		Tagihan akseptasi/*Acceptance receivables*	
		Wesel ekspor dan tagihan lainnya/*Bills and other receivables*	
		Kredit yang diberikan/*Loans*	
		Bunga yang masih akan diterima/*Interest receivable*	
		Aset lain-lain/*Other assets*	Setoran jaminan/*Security deposit*
			Aset ijarah/*Ijarah assets*
		Surat berharga/*Marketable securities*	
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/*Financial assets at fair value through other comprehensive income*	Surat berharga/*Marketable securities*	
Liabilitas keuangan/ *Financial liabilities*	Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/*Financial liabilities at fair value through profit or loss*	Liabilitas derivatif/*Derivative payables*	
	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/*Financial liabilities at amortized cost*	Liabilitas segera/*Obligation due immediately*	
		Simpanan nasabah dan simpanan nasabah syariah/*Deposits from customers and Deposits from customers - sharia*	
		Simpanan bank-bank lain/*Deposits from other banks*	
		Liabilitas akseptasi/*Acceptance payables*	
		Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali/*Liabilities from marketable securities sold under agreements to repurchase*	
		Bunga yang masih harus dibayar/*Accrued expenses*	
		Liabilitas lain-lain/ *Other liabilities*	Setoran jaminan/*Security deposits*
			Jasa produksi/*Production Service*
			Penghargaan kerja/*Gratuity*
		Efek hutang yang diterbitkan/*Debt securities issued*	
		Pinjaman yang diterima/*Borrowings*	

(ii) Pengakuan awal

a. Pembelian atau penjualan aset keuangan yang memerlukan penyerahan aset dalam kurun waktu yang telah ditetapkan oleh peraturan dan kebiasaan

(ii) Initial recognition

a. Purchases or sales of financial assets that require delivery of assets within a time frame established by regulation or convention in the marketplace (regular

yang berlaku di pasar (pembelian secara reguler) diakui pada tanggal penyelesaian, seperti tanggal perusahaan berkomitmen untuk membeli atau menjual aset.

b. Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diukur pada nilai wajar melalui laporan laba rugi, nilai wajar tersebut ditambah biaya transaksi yang dapat diatribusikan secara langsung. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasinya.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan. Untuk aset keuangan, biaya transaksi ditambahkan pada jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas. Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

Bank dan entitas anak, pada pengakuan awal, dapat menetapkan aset keuangan dan liabilitas keuangan tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar). Opsi nilai wajar dapat digunakan hanya bila memenuhi ketetapan sebagai berikut:

- Penetapan sebagai opsi nilai wajar mengurangi atau mengeliminasi ketidak-konsistenan pengukuran dan pengakuan (*accounting mismatch*) yang dapat timbul;
- Aset keuangan dan liabilitas keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- Aset keuangan dan liabilitas keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan, tetapi tidak dapat mengukur derivatif melekat secara terpisah.

way purchases) are recognized on the settlement date, i.e., the date that the companies commit to purchase or sell the assets.

b. Financial assets and liabilities are initially recognized at fair value. For those financial assets and liabilities not measured at fair value through profit and loss, plus directly attributable transaction costs. The subsequent measurement of financial assets and liabilities depends on their classification.

Transaction costs only include costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability and an additional charge that would not occur if the instrument is not acquired or issued. For financial assets, transaction costs are added to the amount recognized in the initial recognition of the asset, while for financial liabilities, transaction costs are deducted from the amount of debt recognized on initial recognition of a liability. The transaction costs are amortized over the terms of the instrument based on the effective interest rate method and recorded as part of interest income for transaction costs related to the financial asset or as part of interest expense for transaction costs related to financial liabilities.

The Bank and its subsidiaries, upon initial recognition, may designate certain financial assets and liabilities, at fair value through profit or loss (fair value option). The fair value option is only applied when the following conditions are met:

- *The application of the fair value option reduces or eliminates an accounting mismatch that would otherwise arise;*
- *The financial assets and liabilities are part of a portfolio of financial instruments, the risks of which are managed and reported to key management on a fair value basis; or*
- *The financial assets and liabilities consist of a host contract and an embedded derivative that must be bifurcated, but unable to measure the embedded derivative separately.*

(iii) Pengukuran setelah pengakuan awal

Aset keuangan dalam kelompok aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya.

Aset keuangan kelompok biaya perolehan diamortisasi dan liabilitas keuangan lainnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

(iv) Penghentian pengakuan

a. Aset keuangan dihentikan pengakuannya jika:
   - Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
   - Bank dan entitas anak mentransfer hak untuk menerima arus kas yang berasal dari aset keuangan atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass-through arrangement*); dan
   - Antara (a) Bank dan entitas anak telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) Bank dan entitas anak tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, namun telah mentransfer kendali atas aset.

Ketika Bank dan entitas anak telah mentransfer hak untuk menerima arus kas dari aset atau di bawah kesepakatan pelepasan (*pass-through arrangement*), dan tidak mentransfer serta tidak mempertahankan secara substansial seluruh risiko dan manfaat atas aset dan masih memiliki pengendalian atas aset, aset diakui sebesar keterlibatan Bank dan entitas anak yang berkelanjutan atas aset tersebut.

Kredit yang diberikan atau aset keuangan lain dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit dalam waktu dekat atau hubungan normal dengan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

(iii) Subsequent measurement

Financial assets at fair value through other comprehensive income and financial assets and financial liabilities at fair value through profit or loss are measured at fair value.

Financial assets classified as amortized cost and other financial liabilities measured at amortized cost using the effective interest rate method.

(iv) Derecognition

a. Financial assets are derecognized when:

- *The contractual rights to receive cash flows from the financial assets have expired; or*
- *The Bank and its subsidiaries have transferred its rights to receive cash flows from the financial assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through arrangement'; and*
- *Either (a) the Bank and its subsidiaries has transferred substantially all the risks and rewards of the asset, or (b) the Bank and its subsidiaries has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.*

When the Bank and its subsidiaries has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement and has neither transferred nor retained substantially all risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Bank and its subsidiaries' continuing involvement in the asset.

Loans or other financial assets are written off when there is no realistic prospect of collection in the near future or the normal relationship with the borrowers has ceased to exist. When a loan is deemed uncollectible, it is written off against the related allowance for impairment losses

b. Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, yaitu ketika liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluwarsa.

Jika suatu liabilitas keuangan yang ada digantikan dengan yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substansial berbeda, atau berdasarkan suatu liabilitas yang ada yang secara substansial telah diubah, seperti pertukaran atau modifikasi yang diperlakukan sebagai penghentian pengakuan liabilitas awal dan pengakuan liabilitas baru, dan perbedaan nilai tercatat masing-masing diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

b. Financial liabilities are derecognized when they are extinguished, i.e. liabilities stated in the contract are released or cancelled or have expired.

Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognised in the consolidated statement of profit and loss and other comprehensive income.

(v) Pengakuan pendapatan dan beban
a. Pendapatan dan beban bunga atas aset-aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain (FVOCI), serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi diakui pada laba rugi dengan menggunakan metode suku bunga efektif.

(v) Income and expense recognition
a. Interest income and expense on financial assets measured at fair value through other comprehensive income (FVOCI) and financial assets and liabilities measured at amortized cost are recognised in profit and loss using the effective interest method.

b. Keuntungan dan kerugian yang belum direalisasi yang timbul dari perubahan nilai wajar aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Keuntungan dan kerugian yang belum direalisasi yang timbul dari perubahan nilai wajar aset keuangan yang diklasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain (FVOCI), kecuali keuntungan atau kerugian akibat perubahan nilai tukar diakui secara langsung dalam ekuitas, sampai aset keuangan tersebut dihentikan pengakuannya atau adanya penurunan nilai.

Pada saat aset keuangan dihentikan pengakuannya atau dilakukan penurunan nilai, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui pada laba rugi.

b. Unrealized gains and losses arising from changes in the fair value of the financial assets and liabilities measured at fair value through profit or loss are included in the statement of profit and loss and other comprehensive income.

Unrealized gains and losses arising from changes in the fair value of financial assets measured at fair value through other comprehensive income (FVOCI) other than foreign exchange gains and losses from monetary items are recognised directly in equity, until the financial asset is derecognized or impaired.

At the time the financial asset is derecognized or impaired, the cumulative gains or losses previously recognized in equity are recognized in profit or loss.

(vi) Reklasifikasi aset keuangan
Bank dan entitas anak mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

(vi) Reclassification of financial assets
The Bank and its subsidiaries reclassifies financial assets if and only if, the business model for managing financial assets changes.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai keuntungan atau kerugian pada laba rugi.

Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya.

Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive income are recorded at their fair values.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat pada nilai wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

Reclassification of financial asseets from fair value classification through other comprehensive income to fair value classification through profit or loss is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan terhadap nilai wajar.

Reclassification of financial assets from fair value classifications through other comprehensive income to the amortized cost classification is recorded at carrying value. Unrealized gains or losses is removed from equity and adjusted agains the fair value.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

Reclassifications on financial assets from fair value classification through profit or loss to fair value classification through other comprehensive income are recorded at fair value.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.

Reclassification of financial assets from fair value classification through profit or loss to amortized cost classification is recorded at fair value.

(vii) Saling hapus

Aset keuangan dan liabilitas keuangan dilakukan saling hapus dan nilai bersihnya disajikan dalam laporan posisi keuangan konsolidasian jika, dan hanya jika, Bank dan entitas anak memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya maksud untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh Standar Akuntansi Keuangan.

(vii) Offsetting

Financial assets and liabilities are off-set and the net amount is presented in the consolidated statement of financial position when, and only when, the Bank and its subsidiaries have a legal right to off-set the amounts and intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

Income and expenses are presented on a net basis only when permitted by the Financial Accounting Standards.

(viii) Pengukuran biaya diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok pinjaman, ditambah atau dikurangi amortisasi kumulatif

(viii) Amortized cost measurement

The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of

menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya, dan dikurangi penurunan nilai.

any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.

(ix) Pengukuran nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- Di pasar utama untuk aset dan liabilitas tersebut; atau
- Jika tidak terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomi terbaiknya.

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomi dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Bank dan entitas anak menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Pada saat nilai wajar dari *unlisted equity instruments* tidak dapat ditentukan dengan andal, instrumen tersebut dinilai sebesar biaya perolehan dikurangi dengan penurunan nilai. Nilai wajar atas pinjaman yang diberikan dan piutang, serta liabilitas kepada bank dan nasabah ditentukan menggunakan nilai berdasarkan arus kas kontraktual, dengan mempertimbangkan kualitas kredit, likuiditas, dan biaya.

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan konsolidasian dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

(ix) Fair value measurement

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The fair value measurement is based on the presumption that the transaction to sell an asset or paid to transfer a liability takes place either:

- *In the principal market for the assets and liabilities; or*
- *In the absence of a principal market, in the most advantageous market for the asset or liability.*

The fair value of an asset or a liability is measured using the assumptions that market participants would use when determining the price of the asset and liability assuming that market participants act in their own economic best interest.

A fair value measurement of non-financial assets considers a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to other market participants that would use the asset in its highest and best use.

Bank and subsidiaries uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

In cases when the fair value of unlisted equity instruments cannot be determined reliably, the instruments are carried at cost less impairment value. The fair value for loans and receivables as well as liabilities to banks and customers are determined using a present value model on the basis of contractually agreed cash flows, taking into account credit quality, liquidity and costs.

All assets and liabilities for which fair value is measured or disclosed in the consolidated financial statements are classified within fair value hierarchy, based on the lowest level input that is significant to the fair value measurement as a whole:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran;
- Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung;
- Level 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

Untuk aset dan liabilitas yang diakui pada laporan keuangan konsolidasian secara berulang, Bank dan entitas anak menentukan apakah terjadi transfer antara level di dalam hierarki dengan cara mengevaluasi kategori (berdasarkan input level terendah yang signifikan dalam pengukuran nilai wajar) setiap akhir periode pelaporan.

Untuk tujuan pengungkapan nilai wajar, Bank dan entitas anak telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik, risiko aset dan liabilitas, dan level hierarki nilai wajar (Catatan 40).

(x) Aset Keuangan Sukuk
Pada saat pengakuan awal, entitas menentukan klasifikasi investasi pada sukuk sebagai diukur pada biaya perolehan atau diukur pada nilai wajar.

Investasi pada sukuk *ijarah* dan sukuk *mudharabah* setelah pengakuan awal, diukur sebagai berikut:
a. Diukur pada biaya perolehan
   - Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya;
   - Biaya perolehan sukuk termasuk biaya transaksi;
   - Selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk;
   - Rugi penurunan nilai diakui jika jumlah terpulihkan lebih kecil dari jumlah tercatat dan disajikan sebagai rugi penurunan nilai di dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date;*
- *Level 2: inputs other than quoted prices included in level 1 for the asset and liability, which is directly or indirectly observable;*
- *Level 3: unobservable inputs for the asset and liability.*

For assets and liabilities that are recognised in the consolidated financial statements on a recurring basis, Bank and its subsidiaries determine whether transfers have occured between levels in the hierarchy by re-assessing categorisation (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

For the fair value disclosures purposes, Bank and its subsidiaries has determined classes of assets and liabilities based on the nature, characteristics, risks of the asset and liability, and the level of the fair value hierarchy (Note 40).

(x) Sukuk Financial Asset
At initial recognition, the entity determines the classification of investments in sukuk either measured at cost or fair value.

After the initial recognition, investment in ijarah sukuk and mudharabah sukuk is measured as follows:
a. Measured at cost
   - *The investment is held in a business model whereby the primary goal is to obtain contractual cash flows and has contractual terms in determining the specific date of principal payments and or the results;*
   - *Sukuk acquisition cost includes transaction cost;*
   - *The difference between the acquisition cost and the nominal value is amortized on a straight-line basis over the period of the sukuk;*
   - *Impairment loss is recognized if the recoverable amount is less than the carrying amount and is presented as an impairment loss in the consolidated statement of profit or loss and other comprehensive income.*

b. Diukur pada nilai wajar melalui laba rugi

- Nilai wajar ditentukan dengan mengacu pada urutan sebagai berikut:
  - Kuotasi harga di pasar aktif;
  - Harga yang terjadi dari transaksi terkini, apabila tidak ada kuotasi harga di pasar aktif;
  - Nilai wajar instrumen sejenis, apabila tidak ada kuotasi harga di pasar aktif dan tidak ada harga yang terjadi dari transaksi terkini.
- Biaya perolehan sukuk tidak termasuk biaya transaksi;
- Selisih antara nilai wajar dan jumlah tercatat diakui dalam laporan laba rugi konsolidasian.

c. Diukur pada nilai wajar melalui penghasilan komprehensif lain
- Selisih antara biaya perolehan dan nilai nominal sukuk diamortisasi secara garis lurus selama jangka waktu sukuk;
- Selisih antara nilai wajar dan nilai tercatat dari investasi Sukuk diakui sebagai penghasilan komprehensif lain.

Semua investasi sukuk dilakukan dengan akad ijarah.

f. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi dan dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Lihat Catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

g. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi yang dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Lihat Catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

h. Surat berharga

Surat berharga yang dimiliki terdiri dari Obligasi Negara, Sukuk, *Project Based Sukuk* (PBS), Obligasi Retail Indonesia, Reksadana, Obligasi Korporasi, Sekuritas Rupiah Bank Indonesia (SRBI), dan Sekuritas Valas Bank Indonesia (SVBI) yang diperdagangkan di bursa efek.

b. Measured at fair value through profit or loss
- *The fair value is determined with reference to the following order:*
  - *Quoted price in active market;*
  - *Price from the current transaction, if there is no available price quotations in an active market;*
  - *Fair value of similar instrument, if there is no available price quotations in an active market and no price from the current transaction.*
- *Sukuk acquisition cost does not include transaction cost;*
- *The difference between fair value and carrying value is presented in the consolidated statement of profit or loss.*

c. Measured at fair value through other comprehensive income
- *Difference between acquisition cost and principal amortized on a straight line basis over the term of Sukuk;*
- *Difference between fair value and carrying amount of FVOCI Sukuk recognized as other comprehensive income.*

All investment in sukuk was done under ijarah contracts.

f. Current accounts with Bank Indonesia and other banks

The current accounts with Bank Indonesia and other banks are classified as amortized cost and stated at amortized cost using the effective interest rate method.

Refer to Note 2e for the accounting policies of financial assets and liabilities.

g. Placements with Bank Indonesia and other banks

The placements with Bank Indonesia and other banks are classified as amortized cost which are stated at amortized cost using the effective interest rate method.

Refer to Note 2e for the accounting policies of financial assets and liabilities.

h. Marketable securities

Marketable securities consist of Government Bonds, Sukuk, Project Based Sukuk (PBS), Indonesia Retail Bonds, Mutual Funds, Corporate Bonds, Sekuritas Rupiah Bank Indonesia (SRBI), and Sekuritas Valas Bank Indonesia (SVBI) traded on the stock exchange.

Pada saat pengakuan awal, efek-efek dicatat sesuai dengan kategorinya yaitu aset keuangan diklasifikasikan pada biaya perolehan yang diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laba rugi.

At initial recognition, securities are recorded according to their category, i.e., amortized cost, fair value through other comprehensive income or at fair value through profit or loss.

Lihat Catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Refer to Note 2e for the accounting policies of financial assets and liabilities.

i. Tagihan/liabilitas atas efek-efek yang dibeli/dijual dengan janji dijual/dibeli kembali

i. Receivables/liabilities from marketable securities purchased/sold under agreements to resell/repurchase

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai biaya perolehan yang diamortisasi.

Securities purchased under agreements to resell are classified as amortized cost.

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset dalam laporan posisi keuangan konsolidasian sebesar jumlah penjualan kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai. Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan, dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual menggunakan suku bunga efektif.

Securities purchased under agreements to resell are presented as assets in the statement of financial position, at the resale price net of unamortized interest income and allowance for impairment losses. The difference between the purchase price and the resale price is treated as unearned interest income and recognized as income over the period starting from when those securities are purchased until they are sold using effective interest rate method.

Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Liabilities from marketable securities sold under agreements to repurchase are classified as financial liabilities measured at amortized cost.

Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan konsolidasian sebesar jumlah pembelian kembali, dikurangi dengan bunga dibayar di muka yang belum diamortisasi. Selisih antara harga jual dan harga beli kembali diperlakukan sebagai bunga dibayar di muka dan diakui sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga dibeli kembali menggunakan metode suku bunga efektif.

Liabilities from marketable securities sold under agreements to repurchase are presented as liabilities in the consolidated statement of financial position, at the repurchase price, net of unamortized prepaid interest. The difference between the selling price and the repurchase price is treated as prepaid interest and recognized as interest expense over the period starting from when those securities are sold until they are repurchased using effective interest rate method.

Lihat catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Refer to note 2e for the accounting policies of financial assets and liabilities.

j. Wesel ekspor dan tagihan lainnya

j. Bills and other receivables

Wesel ekspor dan tagihan lainnya terdiri atas tagihan dari *letters of credit* dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) kepada eksportir.

Bills and other receivables consist of receivables from letters of credit and Domestic Documentary Letters of Credit to exporters.

Wesel ekspor dan tagihan lainnya dicatat pada biaya perolehan diamortisasi setelah dikurangi cadangan kerugian penurunan nilai.

Bills and other receivables are stated at amortized cost less allowance for impairment losses.

Lihat catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Refer to note 2e for the accounting policies of financial assets and liabilities.

k. Tagihan derivatif dan liabilitas derivatif

Seluruh instrumen derivatif (termasuk transaksi valuta asing untuk tujuan pendanaan dan perdagangan) dicatat dalam laporan posisi keuangan konsolidasian berdasarkan nilai wajarnya. Nilai wajar tersebut ditentukan berdasarkan harga pasar dengan menggunakan kurs *Reuters* pada tanggal laporan atau metode diskonto arus kas.

Tagihan derivatif disajikan sebesar keuntungan yang belum direalisasi dari kontrak derivatif, setelah dikurangi Cadangan Kerugian Penurunan Nilai. Liabilitas derivatif disajikan sebesar kerugian yang belum direalisasi dari kontrak derivatif.

Keuntungan atau kerugian dari kontrak derivatif disajikan dalam laporan keuangan konsolidasian berdasarkan tujuan Bank atas transaksi yaitu untuk (1) lindung nilai atas nilai wajar, (2) lindung nilai atas arus kas, (3) lindung nilai atas investasi bersih pada kegiatan operasi luar negeri dan (4) instrumen perdagangan, sebagai berikut:

- Keuntungan atau kerugian dari kontrak derivatif yang ditujukan dan memenuhi syarat sebagai instrumen lindung nilai atas nilai wajar dan keuntungan atau kerugian atas perubahan nilai wajar aset dan liabilitas yang dilindungi, diakui sebagai laba atau rugi yang dapat saling hapus dalam periode akuntansi yang sama. Setiap selisih yang terjadi menunjukkan terjadinya ketidakefektifan lindung nilai dan secara langsung diakui sebagai laba atau rugi tahun berjalan;
- Bagian efektif dari keuntungan atau kerugian atas kontrak derivatif yang ditujukan sebagai lindung nilai atas arus kas dilaporkan sebagai penghasilan komprehensif lainnya. Bagian yang tidak efektif dari lindung nilai dilaporkan sebagai laba atau rugi tahun berjalan;
- Keuntungan atau kerugian dari kontrak derivatif yang ditujukan sebagai lindung nilai atas investasi bersih pada kegiatan operasi luar negeri dilaporkan sebagai penghasilan komprehensif lainnya, sepanjang transaksi tersebut dianggap efektif sebagai transaksi lindung nilai;
- Keuntungan atau kerugian dari kontrak derivatif yang tidak ditujukan sebagai instrumen lindung nilai (atau kontrak derivatif yang tidak memenuhi persyaratan sebagai instrumen lindung nilai) diakui sebagai laba atau rugi pada tahun berjalan.

Tagihan derivatif diklasifikasikan sebagai aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, sedangkan liabilitas derivatif diklasifikasikan sebagai liabilitas keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi.

Lihat catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

k. Derivatives receivable and payable

All derivative instruments (including foreign currency transactions for funding and trading) are recorded in the statement of financial position at fair value. Fair value is determined based on market value using Reuters rate at reporting date or discounted cash flow method.

Derivative receivables are presented for unrealized gains from derivative contracts, net of Allowance for Impairment Losses. Derivative liabilities are presented for unrealized losses from derivative contracts.

Gains or losses on derivatives contracts are presented in the consolidated financial statements based on its purpose on the transaction, as (1) a hedge of the fair value, (2) a cash flow hedge, (3) a hedge of a net investment in foreign operations and (4) trading instruments, as follows:

- *Gains or losses on derivatives contracts that are designated and qualify as hedging instruments in the fair value and the gains or losses on changes in fair value of assets and liabilities that are protected, recognized as a gain or loss may be offset in the same accounting period. Any difference representing hedge ineffectiveness is recognized as profit or loss for the current year;*
- *The effective portions of gains or losses on derivative contracts designated as cash flow hedge are reported as other comprehensive income. The ineffective portions of the hedge are reported as profit or loss for the current year;*
- *Gains or losses on derivative contracts designated as hedges of a net investment in a foreign operation are reported as other comprehensive income to the extent it is effective as a hedge;*
- *Gains or losses on derivative contracts not designated as a hedging instrument (or derivative contract that does not qualify as a hedging instrument) is recognized as profit or loss for the current year.*

Derivative receivables are classified as financial assets at fair value through profit or loss, whereas the derivative liabilities classified as financial liabilities in measured at fair value through profit or loss.

Refer to Note 2e for the accounting policies of financial assets and liabilities.

l. Kredit yang diberikan

Kredit yang diberikan merupakan penyediaan uang atau tagihan yang dapat disamakan dengan itu, berdasarkan kesepakatan dengan pihak penerima kredit dan mewajibkan pihak penerima kredit untuk melunasi setelah jangka waktu tertentu dengan imbalan bunga.

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan biaya tambahan untuk memperoleh aset keuangan tersebut. Setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan diamortisasi. Kredit yang diberikan dalam pinjaman sindikasi ataupun penerusan kredit dinyatakan sebesar pokok kredit sesuai dengan porsi risiko yang ditanggung oleh Bank dan entitas anak.

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dengan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit atau hubungan antara Bank dan entitas anak dengan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai. Lihat catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

m. Pembiayaan dan piutang syariah

Pembiayaan dan piutang berdasarkan prinsip syariah adalah penyediaan uang atau tagihan yang dapat disamakan dengan itu, yang timbul dari transaksi berdasarkan prinsip jual beli dan bagi hasil antara Bank dan entitas anak dengan pihak lain selama jangka waktu tertentu.

Piutang tersebut meliputi piutang *murabahah*, piutang *istishna* dan *qardh*, untuk pembiayaan meliputi pembiayaan *mudharabah* dan pembiayaan *musyarakah*.

l. Loans

Loans represent the lending of money or equivalent receivables under contracts with borrowers, where the borrowers are required to repay their debts with interest after a specified period of time.

Loans are initially measured at fair value plus transaction cost that are directly attributable and additional cost to obtain the financial assets. Subsequently measured at their amortized cost using the effective interest rate method, net of allowance for impairment losses.

Loans are classified as amortized cost. Loans under syndication or channeling are stated at the principal amount equal to the risk portion assumed by the Bank and its subsidiaries.

Restructured loans are stated at the lower of carrying value on the date of restructuring or value of the future cash receipts after the restructuring. Losses resulting from the difference between the carrying value on the date of restructuring the present value of future cash receipts after the restructuring is recognized in the consolidated statement of profit or loss and other comprehensive income. After the restructuring, all future cash receipts specified by the new terms are recorded as a return of principal loans and interest income in accordance with the terms of the restructuring.

Loans are written off when there is no realistic prospect of collection or when the Bank's and subsidiaries' relationship with the borrowers has ceased. When loans are deemed uncollectible, they are written off against the related allowance for impairment losses. Refer to Note 2e for the accounting policies of financial assets and liabilities.

m. Sharia financing and receivables

Sharia financing and receivables is receivables from providing funds or other similar form of receivables arising from transactions carried out based on sale or purchase arrangements and profit sharing between Bank and its subsidiaries and other parties for a certain period of time.

Such receivables consist of receivables arising from murabahah transactions, istishna transactions and qardh transactions, for financing consist of mudharabah financing and musyarakah financing.

*Murabaha*h adalah akad jual beli antara nasabah dengan Bank dan entitas anak, dimana Bank dan entitas anak membiayai kebutuhan investasi dan modal kerja nasabah yang dijual dengan harga pokok ditambah dengan keuntungan yang diketahui dan disepakati bersama. Pembayaran atas pembiayaan ini dilakukan dengan cara mengangsur dalam jangka waktu yang ditentukan.

Murabahah is a sale or purchase contract between the customer and Bank and its subsidiaries, whereby Bank and its subsidiaries finances the investment and working capital needs of the customer sold with a principal price plus a certain margin that is mutually informed and agreed upon. Repayment on this financing is made in installments within a specified period.

Piutang *murabahah* pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode margin efektif dikurangi dengan cadangan kerugian penurunan nilai.

Murabahah receivables initially measured at fair value plus directly attributable transaction cost and is an additional cost to obtain the respective financial assets, and after the initial recognition murabahah receivables are measured at amortized cost using the effective margin method less any allowance for impairment losses.

Mudharabah merupakan pembiayaan kerja sama antara Bank dan entitas anak sebagai pemilik dana (*shahibul maal*) dengan nasabah sebagai pelaksana usaha (*mudharib*) selama jangka waktu tertentu. Pembagian hasil keuntungan dari proyek atau usaha tersebut ditentukan sesuai dengan nisbah (*pre-determined ratio*) yang telah disepakati bersama. Pada tanggal laporan posisi keuangan konsolidasian, pembiayaan mudharabah dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil reviu oleh manajemen terhadap kualitas pembiayaan yang ada.

Mudharabah represents scheme financing between Bank and its subsidiaries as the owner of the fund (shahibul maal) and the customer as the business executor (mudharib), during a certain period. Distribution of profit sharing on a project or other business activity is determined in accordance with the mutually agreed nisbah (pre-determined ratio). At consolidated statements of financial position date, mudharabah financing is stated at the outstanding financing balance less allowance for impairment losses which is provided based on the management's review on the financing quality.

Musyarakah adalah akad kerja sama yang terjadi diantara para pemilik modal (mitra *musyarakah*) untuk menggabungkan modal dan melakukan usaha secara bersama dalam suatu kemitraan dengan nisbah pembagian hasil sesuai dengan kesepakatan, sedangkan kerugian ditanggung secara proporsional sesuai dengan kontribusi modal.

Musyarakah is a partnership contract among fund owners (musyarakah partners) to contribute funds and conduct business on a joint basis through partnership with nisbah profit sharing based on a predetermined ratio, while loss is shouldered proportionally based on the capital contribution.

Pada tanggal laporan posisi keuangan konsolidasian, pembiayaan *musyarakah* dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil reviu oleh manajemen terhadap kualitas pembiayaan yang ada.

At consolidated statement of financial position date, musyarakah financing is stated at the outstanding balance of the financing less allowance for impairment losses based on the management's review on the financing quality.

Istishna adalah akad penjualan antara *al-mustashni* (pembeli) dan *al-shani* (produsen yang juga bertindak sebagai penjual). Berdasarkan akad tersebut, pembeli menugasi produsen untuk membuat atau mengadakan *al-mashnu* (barang pesanan) sesuai spesifikasi yang diisyaratkan pembeli dan menjualnya dengan harga yang disepakati.

Istishna is a purchase agreement between an al-mustashni (buyer) and an al-shani (manufacturer also acting as the seller). Based on the contract, the buyer orders the manufacturer to make or to supply al-mashnu (goods ordered) according to the specifications required by the buyer and to sell them at an agreed price.

Piutang *istishna* disajikan sebesar tagihan termin kepada pembeli akhir dikurangi cadangan kerugian penurunan nilai. Margin *istishna* yang ditangguhkan disajikan sebagai pos lawan piutang *istishna*.

Istishna receivables are presented based on the outstanding billings to the final buyer less allowance for impairment losses. Deferred istishna margin is present as contra account of istishna receivable.

Qardh adalah penyediaan dana atau tagihan yang dapat dipersamakan dengan itu berdasarkan persetujuan atau kesepakatan antara peminjam dan pihak yang meminjamkan yang mewajibkan peminjam melunasi hutangnya setelah jangka waktu tertentu. Pinjaman *Qardh* dinyatakan sebesar saldo pinjaman dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil reviu oleh manajemen terhadap kualitas pinjaman yang ada.

Qardh is the provision of funds or equivalent claims based on agreement between the borrower and the lender that requires the borrower to repay the debts after a certain period of time. Qardh are stated at outstanding balance less allowance for impairment losses based on the management's review on the financing quality.

Lihat catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Refer to note 2e for the accounting policies of financial assets and liabilities.

n. Identifikasi dan pengukuran penurunan nilai atas aset keuangan

Bank dan entitas anak mengakui penyisihan kerugian kredit ekskpektasian pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

n. Identification and measurement of impairment for financial assets

The Bank and its subsidiaries recognize the allowance for expected credit losses on financial instruments that are not measured at fair value through profit or loss.

Tidak ada penyisihan kerugian kredit ekspektasian pada investasi instrumen ekuitas.

There is no allowance for expected credit losses on investment in equity instruments.

Bank dan entitas anak mengukur cadangan kerugian sejumlah kerugian kredit ekspektasian sepanjang umurnya, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspektasian 12 bulan:

The Bank and its subsidiaries measure the allowance for losses for the lifetime of an expected credit losses, except for the following, which are measured according to 12 months expected credit losses:

i. Instrumen utang yang memiliki risiko kredit rendah pada tanggal pelaporan; dan
ii. Instrumen keuangan lainnya yang risiko kreditnya tidak meningkat secara signifikan sejak pengakuan awal.

i. Debt instruments that have low credit risk at the reporting date; and
ii. Other financial instruments for which credit risk has not increased significantly since initial recognition.

Bank dan entitas anak menganggap instrumen utang memiliki risiko kredit yang rendah ketika peringkat risiko kreditnya setara dengan definisi *investment grade* yang dipahami secara global.

The Bank and its subsidiaries consider debt instruments to have low credit risk when the credit risk rating is at par with the globally understood definition of investment grade.

Kerugian kredit ekspektasian 12 bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

The 12-month expected credit loss is part of the expected credit loss throughout its lifetime that represents an expected credit loss arising from a default on financial instruments that might occur within 12 months after reporting date.

Pengukuran kerugian kredit ekspektasian

Kerugian kredit ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut:

i. Aset keuangan yang tidak memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini dari seluruh kekurangan kas (yaitu selisih antara arus kas yang terutang kepada Bank dan entitas anak sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank dan entitas anak);
ii. Aset keuangan yang memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara jumlah tercatat bruto dan nilai kini arus kas masa depan yang diestimasi;

Measurement of expected credit losses

Expected credit loss is an estimate of the weighted probability of a credit loss measured as follows:

i. Financial assets that do not deteriorate at the reporting date, the expected credit loss is measured at the difference between the present value of all cash shortages (i.e. the difference between the cash flows owed to the Bank and its subsidiaries in accordance with the contract and the cash flows expected to be received by the Bank and its subsidiaries);
ii. Financial assets that deteriorate at the reporting date, the expected credit loss is measured at the difference between the gross carrying amount and the present value of estimated future cash flows;

iii. Komitmen pinjaman yang belum ditarik, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini jumlah arus kas jika komitmen ditarik dan arus kas yang diperkirakan akan diterima oleh Bank dan entitas anak;

iv. Kontrak jaminan keuangan, kerugian kredit ekspektasian diukur sebesar selisih antara pembayaran yang diperkirakan untuk mengganti pemegang atas kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

iii. For undisbursed loan commitments, expected credit losses are measured at the difference between the present value of the amount of cash flow if the commitments is withdrawn and the cash flow expected to be received by the Bank and its subsidiaries;

iv. For financial guarantee contracts, expected credit losses are measured at the difference between the estimated payments to replace the holder for the credit losses incurred less the amount estimated to be recoverable.

Aset keuangan yang direstrukturisasi

Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan yang ada diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan yang ada harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:

i. Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan yang timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset yang ada;
ii. Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

Restructured financial assets

If the terms of the financial assets are renegotiated or modified or the existing financial assets are replaced with new ones due to the borrower's financial difficulties, an assessment is made whether recognition of existing financial assets must be derecognized and expected credit losses measured as follows:

i. If the restructuring does not result in the termination of recognition of existing assets, then the estimated cash flows arising from the modified financial assets are included in the calculation of cash shortages of existing assets;
ii. If the restructuring will result in a derecognition of the existing assets, the fair value of the new asset is treated as the final cash flow of the existing financial assets at the time of derecognition. This amount is included in the calculation of cash shortages from existing financial assets which are discounted from the date of derecognition to the reporting date using the initial effective interest rate of the existing financial assets.

Aset keuangan yang memburuk

Pada setiap tanggal pelaporan, Bank dan entitas anak menilai apakah aset keuangan yang dicatat pada biaya perolehan diamortisasi dan aset keuangan instrumen utang yang dicatat pada nilai wajar melalui penghasilan komprehensif lain mengalami penurunan nilai kredit (memburuk). Aset keuangan memburuk ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi.

Bukti objektif bahwa aset keuangan mengalami penurunan nilai meliputi wanprestasi atau tunggakan pembayaran oleh debitur, restrukturisasi kredit atau tagihan oleh Bank dan entitas anak dengan persyaratan yang tidak mungkin diberikan jika debitur tidak mengalami kesulitan keuangan, indikasi bahwa debitur atau penerbit akan dinyatakan pailit, hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan, atau data yang dapat diobservasi lainnya yang terkait dengan kelompok aset keuangan, seperti memburuknya status pembayaran debitur atau penerbit dalam kelompok tersebut, atau kondisi ekonomi yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Credit-impaired financial assets

At each reporting date, the Bank and its subsidiaries assesses whether the financial assets recorded at amortized cost and the financial assets of debt instruments which are recorded at fair value through other comprehensive income are credit impaired (worsening). Financial assets deteriorate when one or more events that have an adverse effect on the estimated future cash flows of the financial assets have occurred.

Objective evidence that financial assets are impaired can include default or payment arrears by a borrower, restructuring of a loan or receivable by the Bank and its subsidiaries on terms that the Bank and its subsidiaries would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security due to financial difficulties, or other observable data relating to a Bank and its subsidiaries of assets such as adverse changes in the payment status of borrowers or issuers in the Bank and its subsidiaries, or economic conditions that correlate with defaults in the Bank and its subsidiaries.

Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk
Aset keuangan dikategorikan sebagai POCI apabila terdapat bukti objektif penurunan nilai pada saat pengakuan awal. Pada saat pengakuan awal, tidak ada penyisihan kerugian kredit yang diakui karena harga pembelian atau nilainya telah termasuk estimasi kerugian kredit sepanjang umurnya. Selanjutnya, perubahan kerugian kredit sepanjang umurnya, apakah positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari cadangan kerugian penurunan nilai.

Purchased or originated credit impaired financial assets – POCI
Financial assets are categorized as POCI if there is objective evidence of impairment at initial recognition. At initial recognition, no allowance for credit losses is recognized because the purchase price or value has included lifetime estimated credit losses. Furthermore, changes in lifetime credit losses, whether positive or negative, are recognized in the statement of profit or loss as part of the allowance for impairment losses.

Penyajian penyisihan kerugian kredit ekspektasian dalam laporan posisi keuangan konsolidasian
Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan konsolidasian sebagai berikut:

i. Aset keuangan yang diukur pada biaya perolehan diamortisasi, penyisihan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
ii. Komitmen pinjaman dan kontrak jaminan keuangan, penyisihan kerugian kredit ekspektasian disajikan sebagai provisi;
iii. Instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, penyisihan kerugian kredit ekspektasian tidak diakui dalam laporan posisi keuangan konsolidasian karena jumlah tercatat dari aset-aset ini adalah nilai wajarnya. Namun demikian penyisihan kerugian kredit ekspektasian diungkapkan dan diakui dalam penghasilan komprehensif lain.

Presentation of allowance for expected credit losses in the consolidated statements of financial position
Allowance for expected credit losses is presented in the consolidated statement of financial positions as follows:

i. Financial assets measured at amortized cost, allowance for expected credit losses is presented as a deduction from the gross carrying amount of the asset;
ii. Loan commitments and financial guarantee contracts, allowance for expected credit losses is presented as a provision;
iii. Debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses are not recognized in the consolidated statement of financial position because the carrying amounts of these assets are at their fair values. However, allowance for expected credit losses is disclosed and recognized in other comprehensive income.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan
Ketika kredit yang diberikan tidak tertagih, pinjaman yang diberikan tersebut dihapusbuku dengan menjurnal balik cadangan kerugian penurunan nilai. Kredit yang diberikan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Recoveries of written-off financial assets

When a loan is uncollectible, it is written off against the related allowance for impairment loss. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off financial assets from previous years are recorded as operational income other than interest income.

Bank dan entitas anak menggunakan nilai wajar agunan sebagai dasar arus kas masa datang apabila memenuhi salah satu kondisi berikut:

I. Kredit bersifat *collateral dependent*, yaitu jika pelunasan kredit hanya bersumber dari agunan;
II. Pengambilalihan agunan kemungkinan besar terjadi dan didukung dengan perjanjian legal pengikatan agunan.

The Bank and its subsidiaries use the fair value of collateral as the basis for the future cash flow if one of the following conditions is met:

I. Loans are collateral dependent, i.e, if the source of loans repayment is only from collateral;
II. Foreclosure of collateral is most likely to occur and supported by legally binding collateral agreement.

Kerugian penurunan nilai atas aset keuangan yang dicatat pada biaya perolehan diamortisasi diukur sebesar selisih antara nilai tercatat aset keuangan dengan nilai kini estimasi arus kas masa datang yang didiskonto menggunakan suku bunga efektif awal dari aset keuangan tersebut. Jika kredit yang diberikan atau surat-surat berharga dimiliki hingga jatuh tempo memiliki suku bunga variabel, maka tingkat diskonto yang digunakan untuk mengukur setiap kerugian penurunan nilai adalah suku bunga efektif terkini.

Impairment losses on financial assets carried at amortized cost are measured as the difference between the carrying amount of the financial assets and present value of estimated future cash flows discounted at the financial assets original effective interest rate. If loans or held-to-maturity marketable securities have variable interest rate, the discount rate used to measure loss on impairment is the current effective interest rate.

Sebagai panduan praktis, Bank dan entitas anak dapat mengukur penurunan nilai berdasarkan nilai wajar instrumen dengan menggunakan harga pasar yang dapat diobservasi, dimana perhitungan nilai kini dari estimasi arus kas masa datang atas aset keuangan dengan agunan (*collateralized financial asset*) mencerminkan arus kas yang dapat dihasilkan dari pengambilalihan agunan dikurangi biaya-biaya untuk memperoleh dan menjual agunan, terlepas apakah pengambilalihan tersebut berpeluang terjadi atau tidak.

As a practical guidance, the Bank and its subsidiaries can measure the impairment based on the instrument's fair value by using observable market price, where the calculation of present value of estimated future cash flows on collateralized financial assets reflects the generated cash flow from the foreclosure of collateral net of costs to acquire and sell the collateral, regardless whether such acquisition occurs or not.

Kerugian penurunan nilai yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan dicatat pada akun "Cadangan kerugian penurunan nilai" sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi.

Impairment losses are recognized in the consolidated statement of profit or loss and other comprehensive income and reflected in an "Allowance for impairment losses" account as a deduction from financial assets carried at amortized cost.

Pendapatan bunga atas aset keuangan yang mengalami penurunan nilai tetap diakui atas dasar suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam pengukuran kerugian penurunan nilai.

Interest income on the impaired financial assets continues to be recognized using the rate of interest used to discount the future cash flow for the purpose of measuring the impairment loss.

Ketika peristiwa yang terjadi setelah tanggal laporan posisi keuangan konsolidasian menyebabkan jumlah kerugian penurunan nilai berkurang, kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan dan pemulihan tersebut diakui dalam laba rugi.

When subsequent event causes the amount of impairment loss to decrease, the impairment loss is reversed through profit or loss.

Untuk aset keuangan yang tersedia untuk dijual, pada setiap tanggal laporan posisi keuangan konsolidasian, Bank dan entitas anak mengevaluasi apakah terdapat bukti obyektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Penurunan yang signifikan atau penurunan jangka panjang atas nilai wajar investasi dalam instrumen ekuitas dibawah biaya perolehannya merupakan bukti obyektif terjadinya penurunan nilai dan menyebabkan pengakuan kerugian penurunan nilai. Kerugian penurunan nilai atas efek-efek yang tersedia untuk dijual diakui dengan mengeluarkan kerugian kumulatif yang telah diakui secara langsung dalam ekuitas ke dalam laba rugi.

For financial assets classified as available for sale, Bank and subsidiaries assess on each consolidated statement of financial position reporting date whether there is objective evidence that a financial asset or a group of financial assets is impaired. In the case of equity instruments, a significant or prolonged decline in the fair value of the equity instruments below its cost is an objective evidence of impairment resulting in the recognition of an impairment loss. Impairment losses on available for sale marketable securities are recognized by transferring the cumulative loss that has been recognized directly in equity to profit or loss.

Jumlah kerugian kumulatif yang dikeluarkan dari ekuitas dan diakui pada laba rugi merupakan selisih antara biaya perolehan (setelah dikurangi dengan nilai pelunasan pokok dan amortisasi) dengan nilai wajar kini, dikurangi kerugian penurunan nilai aset keuangan yang sebelumnya telah diakui pada laba rugi.

The cumulative loss that has been removed from equity and recognized in the profit or loss is the difference between the acquisition cost (net of any principal repayment and amortization) and the current fair value, less any impairment loss previously recognized in the of profit or loss.

Kerugian penurunan nilai yang diakui pada laba rugi atas investasi instrumen ekuitas yang diklasifikasikan sebagai instrumen ekuitas yang tersedia untuk dijual tidak boleh dipulihkan melalui pembalikan atas penurunan nilai sebelumnya pada laba rugi tahun berjalan.

Impairment losses recognized in the profit or loss on available for sale equity instruments should not be recovered through a reversal of a previously recognized impairment loss in the current year of profit or loss.

Jika pada periode berikutnya, nilai wajar surat-surat berharga yang diklasifikasikan dalam kelompok tersedia untuk dijual yang mengalami penurunan nilai meningkat dan peningkatan tersebut dapat secara obyektif dihubungkan dengan peristiwa yang terjadi setelah pengakuan kerugian penurunan nilai pada laba rugi, maka kerugian penurunan nilai tersebut harus dipulihkan dan pemulihan tersebut diakui pada tahun terjadinya.

If in a subsequent period, the fair value of an impaired available-for-sale marketable securities increased and the increase can be objectively related to an event occurring after the impairment loss was recognized in the profit or loss, the impairment loss is reversed, with the amount of reversal recognized in the year it occured.

Jika persyaratan kredit yang diberikan, piutang atau surat-surat berharga yang diklasifikasikan dalam kelompok nilai perolehan diamortisasi dinegosiasi ulang atau dimodifikasi karena debitur atau penerbit mengalami kesulitan keuangan, maka penurunan nilai diukur dengan suku bunga efektif awal yang digunakan sebelum persyaratan diubah.

If the term on loans receivable or amortized cost marketable securities are renegotiated or modified since the debtor or issuer has financial difficulties, the impairment is measured with the original effective interest rate used before the modification of terms.

Jika pada suatu periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara objektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur atau penerbit), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, dengan menyesuaikan akun cadangan. Jumlah pemulihan aset keuangan diakui pada laba rugi pada tahun berjalan.

If in the next period, the amount of allowance for impairment losses is decreased and the decreased can be objectively related to an event that occurred after the recognition of the impairment losses (i.e. upgrade of debtor's or issuer's collectibility credit rating), the impairment losses that was previously recognized has to be reversed, by adjusting the allowance account. The reversal amount of financial assets is recognized in the current year profit or loss.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan dicatat sebagai pendapatan operasional lainnya.

The recoveries of written-off financial assets are recorded as other operating income.

Sehubungan dengan kepatuhan terhadap Otoritas Jasa Keuangan (OJK), Bank dan entitas anak terkecuali Bank Jabar Banten Syariah menerapkan Peraturan Otoritas Jasa Keuangan (POJK) No.40/POJK.03/2019 tanggal 19 Desember 2019 tentang "Penilaian Kualitas Aset Bank Umum". Bank Jabar Banten Syariah menerapkan (POJK) No.2/POJK.03/2022 tanggal 31 Januari 2022 tentang "Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah".

In compliance with Financial Services Authority (OJK), Bank and its subsidiaries other Bank Jabar Banten Syariah implements Regulation of the Financial Services Authority (POJK) No.40/POJK.03/2019 dated December 19, 2019 on "Assessment of Commercial Bank's Asset Quality". Bank Jabar Banten Syariah implements Financial Services Authority (POJK) regulations No 2 /POJK.03/2022 dated January 31, 2022 on "Assessment of Commercial Bank's Asset Quality".

Cadangan kerugian minimum yang harus dibentuk sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) adalah sebagai berikut:

The minimum allowance to be provided in accordance with Regulation of the Financial Services Authority (POJK) is as follows:

a. 1% dari aktiva produktif yang digolongkan Lancar, di luar penempatan pada Bank Indonesia, Obligasi Pemerintah, instrumen hutang lain yang diterbitkan oleh Pemerintah Republik Indonesia dan aktiva produktif yang dijamin dengan agunan tunai;
b. 5% dari aktiva produktif yang digolongkan Dalam Perhatian Khusus setelah dikurangi agunan;
c. 15% dari aktiva produktif yang digolongkan Kurang Lancar setelah dikurangi agunan;
d. 50% dari aktiva produktif yang digolongkan Diragukan setelah dikurangi agunan; dan
e. 100% dari aktiva produktif yang digolongkan Macet setelah dikurangi agunan.

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK).

a. 1% of earning assets classified as Current, excluding placements with Bank Indonesia, Government Bonds, other debt instruments issued by the Government of the Republic of Indonesia and earning assets secured by cash collateral;
b. 5% of earning assets classified as Special Mention, net of deductible collateral;
c. 15% of earning assets classified as Sub-standard, net of deductible collateral;
d. 50% of earning assets classified as Doubtful, net of deductible collateral; and
e. 100% of earning assets classified as Loss, net of deductible collateral.

The criterias for assessment of the value of collateral that can be deducted in the calculation of allowance for impairment losses are based on the Regulation of the Financial Services Authority (POJK).

o. Tagihan dan liabilitas akseptasi

Tagihan dan liabilitas akseptasi merupakan transaksi *letter of credit* (L/C) yang diaksep oleh bank pengaksep (*accepting bank*). Tagihan akseptasi diklasifikasikan sebagai aset keuangan dalam kelompok biaya perolehan diamortisasi. Liabilitas akseptasi dikasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Lihat catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

o. Acceptance receivable and payable

Acceptance receivables and payable are Letter of Credit (L/C) transactions accepted by accepting bank. Acceptance receivables are classified as financial assets measured at armotised cost. Acceptance liabilities are classified financial liabilities measured at amortised cost.

Refer to Note 2e for the accounting policies of financial assets and liabilities.

p. Penyertaan saham

Penyertaan saham merupakan penanaman dana dalam bentuk saham pada perusahaan non-publik yang bergerak di bidang jasa keuangan yang tidak melalui pasar modal untuk tujuan jangka panjang.

Perusahaan asosiasi adalah seluruh entitas di mana Bank dan entitas anak mempunyai pengaruh signifikan, namun tidak memiliki kendali atas entitas-entitas tersebut. Dalam hal ini, Bank dan entitas anak umumnya mempunyai persentase kepemilikan 20% sampai dengan 50% hak suara. Penyertaan saham pada perusahaan asosiasi dicatat dengan metode ekuitas dan pada awalnya dicatat sebesar harga perolehan dan disesuaikan dengan bagian Bank dan entitas anak atas laba atau rugi neto perusahaan asosiasi sesuai dengan jumlah persentase kepemilikan dan dikurangi dengan penerimaan dividen sejak tanggal akuisisi.

Investasi dengan persentase kepemilikan di bawah 20% dan tidak memiliki pengaruh signifikan yang diklasifikasikan sebagai aset keuangan yang dimiliki untuk dijual dicatat pada nilai wajar melalui laba rugi.

p. Investment in shares

Investment in shares represent investments in non-publicly listed companies engaged in the financial services industry that not through capital market held for long term purposes.

Associates are all entities over which the Bank has significant influence, but does not have control. Generally, the Bank's shareholding is between 20% and 50% of the voting rights. Investment in associates are recorded for under the equity method and are initially recognized at cost and adjusted for the Bank's share in net profit or loss of the associated companies less dividends received after the acquisition date.

Investments with an ownership interest below 20% and have no significant influence classified as financial asset which held for sale is measured at fair value through profit or lost.

Investasi dengan persentase kepemilikan di bawah 20% dan tidak memiliki pengaruh signifikan yang diklasifikasikan sebagai aset keuangan yang dimiliki untuk tidak dijual dicatat pada nilai wajar melalui penghasilan komprehensif lain.

Investments with an ownership interest below 20% and have no significant influence classified as financial asset which held not for sale is measured at fair value through other comprehensive income.

Lihat catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Refer to Note 2e for the accounting policies of financial assets and liabilities.

q. Aset tetap, aset hak-guna, dan liabilitas sewa

Aset tetap awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud manajemen.

Setelah pengakuan awal, aset tetap dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai.

Tanah awalnya dinyatakan sebesar biaya perolehan dan tidak disusutkan. Setelah pengakuan awal, tanah diukur pada nilai wajar pada tanggal revaluasi dikurangi akumulasi rugi penurunan nilai setelah tanggal revaluasi. Penilaian terhadap tanah dilakukan oleh penilai yang memiliki kualifikasi profesional, dan dilakukan secara berkala untuk memastikan bahwa jumlah tercatat tanah tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajarnya pada akhir periode pelaporan.

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai “Surplus Revaluasi Aset Tetap”, dan disajikan dalam penghasilan komprehensif lain. Namun, kenaikan tersebut diakui dalam laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang pernah dilakukan sebelumnya dalam laba rugi. Penurunan nilai tercatat yang timbul dari revaluasi diakui dalam laba rugi.

Revaluasi akan dilakukan dengan keteraturan yang cukup reguler untuk memastikan bahwa jumlah tercatat tidak berbeda secara material dari jumlah yang ditentukan dengan menggunakan nilai wajar pada akhir periode pelaporan. Jika perubahan nilai wajar tidak berbeda secara signifikan, aset tersebut akan direvaluasi paling kurang setiap 3 (tiga) tahun sekali.

Aset tetap yang diperoleh dalam pertukaran aset nonmoneter atau kombinasi aset moneter dan nonmoneter diukur dalam nilai wajar, kecuali:

(i) transaksi pertukaran tidak memiliki substansi komersial, atau
(ii) nilai wajar dari aset yang diterima dan diserahkan tidak dapat diukur secara andal.

q. Fixed assets, right-of-use assets, and lease liability

Fixed assets are initially recognized at cost, which comprises its purchase price and any costs directly attributable in bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Subsequent to initial recognition, fixed assets are carried at cost less any subsequent accumulated depreciation and impairment losses.

Land are initially recognized at cost and not depreciated. Subsequent to initial recognition, land is measured at fair value at the revaluation date less any subsequent accumulated impairment losses. Valuation of land are performed by appraisers with professional qualification, and is done in regular basis to ensure that the carrying amount does not differ materially from its fair value at the end of reporting period.

Increase in the carrying amount arising from revaluation is recorded in “Revaluation Surplus of Fixed Assets” and presented in other comprehensive income. However, the increase is recognized in profit or loss, up to the amount of impairment of the same assets due to revaluation previously recognised in profit or loss. A decrease in carrying value arising as a result of a revaluation should be recognised in profit or loss.

Revaluation is carried out with fairly regular regularity to ensure that the carrying amount does not differ materially from the amount determined using the fair value at the end of the reporting period. If the changes in fair value is insignificant, the asset will be revaluated at least between 3 (three) years.

Fixed assets acquired in exchange for a non-monetary asset or for a combination of monetary and non-monetary assets are measured at fair values, unless:

(i) the exchange transaction lacks commercial substance, or
(ii) the fair value of neither the assets received, nor the assets given up can be measured reliably.

Penyusutan aset dimulai pada saat aset tersebut siap untuk digunakan sesuai maksud penggunaannya dan dihitung dengan menggunakan metode garis lurus, berdasarkan taksiran masa manfaat ekonomis aset tetap yang bersangkutan, sebagai berikut:

Depreciation of an asset starts when it is available for use and is computed using the straight-line method, based on the estimated useful lives of the assets, as follows:

	Tahun/*Years*	
Bangunan	10 - 20	*Buildings*
Perlengkapan	4 - 8	*Office equipment*
Kendaraan	4 - 8	*Vehicles*

Pada setiap akhir tahun buku, manajemen melakukan pengkajian ulang atas nilai residu, masa manfaat dan metode penyusutan dan disesuaikan secara prospektif, jika diperlukan.

At the year end, management conducts a re-assessment of the residual value, useful life and depreciation method and adjusted prospectively, if needed.

Jumlah tercatat komponen dari suatu aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat sudah tidak ada lagi manfaat ekonomis masa depan yang diekspektasikan dari penggunaan maupun pelepasannya.

The carrying amount of an item of fixed assets is derecognized upon disposal or when no future economic benefits are expected from its use or disposal.

Keuntungan atau kerugian yang timbul dari penghentian pengakuan tersebut dimasukkan ke dalam laba rugi untuk tahun penghentian pengakuan tersebut dilakukan.

Any gain or loss arising from the derecognition of the asset is directly included in the profit or loss when the item is derecognized.

Beban pemeliharaan dan perbaikan dibebankan pada operasi pada saat terjadinya. Beban pemugaran dan penambahan dalam jumlah besar dikapitalisasi kepada jumlah tercatat aset tetap terkait bila besar kemungkinan manfaat ekonomi masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat aset tetap terkait.

Repairs and maintenance is charged to the profit or loss as incurred. The cost of major renovation and restoration is capitalized to the carrying amount of the related fixed assets when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset and is depreciated over the remaining useful life of the related asset.

Aset hak-guna dan liabilitas sewa

PSAK 116 memperkenalkan model akuntansi penyewa tunggal dan mensyaratkan penyewa untuk mengakui aset dan liabilitas untuk semua sewa dengan pengecualian sewa jangka pendek dan aset dengan nilai rendah. Penyewa diharuskan untuk mengakui aset hak-guna yang mewakili haknya untuk menggunakan aset sewaan dan liabilitas sewa yang mewakili kewajibannya untuk melakukan pembayaran sewa. PSAK 116 secara substansial masih menggunakan persyaratan akuntansi atas pesewa (*lessor*) sesuai PSAK 30 “Sewa”. Oleh karena itu, penyewa masih akan menggunakan klasifikasi sewa dalam sewa operasi atau pembiayaan, dan perlakuan atas kedua tipe sewa tersebut.

Right-of-use assets and lease liabilities

SFAS 116 introduces a single lessee accounting model and requires a lessee to recognise assets and liabilities for all leases with the exemptions of short-term leases and the underlying asset is of low value. A lessee is required to recognize a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments. SFAS 116 substantially carries forward the lessor accounting requirements in SFAS 30 “Leases”. Accordingly, a lessor continues to classify its leases as operating leases or finance leases, and to account for those two types of leases differently.

Dampak penerapan PSAK 116 adalah Bank dan entitas anak sebagai penyewa atas kontrak sewa properti dan kendaraan. Bank dan entitas anak telah memilih *simplified approach* dalam melakukan transisi dan tidak melakukan penyajian kembali untuk informasi komparatif. Dengan demikian, informasi komparatif tetap dilaporkan sesuai dengan PSAK 30, “Sewa”.

The impact of SFAS 116 at the Bank and its subsidiaries is where the Bank and its subsidiaries is a lessee in property and vehicle lease contracts. The Bank and its subsidiaries has elected the simplified approach of transition and did not restate comparative information. Therefore, the comparative information continues to be reported under SFAS 30, “Leases”.

Kebijakan sewa

Bank dan entitas anak sebagai penyewa *(Lessee)*

Pada tanggal insepsi suatu kontrak, Bank dan entitas anak menilai apakah suatu kontrak merupakan, atau mengandung, sewa. Suatu kontrak merupakan, atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan suatu aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Untuk menilai apakah suatu kontrak memberikan hak untuk mengendalikan suatu aset identifikasian, Bank dan entitas anak menilai apakah:

(a) Kontrak melibatkan penggunaan suatu aset identifikasian – ini dapat ditentukan secara eksplisit atau implisit dan secara fisik dapat dibedakan atau mewakili secara substantial seluruh kapasitas aset yang secara fisik dapat dibedakan. Jika pemasok memiliki hak substitusi substantif, maka aset tersebut tidak teridentifikasi;

(b) Bank dan entitas anak memiliki hak untuk memperoleh secara substansial seluruh manfaat ekonomik dari penggunaan aset selama periode penggunaan; dan

(c) Bank dan entitas anak memiliki hak untuk mengarahkan penggunaan aset identifikasian. Bank dan entitas anak memiliki hak ini ketika hak pengambilan keputusan yang paling relevan untuk mengubah bagaimana dan untuk tujuan apa aset tersebut digunakan. Dalam kondisi tertentu di mana semua keputusan tentang bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya, Bank dan entitas anak memiliki hak untuk mengarahkan penggunaan aset tersebut jika:
   - Bank dan entitas anak memiliki hak untuk mengoperasikan aset; atau
   - Bank dan entitas anak mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan.

Pada tanggal insepsi atau pada saat penilaian kembali suatu kontrak yang mengandung suatu komponen sewa, Bank dan entitas anak mengalokasikan imbalan dalam kontrak ke masing-masing komponen sewa berdasarkan harga tersendiri relatif dari komponen sewa.

Pembayaran sewa yang termasuk dalam indeks utang sewa meliputi: pembayaran sewa tetap, sewa variabel yang bergantung pada indeks, jumlah yang akan dibayarkan dalam jaminan nilai residu dan harga eksekusi opsi beli, opsi perpanjangan atau penalti penghentikan jika Bank dan entitas anak cukup pasti akan mengeksekusi opsi tersebut.

Bank dan entitas anak mengakui aset hak-guna dan liabilitas sewa pada tanggal dimulainya sewa. Aset

Leases policy

The Bank and its subsidiaries as Lessee

At inception of a contract, The Bank and its subsidiaries assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, The Bank and its subsidiaries assesses whether

(a) The contract involves the use of an identified asset – this may be specified explicitly or implicitly and should be physically distinct or represent substantially all of the capacity of a physically distinct asset. If the supplier has the substantive substitution right, then the asset is not identified;

(b) The Bank and its subsidiaries has the right to obtain substantially all the economic benefits of the use of assets during the period of use; and

(c) The Bank and its subsidiaries has the right to direct the use of the identified asset. The Bank and its subsidiaries has this right when it has the decision-making rights that are most relevant to changing how and for what purpose the asset is used. In certain circumstances where all the decisions about how and for what purpose the asset is used are predetermined, The Bank and its subsidiaries has the right to direct the use of the asset if either:

   - *The Bank and its subsidiaries has the right to operate the asset; or*
   - *The Bank and its subsidiaries designed the asset in a way that predetermines how and for what purpose the asset will be used.*

At inception date or on reassessment of a contract that contains a lease component, The Bank and its subsidiaries allocates consideration in the contract to each lease component on the basis of their relative stand-alone prices.

Lease payments included in the measurement of the lease liability comprise the following: fixed payments, variable lease payments that depend on an index, amounts expected to be payable under a residual value guarantee and the exercise price under a purchase option, optional renewal period or penalties for early termination of a lease unless The Bank and its subsidiaries is reasonably certain not to terminate early.

The Bank and its subsidiaries recognizes a right-of-use asset and a lease liability at the lease

hak-guna awalnya diukur pada biaya perolehan, yang terdiri dari jumlah pengukuran awal dari liabilitas sewa disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan, dan estimasi biaya untuk membongkar dan memindahkan aset pendasar atau untuk merestorasi aset pendasar atau tempat di mana aset berada, dikurangi insentif sewa yang diterima.

commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.

Setelah tanggal permulaan, Bank dan entitas anak mengukur aset hak-guna dengan model biaya, yaitu biaya perolehan dikurangi akumulasi penyusutan dan akumulasi kerugian penurunan nilai, serta disesuaikan dengan pengukuran kembali liabilitas sewa. Aset hak-guna disusutkan dengan menggunakan metode garis lurus.

After the commencement date, The Bank and its subsidiaries measures the right-of-use assets under the cost model, which is cost less accumulated depreciation and accumulated impairment losses, and adjusted for remeasurement of lease liabilities. Right-of-use asset depreciated using straight line method.

Jika sewa mengalihkan kepemilikan aset pendasar pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan penyewa akan mengeksekusi opsi beli, maka penyewa menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar, yang mengacu pada ketentuan masa manfaat aset tetap. Jika tidak, maka aset hak-guna disusutkan dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

If the lease transfers ownership of the underlying asset to the lessee by the end of the lease term or if the cost of the right-of-use asset reflects that the lessee will exercise a purchase option, the lessee shall depreciate the right-of-use asset from the commencement date to the end of the useful life of the underlying asset, which refers to the terms of the useful life of the fixed asset. Otherwise, the lessee shall depreciate the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term.

Liabilitas sewa awalnya diukur pada nilai kini atas pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan menggunakan suku bunga implisit dalam sewa atau, jika suku bunga tersebut tidak dapat ditentukan, digunakan suku bunga pinjaman incremental Bank dan entitas anak. Umumnya, Bank dan entitas anak menggunakan suku bunga pinjaman inkremental sebagai suku bunga diskonto.

The lease liability is initially measured at the present value of the lease payments that are not yet paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, The Bank and its subsidiaries incremental borrowing rate. Generally, The Bank and its subsidiaries uses its incremental borrowing rate as the discount rate.

Setelah tanggal permulaan, Bank dan entitas anak mengukur liablitas sewa dengan:

(a) Meningkatkan jumlah tercatat untuk merefleksikan bunga atas liabilitas sewa;
(b) Mengurangi jumlah tercatat untuk merefleksikan sewa yang telah dibayar;
(c) Mengukur kembali jumlah tercatat untuk merefleksikan penilaian kembali atau modifikasi sewa atau untuk merefleksikan pembayaran sewa tetap secara revisi substansi.

After the commencement date, The Bank and its subsidiaries shall measure the lease liability by:

(a) Increasing the carrying amount to reflect interest on the lease liability;
(b) Reducing the carrying amount to reflect the lease payments made; and
(c) Remeasuring the carrying amount to reflect any reassessment or lease modifications, or to reflect revised in-substance fixed lease payments.

Liabilitas sewa diukur kembali ketika ada perubahan pembayaran sewa masa depan yang timbul dari perubahan indeks atau suku bunga, jika ada perubahan estimasi Bank dan entitas anak atas jumlah yang diperkirakan akan dibayar dalam jaminan nilai residual, atau jika Bank dan entitas anak mengubah penilaiannya apakah akan mengeksekusi opsi beli, perpanjangan atau penghentian.

Lease liabilities is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in The Bank and its subsidiaries estimate of the amount expected to be payable under a residual value guarantee, or if The Bank and its subsidiaries changes its assessment of whether it will exercise a purchase, extension or termination option.

Ketika liabilitas sewa diukur kembali dengan cara ini, penyesuaian terkait dilakukan terhadap jumlah tercatat aset hak-guna, atau dicatat dalam laba rugi jika jumlah tercatat aset hak-guna telah berkurang menjadi nol.

When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use assets, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

Bank dan entitas anak menerapkan pengecualian pengakuan sewa jangka pendek untuk sewa bangunan (yaitu, sewa yang memiliki jangka waktu sewa 12 bulan atau kurang, dari tanggal permulaan dan tidak mengandung opsi beli). Hal ini juga berlaku untuk pengecualian pengakuan sewa aset bernilai rendah untuk sewa bangunan yang dianggap bernilai rendah. Pembayaran sewa untuk sewa jangka pendek dan sewa dari aset bernilai rendah diakui sebagai beban dengan metode garis lurus selama masa sewa.

The Bank and its subsidiaries applies the short-term lease recognition exemption to its short-term leases of buildings and infrastructures (i.e., those leases that have a lease term of 12 months or less from the commencement date and do not contain a purchase option). It also applies the lease of low-values assets recognition exemption to leases of buildings and infrastructures that are considered to be low value. Lease payments on short-term leases and leases of low-value assets are recognized as expense on a straight-line basis over the lease term.

Aset tetap dalam pembangunan
Aset tetap dalam pembangunan dicatat sebesar biaya perolehan, yang mencakup kapitalisasi beban pinjaman dan biaya-biaya lainnya yang terjadi sehubungan dengan pendanaan aset tetap dalam pembangunan tersebut. Akumulasi biaya perolehan akan direklasifikasi ke akun “Aset Tetap” yang bersangkutan pada saat aset tetap tersebut telah selesai dikerjakan dan siap untuk digunakan. Aset tetap dalam pembangunan tidak disusutkan karena belum tersedia untuk digunakan.

Construction in progress
Constructions in progress are stated at cost, including capitalized borrowing costs and other charges incurred in connection with the financing of construction in progress. The accumulated costs will be reclassified to the appropriate “Fixed Assets” account when the construction is completed and available for intended use. Construction in progress are not depreciated as these are not yet available for use.

Biaya pengurusan legal hak atas tanah dalam bentuk Hak Guna Usaha (“HGU”), Hak Guna Bangunan (“HGB”) dan Hak Pakai (“HP”) ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun “Aset Tetap”. Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset tidak berwujud dan diamortisasi sepanjang umur hak hukum atau umur ekonomi tanah, mana yang lebih pendek.

The legal cost of land rights in the form of Business Usage Rights (“Hak Guna Usaha” or “HGU”), Building Usage Right (“Hak Guna Bangunan” or “HGB”) and Usage Rights (“Hak Pakai” or “HP”) when the land was initially acquired are recognized as part of the cost of the land under the “Fixed Assets”. The extension or the legal renewal costs of land rights were recognized as intangible assets and were amortized over the shorter of the rights legal life or land's economic life.

Sesuai dengan PSAK tentang “Aset Tetap”, biaya perolehan hak atas tanah dalam bentuk hak guna usaha, hak guna bangunan dan hak pakai diakui sebagai aset tetap. Biaya perolehan tersebut merupakan biaya yang dapat diatribusikan secara langsung untuk memperoleh hak atas tanah tersebut termasuk biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali.

In accordance with SFAS on "Fixed Assets", the cost of acquiring land in the form of business use rights, building use rights and use rights is recognized as fixed assets. The acquisition cost is a cost that can be directly attributed to obtaining the right to the land, including the cost of managing legal land rights when the land is first acquired.

Hak atas tanah dalam bentuk hak guna usaha, hak guna bangunan, hak pakai tidak disusutkan, kecuali terdapat bukti yang mengindikasikan bahwa perpanjangan atau pembaruan hak atas tanah tersebut kemungkinan besar atau pasti tidak diperoleh.

Land rights in the form of business use rights, building use rights, and use rights are not depreciated, unless there is evidence indicating that the extension or renewal of the land is likely or definitely not to be obtained.

Bank menganalisa fakta dan keadaan untuk masing-masing jenis hak atas tanah dalam menentukan akuntansi untuk masing-masing hak atas tanah tersebut sehingga dapat merepresentasikan dengan tepat suatu kejadian atau transaksi ekonomik yang

Bank analyses the facts and circumstances for each type of landrights in determining the accounting for each of these land rights so that it can accurately represent an underlying economic event or transaction. If the landrights do not transfer control

mendasarinya. Jika hak atas tanah tersebut tidak mengalihkan pengendalian atas aset pendasar kepada Bank, melainkan mengalihkan hak untuk menggunakan aset pendasar, Bank menerapkan perlakuan akuntansi atas transaksi tersebut sebagai sewa berdasarkan PSAK 116, "Sewa", kecuali jika hak atas tanah secara substansi menyerupai pembelian tanah, maka Bank menerapkan PSAK 216, "Aset Tetap".

of the underlying assets to the Bank, but gives the rights to use the underlying assets, the Bank applies the accounting treatment of these transactions as leases under SFAS 116, "Lease", except if landrights substantially similar to land purchases, the Group applies SFAS 216, "Fixed Assets".

r. Penurunan nilai aset non-keuangan

Pada setiap akhir tahun periode pelaporan, Bank dan entitas anak menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut, maka Bank dan entitas anak akan membuat estimasi atas jumlah terpulihkan aset tersebut.

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau Unit Penghasil Kas (UPK) dikurangi biaya untuk menjual dan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain.

Jika nilai tercatat aset lebih besar daripada nilai terpulihkannya, maka aset tersebut dianggap mengalami penurunan nilai dan nilai tercatat aset diturunkan menjadi sebesar nilai terpulihkannya. Rugi penurunan nilai dari operasi yang berkelanjutan diakui pada laba rugi sebagai "rugi penurunan nilai".

Dalam menghitung nilai pakai, estimasi arus kas masa depan neto didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini atas nilai waktu uang dan risiko spesifik aset.

Dalam menentukan nilai wajar dikurangi biaya pelepasan, mengacu pada PSAK 113: "Pengukuran Nilai Wajar" (Catatan 2e).

Kerugian penurunan nilai dari operasi yang berkelanjutan, jika ada, diakui pada laba rugi sesuai dengan kategori biaya yang konsisten dengan fungsi aset yang diturunkan nilainya.

r. Impairment of non-financial assets

At the end of each reporting year the Bank and its subsidiaries assesses at each annual reporting period whether there is an indication that an asset may be impaired. If any such indication exists, Bank and its subsidiaries makes an estimate of the asset's recoverable amount.

The recoverable amount detemined for an individual asset is the higher of an asset's fair value or Cash Generating Unit (CGU) less costs to sell and its value in use, unless the asset does not generate cash inflows that are largely independent of those from other assets or Bank and its subsidiaries of assets.

Where the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. Impairment losses of continuing operations are recognized in the profit or loss as "impairment losses".

In assessing the value in use, the estimated net future cash flows are discounted to the present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

In determining fair value less costs of disposal, refer to SFAS 113: "Fair Value Measurements" (Note 2e).

Impairment losses of continuing operations, if any, are recognized in the profit or loss under expense categories that are consistent with the functions of the impaired assets.

s. Aset lain-lain

Aset lain-lain terdiri dari biaya dibayar di muka, kliring dalam penyelesaian, uang muka dan lain-lain.

Aset lain-lain disajikan sebesar nilai tercatat setelah dikurangi dengan cadangan kerugian penurunan nilai.

Pada setiap tanggal laporan posisi keuangan konsolidasian, Bank dan entitas anak melakukan penelaahan terhadap nilai yang dapat diperoleh kembali atas aset non-keuangan untuk menentukan apakah terdapat indikasi penurunan nilai sebagaimana dijelaskan dalam Catatan 2e.

s. Other assets

Other assets include prepaid expenses, clearing in progress, advances and others.

Other assets are stated at the carrying amounts less allowance for impairment losses.

At the consolidated statement of financial position date, the Bank and its subsidiaries evaluate the recoverable amount of its non-financial assets to determine whether there is any indication of impairment as discussed in Note 2e.

t. Biaya dibayar di muka

Biaya dibayar di muka diamortisasi selama masa manfaat dengan menggunakan metode garis lurus (*straight-line method*).

t. Prepaid expenses

Prepaid expenses are amortized over the useful life using the straight-line method.

u. Liabilitas segera

Liabilitas segera dicatat pada saat timbulnya liabilitas atau diterimanya perintah pemindahbukuan, baik dari nasabah maupun dari bank lain.

Liabilitas segera dicatat berdasarkan biaya perolehan diamortisasi dan diklasifikasikan sebagai liabilitas keuangan lainnya.

Lihat catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

u. Obligations due immediately

Obligations due immediately are recorded at the time the obligations occur or upon receipt of transfer orders from customers or other banks.

Obligations due immediately are stated at amortized cost and classified as other financial liabilities.

Refer to Note 2e for the accounting policies of financial assets and liabilities.

v. Simpanan nasabah, simpanan nasabah syariah dan dana *syirkah* temporer

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek, atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya. Giro dinyatakan sebesar nilai liabilitas kepada pemegang giro.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati. Tabungan dinyatakan sebesar nilai liabilitas kepada pemilik tabungan.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai dengan perjanjian dengan penyimpan. Deposito berjangka dinyatakan sebesar nilai nominal yang tercantum dalam bilyet deposito atau yang diperjanjikan.

Giro dan tabungan *wadiah* merupakan giro dan tabungan *wadiah yad-adhamanah* yakni titipan dana dalam bentuk giro dan tabungan pihak lain dimana pemilik dana mendapatkan pendapatan bonus. Giro *wadiah* dinyatakan sebesar titipan pemegang giro BJBS.

Dana *syirkah* temporer adalah dana yang diterima oleh BJBS. BJBS mempunyai hak untuk mengelola dan menginvestasikan dana, baik sesuai dengan kebijakan BJBS atau kebijakan pembatasan dari pemilik dana, dengan keuntungan dibagikan sesuai dengan kesepakatan. Dana *syirkah* temporer dinyatakan sebesar nilai nominal sesuai dengan perjanjian antara pemegang dana *syirkah* temporer bank.

Hubungan antara BJBS dan pemilik dana *syirkah* temporer merupakan hubungan kemitraan berdasarkan akad *mudharabah*.

v. Deposits from customers, sharia deposits from customers and temporary syirkah fund

Current accounts represent customers' funds which can be used as payment instruments, that can be withdrawn by the depositors at any time through cheque, or transfers between accounts using cheque and other orders of payment or transfer. These current accounts are stated at the amount due to the current account holder.

Savings accounts represent customers' funds, which can only be withdrawn by the depositors under agreed conditions. Savings account are stated at the amount due to the account holders.

Time deposits represent customers' funds, which can only be withdrawn by the depositors at specific maturities according to the deposit agreements. Time deposits are stated at the nominal amount provided in the certificates of deposits or at the amount stated in the agreement.

Wadiah current and saving account is a wadiah yad-adhamanah funds deposits in the form of current and saving account on which the customer may receive bonus income. Wadiah current accounts are stated at the amount due to the account holder of the deposit BJBS.

Temporary syirkah funds represent investment received by the BJBS. The BJBS has the right to manage and invest funds in accordance with either the BJBS' policy or restriction policy by the depositors with the agreed profit sharing. Temporary syirkah funds are stated at the nominal amount as agreed by the temporary syirkah funds holder.

Relationship between the BJBS and the owner of temporary syirkah funds are partnership based on mudharabah agreement.

Dana *syirkah* temporer tidak dapat digolongkan sebagai liabilitas. Hal ini karena BJBS tidak mempunyai liabilitas ketika mengalami kerugian, untuk mengembalikan jumlah dana awal dari pemilik dana kecuali akibat kelalaian atau wanprestasi BJBS.

Temporary syirkah funds can not be classified as liability because BJBS has no obligation to return the fund to the owner when BJBS has loss, unless there is negligence or default by the BJBS.

Dana *syirkah* temporer tidak dapat digolongkan sebagai ekuitas karena mempunyai waktu jatuh tempo dan pemilik dana tidak mempunyai hak kepemilikan yang sama dengan pemegang saham seperti hak *voting* dan hak atas realisasi keuntungan yang berasal dari aset lancar dan aset non-investasi.

Temporary syirkah funds can not be classified as equity since they have maturity and the owner of the funds do not have ownership rights as common shareholders, such as voting rights and right of the profit derived from current assets and non-investment assets.

Dana *syirkah* temporer merupakan salah satu unsur laporan posisi keuangan konsolidasian, hal tersebut sesuai dengan prinsip syariah yang memberikan hak kepada BJBS untuk mengelola dana, termasuk untuk mencampur dana dimaksud dengan dana lainnya.

Temporary syirkah funds represent one of the consolidated statements of financial position accounts which is in accordance with sharia principle that provide right to the BJBS to manage fund, including to mixing of one funds with the other funds.

Pemilik dana *syirkah* temporer memperoleh bagian atas keuntungan sesuai kesepakatan dan menerima kerugian berdasarkan jumlah dana dari masing-masing pihak. Pembagian hasil dana *syirkah* temporer dapat dilakukan dengan konsep bagi hasil atau bagi untung.

The owner of temporary syirkah funds receive profit sharing in accordance with the agreement and receive loss sharing based on proportion to the total funds. The profit sharing of temporary syirkah funds might be based on profit sharing or revenue sharing concept.

w. Simpanan dari bank lain

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan lainnya dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif, kecuali simpanan yang didasarkan pada prinsip perbankan syariah dan dana *syirkah* temporer yang dinyatakan sebesar kewajiban BJBS kepada bank lain. Biaya tambahan yang dapat diatribusikan secara langsung kepada perolehan simpanan nasabah, dikurangkan dari jumlah simpanan yang diterima.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain dalam bentuk giro, tabungan, *interbank call money*, *deposit on call,* dan deposito berjangka.

Di dalam simpanan dari bank lain termasuk simpanan syariah dalam bentuk giro *wadiah*.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif kecuali simpanan syariah yang dinyatakan sebesar nilai liabilitas Bank dan entitas anak kepada nasabah.

Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan dari bank lain dikurangkan dari total simpanan yang diterima.

Lihat catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

w. Deposits from other banks

Deposits from other banks are classified as other financial liabilities and measured at amortized cost using the effective interest method, except for sharia deposits and temporary syirkah fund which are stated at the BJBS' liability to the other banks. Incremental costs that can be attributed directly to the acquisition of deposits from customers are deducted from total deposits received.

Deposits from other banks represent liabilities to other banks, in the form of current accounts, savings, interbank call money, deposit on call, and time deposits.

Deposits from other banks include sharia deposits in the form of wadiah current accounts.

Deposits from other banks are classified as financial liabilities and measured at amortized cost using the effective interest rate except for sharia deposits which are stated at the Bank and its subsidiaries liability amount to the customer.

Incremental costs that can be attributed directly to the acquisition of deposits from other banks are deducted from the total deposits received.

Refer to note 2e for the accounting policies of financial assets and liabilities.

x. Efek utang yang diterbitkan

Surat berharga yang diterbitkan Bank adalah obligasi. Surat berharga yang diterbitkan diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal dan biaya transaksi yang tidak terpisah dari suku bunga efektif.

Lihat catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

x. Debt securities issued

Securities issued by Bank consist of bonds. The securities issued are recognized initially at fair value and subsequently measured at amortized cost using the effective interest rate method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition and transaction costs that are an integral part of the effective interest rate.

Refer to Note 2e for the accounting policies of financial assets and liabilities.

y. Pinjaman yang diterima

Pinjaman yang diterima merupakan dana yang diterima oleh Bank dan entitas anak dari Bank Indonesia, pemerintah, dan lembaga pembiayaan lain dengan kewajiban pembayaran berdasarkan perjanjian pinjaman.

Pinjaman yang diterima diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal dan biaya transaksi yang tidak terpisah dari suku bunga efektif.

Lihat catatan 2e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

y. Borrowings

Borrowings are funds received by the Bank and its subsidiaries from Bank Indonesia, the Government, and other financing institutions with payment obligation based on borrowing agreements.

Borrowings are recognized initially at fair value and subsequently measured at amortized cost using the effective interest rate method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition and transaction costs that are an integral part of the effective interest rate.

Refer to note 2e for the accounting policies of financial assets and liabilities.

z. Pendapatan bunga, beban bunga dan bagi hasil syariah

Konvensional

Pendapatan dan beban bunga diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan menggunakan metode suku bunga efektif.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat bersih dari aset keuangan atau liabilitas keuangan.

Pada saat menghitung suku bunga efektif, Bank dan entitas anak mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

z. Interest income, interest expense and sharia profit sharing

Conventional

Interest income and expenses are recognized in the consolidated statement of profit or loss and other comprehensive income using the effective interest method.

The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts through the expected life of the financial assets or liabilities (or, where appropriate, a shorter period) to the net carrying amount of the financial asset or financial liability.

When calculating the effective interest rate, Bank and its subsidiaries estimates future cash flows considering all contractual terms of the financial instruments except future credit losses.

This calculation includes all commissions, provision fees and other forms received by the parties in the contract that are inseparable from the effective interest rate, transaction costs and all other premiums or discounts.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga setelahnya diakui berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

If financial assets or group of similar financial asset have been impaired as a consequence of loss on impairment, then the interest income is subsequently based on interest rate used to discount the future cash flows in calculating impairment losses.

Syariah

Pendapatan operasi syariah utama terdiri dari pendapatan dari transaksi *murabahah* dan *istishna*, pendapatan bagi hasil dari pembiayaan *mudharabah* dan *musyarakah*, pendapatan dari transaksi *ijarah muntahiyah bittamlik* dan pendapatan lainnya.

Sharia

The main sharia operating income consists of income from murabahah and istishna transactions, income from revenue sharing of mudharabah and musyarakah financing, income from ijarah muntahiyah bittamlik and other income.

Pendapatan dari transaksi *ijarah* dan *murabahah* diakui dengan menggunakan metode akrual. Pendapatan dari transaksi *istishna* dan bagi hasil dari pembiayaan *mudharabah* dan *musyarakah* diakui pada saat angsuran diterima secara tunai. Beban berdasarkan prinsip syariah terdiri dari beban bagi hasil *mudharabah* dan beban bonus *wadiah*.

Income from ijarah and murabahah transactions is recognized using the accrual method. Income from istishna transactions and profit sharing from mudharabah and musyarakah financing are recognized when the cash installments are received. Expenses based on Sharia principles consist of mudharabah profit sharing expense and wadiah bonus expense.

Pendapatan atas piutang *murabahah* menggunakan metode setara tingkat imbal hasil efektif (margin efektif).

Income from murabahah receivables using the effective rate of return method (effective margin).

Margin efektif adalah *margin* yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari piutang *murabahah*. Pada saat menghitung *margin* efektif, BJBS mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian piutang di masa mendatang.

Effective margin is the margin that precisely discounts the estimated future cash payments or receipts through the expected life of the murabahah receivables. When calculating the effective margin, BJBS estimates the future cash flows considering all contractual terms of the financial instrument, but does not consider the loss of receivables in the future.

Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari margin efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

This calculation includes all commissions, provision fees and other forms accepted by the parties in the contract that are an inseparable part of the effective margin, transaction costs and all other premiums or discounts.

aa. Pendapatan provisi dan komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan pinjaman, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan metode suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

aa. Fees and commission

Fees and commissions directly related to lending activities, or fee and commission which relates to a specific period, is amortized over the term of the contract using the effective interest method and classified as part of interest income in the consolidated statement of profit or loss and other comprehensive income.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atau suatu jangka waktu dan/atau terkait dengan pemberian suatu jasa, diakui sebagai pendapatan pada saat terjadinya transaksi dan dicatat pada akun pendapatan operasional lainnya.

Fees and commissions that are not related to the lending activity or a period of time and/or associated with the service provided, are recognized as revenue at the time of the transaction and recorded under other operating income.

bb. Sewa operasi

Kontrak sewa yang tidak mengalihkan secara substansial seluruh risiko dan manfaat kepemilikan aset tetap berada di tangan perusahaan sewa-menyewa (*lessor*), maka sewa tersebut diklasifikasikan sebagai sewa operasi. Pembayaran sewa operasi dibebankan ke laba rugi menggunakan metode garis lurus selama masa sewa.

bb. Operating lease

Leases, which do not transfer substantially all the risks and rewards of ownership are retained by the lessor, are classified as operating leases. Payments made under operating leases are charged to the profit or loss on a straight-line method over the period of the lease.

cc. Pajak penghasilan

Beban pajak adalah jumlah gabungan pajak kini dan pajak tangguhan yang diperhitungkan dalam menentukan laba rugi pada suatu periode. Pajak kini dan pajak tangguhan diakui dalam laba rugi, kecuali pajak penghasilan yang timbul dari transaksi atau peristiwa yang diakui dalam penghasilan komprehensif lain atau secara langsung di ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam penghasilan komprehensif lain atau ekuitas.

Manfaat terkait dengan rugi pajak yang dapat ditarik untuk memulihkan pajak kini dari periode sebelumnya diakui sebagai aset. Aset pajak tangguhan diakui untuk akumulasi rugi pajak belum dikompensasi dan kredit pajak belum dimanfaatkan sepanjang kemungkinan besar laba kena pajak masa depan akan tersedia untuk dimanfaatkan dengan rugi pajak belum dikompensasi dan kredit pajak belum dimanfaatkan.

Seluruh perbedaan temporer kena pajak diakui sebagai liabilitas pajak tangguhan, kecuali perbedaan temporer kena pajak yang berasal dari:

a) pengakuan awal *goodwill*; atau
b) pengakuan awal aset atau liabilitas dari transaksi yang bukan kombinasi bisnis, pada saat transaksi tidak mempengaruhi laba akuntansi atau laba kena pajak (rugi pajak) dan pada saat transaksi tidak menimbulkan perbedaan temporer kena pajak dan perbedaan temporer dapat dikurangkan dalam jumlah yang sama.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer dapat dikurangkan sepanjang kemungkinan besar laba kena pajak akan tersedia sehingga perbedaan temporer dapat dimanfaatkan untuk mengurangi laba dimaksud, kecuali jika aset pajak tangguhan timbul dari pengakuan awal aset atau pengakuan awal liabilitas dalam transaksi yang bukan kombinasi bisnis dan pada saat transaksi tidak mempengaruhi laba akuntansi atau laba kena pajak (rugi pajak).

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diharapkan berlaku ketika aset dipulihkan atau liabilitas diselesaikan, berdasarkan tarif pajak (dan peraturan pajak) yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan. Pengukuran aset dan liabilitas pajak tangguhan mencerminkan konsekuensi pajak yang sesuai dengan cara Bank memperkirakan, pada akhir periode pelaporan,

cc. Income tax

Tax expense is the aggregate amount included in the determinination of profit or loss for the period in respect of current tax and deferred tax. Current tax and deferred tax is recognized in profit or loss, except for income tax arising from transactions or events that are recognized in other comprehensive income or directly in equity. In this case, the tax is recognized in other comprehensive income or equity, respectively.

Tax benefits relating to tax loss that can be carried back to recover current tax of a previous periods is recognized as an asset. Deferred tax asset is recognized for the carryforward of unused tax losses and unused tax credit to the extent that it is probable that future taxable profit will be available against which the unused tax losses and unused tax credits can be utilized.

A deferred tax liability shall be recognized for all taxable temporary differences, except to the extent that the deferred tax liability arises from:

(a) the initial recognition of goodwill; or
(b) the initial recognition of an asset or liability in a transaction which is not a business combination, at the time of the transaction, affects neither accounting profit nor taxable profit (tax loss) and at the time of the transaction, does not give rise to equal taxable and deductible temporary differences.

A deferred tax asset shall be recognized for all deductible temporary differences to the extent that it is probable that taxable profit will be available against which the deductible temporary difference can be utilised, unless the deferred tax asset arises from the initial recognition of an asset or liability in a transaction that is not a business combination and at the time of the transaction affects neither accounting profit nor taxable profit (tax loss).

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realized or the liability is settled, based on tax rates (and tax regulations) that have been enacted or substantively enacted by the end of the reporting period. The measurement of deferred tax liabilities and deferred tax assets shall reflect the tax consequences that would follow from the manner

untuk memulihkan atau menyelesaikan jumlah tercatat aset dan liabilitasnya.

Jumlah tercatat aset pajak tangguhan ditelaah ulang pada akhir periode pelaporan. Bank mengurangi jumlah tercatat aset pajak tangguhan jika kemungkinan besar laba kena pajak tidak lagi tersedia dalam jumlah yang memadai untuk mengkompensasikan sebagian atau seluruh aset pajak tangguhan tersebut. Setiap pengurangan tersebut dilakukan pembalikan atas aset pajak tangguhan hingga kemungkinan besar laba kena pajak yang tersedia jumlahnya memadai.

Bank melakukan saling hapus aset pajak tangguhan dan liabilitas pajak tangguhan jika dan hanya jika:
a) Bank memiliki hak yang dapat dipaksakan secara hukum untuk melakukan saling hapus aset pajak kini terhadap liabilitas pajak kini; dan
b) Aset pajak tangguhan dan liabilitas pajak tangguhan terkait dengan pajak penghasilan yang dikenakan oleh otoritas perpajakan yang sama atas:
   i. entitas kena pajak yang sama; atau
   ii. entitas kena pajak yang berbeda yang bermaksud untuk memulihkan aset dan liabilitas pajak kini dengan dasar neto, atau merealisasikan aset dan menyelesaikan liabilitas secara bersamaan, pada setiap periode masa depan dimana jumlah signifikan atas aset atau liabilitas pajak tangguhan diperkirakan untuk diselesaikan atau dipulihkan.

in which the Bank expects, at the end of the reporting period, to recover or settle the carrying amount of its assets and liabilities.

The carrying amount of a deferred tax asset reviewed at the end of each reporting period. The Bank shall reduce the carrying amount of a deferred tax asset to the extent that it is no longer probable that sufficient taxable profit will be available to allow the benefit of part or all of that deferred tax asset to be utilised. Any such reduction shall be reversed to the extent that it becomes probable that sufficient taxable profit will be available.

The Bank offset deferred tax assets and deferred tax liabilities if, and only if:
(a) The Bank has a legally enforceable right to set off current tax assets against current tax liabilities; and
(b) The deferred tax assets and the deferred tax liabilities related to income taxes levied by the same taxation authority on either:

i. the same taxable entity; or
ii. different taxable entities which intend to recover current tax assets and liabilities with a net basis, or to realize the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

dd. Imbalan kerja

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek, bonus dan imbalan non-moneter lainnya diakui selama periode jasa diberikan. Imbalan kerja jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

Program pensiun iuran pasti

Berdasarkan berita acara No. 0067/HCA-SKE/BA/2022 tanggal 8 Juli 2022 dilakukan pengalihan pengelolaan dana THT dari YKP Bank BJB ke DPLK Bank BJB dimana merubah program pensiun dari program pensiun manfaat pasti menjadi program pensiun iuran pasti.

Iuran kepada dana pensiun sebesar persentase tertentu gaji pegawai yang menjadi peserta program pensiun iuran pasti Bank, dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai-pegawai tersebut. Pembayaran dikurangkan dari utang iuran. Iuran terutang dihitung berdasarkan jumlah yang tidak didiskontokan.

dd. Employee benefits

Short-term employee benefits

Short-term employee benefits such as wages, social security contributions, short-term compensated leaves, bonuses and other non-monetary benefits are recognized during the period when services have been rendered. Short-term employee benefits are measured using undiscounted amounts.

Defined contribution plan

Based on official report No. 0067/HCA-SKE/BA/2022 dated July 8, 2022, there has been a transfer of THT fund management from YKP Bank BJB to DPLK Bank BJB, which transformed the retirement program from defined benefit plan to defined contribution plan.

Contribution payable to a pension fund equivalent to a certain percentage of salaries for qualified employees under the Bank's defined contribution plan is accrued and recognized as expense when services have been rendered by qualified employees. Actual payments are deducted from the contribution payable. Contribution payable is measured using undiscounted amounts.

Program imbalan pasti dan imbalan kerja jangka panjang lainnya

Imbalan pasca-kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang menjadi peserta program pensiun Bank dan entitas anak. Bank harus mencadangkan jumlah minimal imbalan pensiun sesuai dengan Undang-Undang No. 11/2020 tentang Cipta Kerja ("UUCK") sebagaimana telah diamendemen dengan Perpu No.2/2022 dan UU No.6/2023 atau Perjanjian Kerja Bersama ("PKB") atau Peraturan Perusahaan ("PP"), mana yang lebih tinggi. Karena UUCK atau PKB atau PP menentukan rumus tertentu untuk menghitung jumlah minimal imbalan pensiun, pada dasarnya, program pensiun berdasarkan UUCK atau PKB atau PP adalah program imbalan pasti.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit*.

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

(i) Keuntungan dan kerugian aktuarial;
(ii) Imbal hasil atas aset program tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset);
(iii) Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga neto atas liabilitas (aset) imbalan pasti neto, dan pengukuran kembali liabilitas (aset) imbalan pasti neto langsung diakui pada laba rugi periode berjalan.

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amandemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

ee. Laba per saham dasar

Laba per saham dasar dihitung dengan membagi laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk dengan rata-rata tertimbang jumlah saham biasa yang beredar selama tahun berjalan.

ff. Transaksi dengan pihak-pihak berelasi

Bank melakukan transaksi dengan pihak berelasi. Sesuai dengan PSAK 224 tentang "Pengungkapan Pihak-Pihak Berelasi".

Defined benefit plan and other long-term employee benefits

The post-employment benefits are accrued and recognized as expense when services have been rendered by qualified Bank and its subsidiaries employees. The Bank is required to provide a minimum amount of pension benefit in accordance with Law No. 11/2020 on Job Creation ("JCL") as amended by Perpu No.2/2022 and Law No.6/2023 or the Bank's Collective Labour Agreement (the "CLA") or Company Regulation ("CR"), whichever is higher. Since the JCL or the CLA or the CR sets the formula for determining the minimum amount of benefits, in substance pension plans under the JCL or the CLA or the CR represent defined benefit plans.

The post-employment benefits and other long-term employee benefits are actuarially determined using the Projected Unit Credit Method.

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income, consist of:

(i) Actuarial gains and losses;
(ii) Return on plan assets excluding amounts that included in net interest on liabilities (assets);
(iii) The changes in the impact of the asset ceiling, excluding amounts that included in net interest on liabilities (assets).

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income are not reclassified to profit or loss in subsequent periods.

For other long-term employee benefits over the current service cost, net interest on net defined benefit liabilities (assets), and the remeasurement of net defined benefit liability (asset) obligations are recognized immediately in the current profit or loss.

All past service costs are recognised at the earlier of when the amendment or curtailment occurs, and when the related restructuring or termination costs are recognized, as a result, unvested past service cost can no longer be deferred and recognised over the future vesting period.

ee. Basic earnings per share

Basic earnings per share amounts are computed by dividing income for the year attributable to equity holders of the parent entity by the weighted average number of shares outstanding during the year.

ff. Transactions with related parties

The Bank has transactions with related parties. In accordance with SFAS 224 regarding "Related Party Disclosure".

Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (dalam Pernyataan ini dirujuk sebagai "entitas pelapor").

a) Orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:
   1. memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   2. memiliki pengaruh signifikan atas entitas pelapor; atau
   3. merupakan personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

b) Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
   1. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan sesama entitas anak saling berelasi dengan entitas lainnya);
   2. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang tersebut adalah anggotanya);
   3. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
   4. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
   5. Entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
   6. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
   7. Orang yang diidentifikasi dalam huruf (a)(1) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas); atau
   8. Entitas, atau anggota dari kelompok di mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga. Transaksi yang dilakukan Bank dan entitas anak telah memenuhi PSAK 224 tentang "Pengungkapan Pihak-Pihak Berelasi".

A related party is a person or entity that is related to the entity that is preparing its financial statements (in this Standard referred to as the 'reporting entity').

a) A person or a close member of that person's family is related to a reporting entity if that person:
   1. has control or joint control of the reporting entity;
   2. has significant influence over the reporting entity; or
   3. is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

b) An entity is related to the reporting entity if any of the following conditions applies:
   1. *The entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);*
   2. *One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);*
   3. *Both entities are joint ventures of the same third party;*
   4. *One entity is a joint venture of a third entity and the other entity is an associate of the third entity;*
   5. *The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity;*
   6. *The entity is controlled or jointly controlled by a person identified in (a);*
   7. *A person identified in (a)(1) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity); or*
   8. *The entity, or any members of a group of which it is a part, provides key management personnel service to the reporting entity or to the parent of the reporting entity.*

Transactions with related parties are made on the same term and conditions as those transactions with third parties. All transaction done by Bank and its subsidiaries have complied with PSAK 224 about "Disclosure of Related Parties".

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Catatan 43.

All material transactions and balances with related parties are disclosed in the relevant notes to the financial statements and the details have been presented in Note 43 of the financial statements.

gg. Dividen
Pembagian dividen kepada para pemegang saham diakui sebagai liabilitas dalam laporan keuangan konsolidasian pada tanggal dividen tersebut disetujui oleh para pemegang saham.

gg. Dividends
Dividends distribution to the shareholders is recognized as a liability in the consolidated financial statements at the date when the dividend distribution is approved by the shareholders.

hh. Informasi segmen usaha
Segmen adalah bagian yang dapat dibedakan dari kelompok usaha yang terlibat baik dalam menyediakan produk tertentu (segmen usaha), maupun dalam menyediakan produk dalam lingkungan ekonomi tertentu (segmen geografis), yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut. Item-item segmen ditentukan sebelum saldo dan transaksi antar kelompok usaha, dieliminasi sebagai bagian dari proses konsolidasi.

Bank dan entitas anak menyajikan segmen usaha berdasarkan laporan internal konsolidasian yang disajikan kepada pengambil keputusan operasional yaitu Direksi.

Bank dan entitas anak telah mengidentifikasikan dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis utama (segmen usaha) yang terbagi atas konvensional dan syariah, juga berdasarkan segmen geografis.

Segmen geografis meliputi penyediaan barang maupun jasa di dalam lingkungan ekonomi tertentu yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen operasi lainnya yang berada dalam lingkungan ekonomi lain.

hh. Business segment information
A segment is a distinguishable component of the business unit that is engaged either in providing certain products (business segment), or in providing products within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments.

Segment revenue, expenses, results, assets and liabilities include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment. They are determined before intra-group balances and transactions are eliminated as part of consolidation process.

The Bank and its subsidiaries present business segments based on a consolidated internal report which is presented to the chief operating decision maker, namely the Board of Directors.

The Bank and its subsidiaries have identified and disclosed financial information based on their main business activities (business segments) which are divided into conventional and sharia, also based on geographical segments.

A geographical segment is engaged in providing products or services within a particular economic environment with risks and different returns compared to other operating segments in other economic environments.

ii. Biaya emisi penerbitan saham
Biaya-biaya emisi yang terjadi sehubungan dengan penawaran saham kepada masyarakat (termasuk penerbitan hak memesan efek terlebih dahulu) dikurangkan langsung dari hasil emisi dan disajikan sebagai pengurang pada akun Tambahan Modal Disetor, sebagai bagian dari Ekuitas pada laporan posisi keuangan konsolidasian.

ii. Issuance cost on shares issued
Issuance costs related to offering of shares to the public (including pre-emptive rights issue) are deducted directly from the proceeds and presented as a deduction on Additional Paid in Capital account, as part of Equity in the consolidated statement of financial position.

jj. Modal saham
Modal saham diukur pada nilai nominal untuk semua saham yang diterbitkan.

jj. Capital stock
Capital stock is measured at par value for all shares issued.

kk. Saldo laba
Saldo laba merupakan saldo kumulatif dari hasil operasi Bank dan entitas anak, pembagian dividen, penyesuaian periode sebelumnya, efek dari perubahan kebijakan akuntansi dan penyesuaian modal lainnya.

kk. Retained earnings
Retained earnings represent the cumulative balance of the Bank and its subsidiaries results of operations, dividend distributions, prior period adjustments, effects of the changes in accounting policy and other capital adjustments.

II. Perubahan dalam standar akuntansi

Standar Baru dan Amendemen atas Standar yang Berlaku Efektif pada Tahun Berjalan

Standar baru dan amendemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2025, dengan penerapan dini diperkenankan yaitu:

- PSAK 117: Kontrak Asuransi;
- Amendemen PSAK 117: Kontrak Asuransi tentang Penerapan Awal PSAK 117 dan PSAK 109 – Informasi Komparatif;
- Amendemen PSAK 221: Pengaruh Perubahan Kurs Valuta Asing tentang Kekurangan Ketertukaran;

Beberapa PSAK juga diamendemen yang merupakan amendemen konsekuensial karena berlakunya PSAK 117: Kontrak Asuransi, yaitu:

- PSAK 103: Kombinasi Bisnis
- PSAK 105: Aset Tidak Lancar yang Dikuasai untuk Dijual dan Operasi yang Dihentikan
- PSAK107: Instrumen Keuangan: Pengungkapan
- PSAK109: Instrumen Keuangan
- PSAK 115: Pendapatan dari Kontrak dengan Pelanggan
- PSAK 201: Penyajian Laporan Keuangan
- PSAK 207: Laporan Arus Kas
- PSAK 216: Aset Tetap
- PSAK 219: Imbalan Kerja
- PSAK 228: Investasi pada Entitas Asosiasi dan Ventura Bersama
- PSAK 232: Instrumen Keuangan Penyajian
- PSAK 236: Penurunan Nilai Aset
- PSAK 237: Provisi, Liabilitas Kontijensi dan Aset Kontijensi
- PSAK 238: Aset Takberwujud
- PSAK 240: Properti Investasi

Implementasi amendemen standar tersebut tidak memiliki dampak yang material terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya.

Standar Baru dan Amendemen atas Standar yang Telah Disahkan Namun Belum Berlaku Efektif

Amendemen, revisi dan penyesuaian tahunan atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2026, dengan penerapan dini diperkenankan yaitu:

- Amendemen PSAK 109: Instrumen Keuangan dan PSAK 107: Instrumen Keuangan: Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan;
- Penyesuaian Tahunan PSAK 107, PSAK 109, PSAK 110, dan PSAK 207; dan

II. Changes in accounting standards

New Accounting Standard and Amendment to Standards which have been Effective in the Current Year

New Standard and amendment to standards which effective for periods beginning on or after January 1, 2025, with early adoption is permitted, are as follows:

- *PSAK 117: Insurance Contract;*
- *Amendments PSAK 117: Insurance Contract regarding Initial Application of PSAK 117 and PSAK 109 – Comparative Information;*
- *Amendments PSAK 221: Foreign Exchange Rate regarding Lack of Exchangeability;*

Several PSAKs were also amended which were consequential amendments due to the enactment of PSAK 117: Insurance Contracts, as follows:

- *PSAK 103: Business Combinations*
- *PSAK 105: Non-Current Assets Held for Sale and Discontinued Operations*
- *PSAK 107: Financial Instruments: Disclosures*
- *PSAK 109: Financial Instruments*
- *PSAK 115: Income from Contracts with Customers*
- *PSAK 201: Presentation of Financial Statements*
- *PSAK 207: Statement of Cash Flows*
- *PSAK 216: Fixed Assets*
- *PSAK 219: Employee Benefits*
- *PSAK 228: Investment in Associated Entities and Joint Ventures*
- *PSAK 232: Financial Instruments: Presentation.*
- *PSAK 236: Impairment of Asset*
- *PSAK 237: Provisions, Contingent Liabilities and Contingent Assets*
- *PSAK 238: Intangible Assets*
- *PSAK 240: Investment Property*

The implementation of the above amendment to standards had no material on the amounts reported for the current period or prior financial year.

Standard and Amendment to Standards which has been Issued but Not Yet Effective

New Standard and amendment to standards which effective for periods beginning on or after January 1, 2026, with early adoption is permitted, are as follows:

- *Amendments PSAK 109 and PSAK 107 regarding Classification and Measurement of Financial Instruments;*
- *Annual Improvements on PSAK 107, PSAK 109, PSAK 110, dan PSAK 207; and*

- Revisi PSAK 338: Kombinasi Bisnis Entitas Sepengendali terkait ruang lingkup dan penerapan metode penyatuan kepemilikan.

Standar baru, revisi dan amandemen serta interpretasi atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2027, dengan penerapan dini diperkenankan yaitu:

- PSAK 118: Penyajian dan Pengungkapan dalam Laporan Keuangan;
- PSAK 119: Entitas Anak tanpa Akuntabilitas Publik: Pengungkapan;
- Amandemen PSAK 119: Entitas Anak tanpa Akuntabilitas Publik: Pengungkapan;
- Revisi PSAK 401: Penyajian dan Pengungkapan dalam Laporan Keuangan Syariah;
- ISAK 403: Komponen Laporan Keuangan Entitas Syariah Yang Menerapkan SAK Indonesia Untuk Entitas Privat dan SAK Indonesia Untuk Entitas Mikro, Kecil, dan Menengah;
- PSAK 413: Penurunan Nilai; dan
- PSAK 414: Penurunan Nilai Aset Keuangan Syariah bagi Entitas yang Menerapkan SAK Indonesia untuk Entitas Privat (SAK EP).

Hingga tanggal laporan keuangan ini diotorisasi, Perusahaan masih melakukan evaluasi atas dampak potensial dari penerapan standar baru, amandemen standar dan interpretasi standar tersebut

- *Revised PSAK 338: Business Combination of Entity Under Common Control regarding the scope and application of the method of pooling of interest.*

New, revised and amendment of standards and interpretation of standard which are effective for periods beginning on or after January 1, 2027, with early adoption permitted, are as follows:

- *PSAK 118: Presentation and Disclosure in Financial Statements;*
- *PSAK 119: Subsidiaries without Public Accountability: Disclosures;*
- *Amendment PSAK 119: Subsidiaries without Public Accountability: Disclosures;*
- *Revised PSAK 401: Presentation and Disclosure in Sharia Financial Statements;*
- *ISAK 403: Components of Financial Reports of Sharia Entities That Apply Indonesian SAK for Private Entities and Indonesian SAK for Micro, Small, and Medium Entities;*
- *PSAK 413: Impairment; and*
- *PSAK 414: Impairment of Sharia Financial Assets for Entities Implementing Indonesian SAK for Private Entities (SAK EP).*

Until the date of the financial statements is authorized, the Group is still evaluating the potential impact of the adoption of new standards, amendments to standards and interpretations of these standards.

mm. Provisi

Provisi diakui jika Bank dan entitas anak memiliki liabilitas kini (baik bersifat hukum maupun bersifat konstruktif) yang sebagai akibat peristiwa masa lalu, besar kemungkinannya penyelesaian liabilitas tersebut akan mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

mm. Provisions

Provisions are recognized when the Bank and its subsidiaries have a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

nn. Penurunan nilai aset non-keuangan

Nilai tercatat dari aset yang bukan aset keuangan Bank, kecuali aset pajak tangguhan, ditelaah setiap tanggal pelaporan untuk menentukan apakah terdapat indikasi penurunan nilai. Jika indikasi tersebut ada, maka nilai yang dapat dipulihkan dari aset tersebut akan diestimasi.

nn. Impairment of non-financial assets

The carrying amounts of the Bank's non financial assets, other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists then the asset's recoverable amount will be estimated.

Nilai yang dapat diperoleh kembali dari suatu aset atau unit penghasil kas adalah sebesar jumlah yang lebih tinggi antara nilai pakainya dan nilai wajar aset atau unit penghasil kas dikurangi biaya untuk menjual. Dalam menilai nilai pakai, estimasi arus kas masa depan didiskontokan ke nilai sekarang dengan menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar saat ini terhadap nilai kas kini dan risiko spesifik terhadap aset tersebut.

The recoverable amount of an asset or cash generating unit is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using pre-tax discount rate that reflects current market assessments of the time value of money and the specific risks to the asset.

Cadangan penurunan nilai diakui pada tahun sebelumnya dinilai pada setiap tanggal pelaporan untuk melihat adanya indikasi bahwa kerugian telah menurun atau tidak ada lagi. Kerugian penurunan nilai dijurnal balik jika terdapat perubahan estimasi yang digunakan dalam menentukan nilai yang dapat dipulihkan.

The impairment allowance recognized in prior years is assessed at each reporting date for any indication that the loss has decreased or no longer exists. An impairment loss is reversed if there is a change in the estimates used to determine the promise amount.

Cadangan kerugian penurunan nilai dijurnal balik hanya hingga nilai tercatat aset tidak melebihi nilai tercatat yang telah ditentukan, dikurangi dengan depresiasi atau amortisasi, jika cadangan penurunan nilai tidak pernah diakui maka nilai yang dapat dipulihkan dari aset tersebut akan diestimasi.

Allowance for impairment losses is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, if no impairment loss had been recognized.

Bank tidak diwajibkan lagi untuk membentuk cadangan kerugian penurunan nilai untuk aset non produktif, tetapi Bank tetap harus menghitung cadangan kerugian penurunan nilai mengacu pada standar akuntansi yang berlaku.

The Bank is not required to provide an allowance for impairment losses for non productive assets, but the Bank should still calculate the impairment losses in accordance with the applicable accounting standards.

oo. Peristiwa setelah periode pelaporan

Setiap peristiwa setelah akhir periode yang menyebabkan tambahan informasi mengenai posisi keuangan Bank dan entitas anak (*adjusting event*) akan disesuaikan dalam laporan keuangan konsolidasian. Peristiwa setelah akhir periode yang bukan merupakan *adjusting events*, jika ada, akan diungkapkan ketika memiliki dampak material terhadap laporan keuangan konsolidasian.

oo. Events after the reporting period

Any event after the end of the period that causes additional information regarding the financial position of the Bank and its subsidiaries (adjusting event) will be adjusted in the consolidated financial statements. Events after the end of the period which are not adjusting events, if any, will be disclosed when it has a material impact on the consolidated financial statements.

3. Sumber Ketidakpastian Estimasi dan Pertimbangan Akuntansi yang Penting

3. *Source of Estimation Uncertainty and Critical Accounting Estimates and Judgements*

Penyusunan laporan keuangan konsolidasian mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi pada akhir periode pelaporan.

The preparation of the consolidated financial statement requires management to make judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities, at the end of the reporting period.

Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amounts of the asset and liability affected in future periods.

Pertimbangan
Pertimbangan berikut ini dibuat oleh manajemen dalam rangka penerapan kebijakan akuntansi yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan konsolidasian:

Usaha yang berkelanjutan
Manajamen telah melakukan penilaian atas kemampuan Bank dan entitas anak untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank dan entitas anak memilki sumber daya untuk melanjutkan usahanya di masa mendatang.

Selain itu, aset dan liabilitas tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank dan entitas anak untuk melanjutkan usahanya. Oleh karena itu, laporan keuangan konsolidasian telah disusun atas dasar usaha yang berkelanjutan.

Klasifikasi aset dan liabilitas keuangan

Manajemen menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan bila definisi yang ditetapkan PSAK 109 dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi seperti diungkapkan pada Catatan 2e.

Nilai wajar atas dan liabilitas keuangan
Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan konsolidasian dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang dapat diakses pada tanggal pengukuran;
- Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung;
- Level 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

Aset keuangan yang tidak memiliki harga pasar
Bank dan entitas anak mengklasifikasikan aset keuangan dengan mengevaluasi, antara lain, apakah nilai tersebut dikutip atau tidak di pasar aktif. Termasuk dalam evaluasi pada apakah aset keuangan yang dikutip di pasar aktif adalah penentuan apakah harga pasar dapat segera dan secara teratur tersedia, dan apakah mereka mewakili harga aktual dan teratur terjadi transaksi pasar secara *arm's-length*.

Judgements
The following judgements are made by management in the process of applying the accounting policies that have the most significant effects on the amounts recognized in the consolidated financial statements:

Going concern
The management has made an assessment of the Bank and its subsidiaries' abilities to continue as a going concern and is satisfied that the Bank and its subsidiaries have the resources to continue its business for the foreseeable future.

Furthermore, the management is not aware of any material uncertainties that may cast significant doubt to the Bank and its subsidiaries' abilities to continue as a going concern. Therefore, the consolidated financial statement continues to be prepared on the going concern basis.

Classification of financial assets and financial liabilities
The Management determines the classifications of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in SFAS 109. Accordingly, the financial assets and financial liabilities are accounted for in accordance with the accounting policies disclosed in Note 2e.

Fair value of financial instruments
All assets and liabilities in which fair value is measured or disclosed in the consolidated financial statements can be classified in fair value hierarchy levels, based on the lowest level of input that is significant on the overall fair value measurement:

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date;*
- *Level 2: inputs other than quoted prices included in Level 1 for the assets and liabilities, which is directly or indirectly observable;*
- *Level 3: unobservable inputs for the assets and liabilities.*

Financial assets not quoted in an active market
The Bank and its subsidiaries classify financial assets by evaluating, among others, whether the asset is quoted or not in an active market. Included in the evaluation on whether a financial asset is quoted in an active market is the determination on whether quoted prices are readily and regularly available, and whether those prices represent actual and regularly occurring market transactions on an arm's length basis.

Kontinjensi

Ketika Bank dan entitas anak sedang terlibat dalam proses hukum, perkiraan biaya kemungkinan bagi penyelesaian klaim telah dikembangkan melalui konsultasi dengan bantuan konsultan hukum Bank dan entitas anak didasarkan pada analisis hasil yang potensial.

Manajemen Bank dan entitas anak tidak berkeyakinan bahwa hasil dari hal ini akan mempengaruhi hasil usaha. Besar kemungkinan, bagaimanapun, bahwa hasil operasi di masa depan dapat secara material terpengaruh oleh perubahan dalam estimasi atau efektivitas dari strategi yang terkait dengan hal tersebut.

Contingencies

When the Bank and its subsidiaries are currently involved in legal proceedings, the estimate of the probable cost for the resolution of claims determined in consultation with the aid of the legal counsel of the Bank and its subsidiaries based upon an analysis of potential results.

Management of the Bank and its subsidiaries does not believe that the outcome of this matter will affect the results of operations. It is probable, however, that future results of operations could be materially affected by changes in the estimates or in the effectiveness of the strategies relating to these proceedings.

Estimasi dan asumsi

Asumsi dan estimasi utama masa depan dan sumber utama estimasi ketidakpastian lain pada tanggal pelaporan yang memiliki risiko untuk dapat menyebabkan penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun berikutnya diungkapkan di bawah ini. Bank dan entitas anak mendasarkan asumsi dan estimasi yang digunakan pada parameter yang tersedia pada saat laporan keuangan konsolidasian disusun.

Asumsi dan situasi mengenai perkembangan masa depan dapat berubah akibat perubahan pasar atau situasi yang timbul di luar kendali Bank dan entitas anak. Perubahan tersebut dicerminkan dalam asumsi yang digunakan pada saat terjadinya.

Estimates and assumptions

The key estimates and assumptions concerning the future and other key sources of estimating uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed below. The Bank and its subsidiaries based their assumptions and estimates on parameters available when the consolidated financial statements were prepared.

Existing circumstances and assumptions about future developments may change due to market changes or circumstances arising beyond the control of the Bank and its subsidiaries. Such changes are reflected in the assumptions when they occur.

Cadangan kerugian penurunan nilai aset keuangan

Kondisi spesifik *counterparty* yang mengalami penurunan nilai dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima.

Bank dan entitas anak menelaah portofolio pinjaman dan piutang setiap tahun untuk menilai penurunan nilai dengan memperbaharui provisi yang dibentuk selama periode yang diperlukan berdasarkan analisis berkelanjutan dan pemantauan terhadap rekening individual oleh petugas kredit.

Allowance for impairment losses of financial assets

In the calculation of allowance for impairment losses of financial assets, the specific condition of impaired counterparty is individually evaluated based on management's best estimate of the present value of the expected cash flows to be received. In estimating these cash flows, management makes judgements about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, and the workout strategy and estimated cash flows considered recoverable.

The Bank and its subsidiaries reviews its loan portfolio and receivables to assess impairment on an annual basis with updating provisions made during the intervals as necessary based on the continuing analysis and monitoring of individual accounts by credit officers.

Dalam menentukan apakah penurunan nilai harus dibentuk dalam laporan laba rugi komprehensif konsolidasian, Bank dan entitas anak membuat penilaian, apakah terdapat data yang dapat diobservasi yang menunjukkan bahwa terdapat penurunan yang dapat diukur dalam laporan perkiraan arus kas masa depan dari portofolio pinjaman sebelum penurunan tersebut dapat diidentifikasi secara individual dalam portofolio tersebut.

In determining whether an impairment loss should be recorded in the consolidated statements of comprehensive income, the Bank and its subsidiaries make judgments as to whether there is any observable data indicating that there is a measurable decrease in the estimated future cash flows from a portfolio of loans before the decrease can be identified with an individual loan in that portfolio.

Bukti seperti ini dapat termasuk data yang dapat diobservasi yang menunjukkan bahwa telah terjadi perubahan yang merugikan pada status pembayaran kelompok debitur, atau kondisi ekonomi nasional atau lokal yang berkorelasi dengan wanprestasi atas aset dalam kelompok. Bank dan entitas anak menggunakan perkiraan dalam menentukan jumlah dan waktu dari arus kas masa depan ketika menentukan tingkat penyisihan yang diperlukan. Estimasi tersebut didasarkan pada asumsi mengenai sejumlah faktor dan hasil aktual yang dapat berbeda, yang mengakibatkan perubahan terhadap jumlah penyisihan di masa yang akan datang.

This evidence may include observable data indicating that there has been an adverse change in the payment status of borrowers in a Bank and its subsidiaries, or national or local economic conditions that correlate with defaults on assets in the Bank and its subsidiaries. The Bank and its subsidiaries use estimates in the amount and timing of future cash flows when determining the level of allowance required. Such estimates are based on assumptions about a number of factors and actual results may differ, resulting to future changes in the allowance.

Umur ekonomis dari aset tetap
Bank dan entitas anak memperkirakan masa manfaat aset tetap berdasarkan periode dimana aset diharapkan akan tersedia untuk digunakan. Masa manfaat ekonomis aset tetap ditinjau secara berkala dan diperbarui jika memiliki ekspektasi yang berbeda dari perkiraan sebelumnya, karena kerusakan secara fisik dan teknis, atau keusangan secara komersial dan legal atau batasan lainnya atas penggunaan aset tersebut. Selain hal tersebut, estimasi masa manfaat dari aset tetap didasarkan pada penilaian secara kolektif dengan menggunakan praktik industri, teknik evaluasi internal dan pengalaman dengan aset serupa.

Useful lives of premises and equipment
The Bank and its subsidiaries estimate the useful lives of premises and equipment based on the period over which the assets are expected to be available for use. The estimated useful lives of premises and equipment are reviewed periodically and are updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the assets. In addition, estimation of the useful lives of premises and equipment is based on collective assessment of industry practice, internal technical evaluation and experience with similar assets.

Tetap dimungkinkan, bagaimanapun, bahwa hasil masa depan dapat secara material dipengaruhi oleh perubahan estimasi yang disebabkan oleh perubahan faktor-faktor tersebut di atas.

It is possible, however, that future results of operations could be materially affected by changes in estimates brought about by changes in factors mentioned above.

Jumlah dan saat pencatatan biaya untuk setiap periode akan dipengaruhi oleh perubahan dari faktor dan keadaan saat pencatatan. Pengurangan taksiran masa manfaat dari aset tetap akan meningkatkan beban operasional yang diakui.

The amounts and timing of recorded expenses for any period would be affected by changes in these factors and circumstances. A reduction in the estimated useful lives of premises and equipment would increase the recorded operating expenses.

Penurunan nilai aset non-keuangan
Bank dan entitas anak mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali.

Impairment of non-financial assets
The Bank and its subsidiaries assess impairment on assets whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable.

Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

The factors that which could trigger an impairment review include the following:

a) kinerja yang rendah secara signifikan jika dibandingkan dengan ekspektasi dari hasil operasi historis maupun proyeksi hasil operasi di masa yang akan datang;
b) perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
c) industri atau tren ekonomi yang secara signifikan bernilai negatif.

Bank dan entitas anak mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau Unit Penghasil Kas).

Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

Pengakuan aset pajak tangguhan
Aset pajak tangguhan diakui untuk seluruh saldo rugi fiskal yang belum digunakan sejauh terdapat kemungkinan bahwa saldo rugi tersebut dapat dikompensasikan terhadap penghasilan kena pajak di masa yang akan datang. Pertimbangan manajemen yang signifikan diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan saat dan jumlah penghasilan kena pajak di masa mendatang seiring dengan strategi perencanaan pajak.

Bank dan entitas anak menelaah aset pajak tangguhan pada setiap tanggal laporan posisi keuangan konsolidasian dan mengurangi jumlah tercatat dalam hal tidak adanya lagi kemungkinan bahwa penghasilan kena pajak yang cukup akan tersedia untuk mengkompensasi sebagian atau seluruh aset pajak tangguhan.

Pertimbangan signifikan diperlukan dalam menentukan provisi perpajakan

Bank dan entitas anak menentukan provisi perpajakan berdasarkan estimasi atas kemungkinan adanya tambahan beban pajak. Jika hasil akhir dari hal ini berbeda dengan jumlah yang dicatat semula, maka perbedaan tersebut akan berdampak terhadap laba/rugi.

Nilai kini atas kewajiban imbalan pasca kerja dan imbalan jangka panjang lainnya

Biaya atas kewajiban imbalan pasca kerja dan imbalan jangka panjang lainnya ditentukan dengan perhitungan aktuaris. Perhitungan aktuaris melibatkan penggunaan asumsi mengenai tingkat diskonto, tingkat pengembalian yang diharapkan dari aset, kenaikan gaji di masa depan, tingkat kematian dan tingkat kecacatan. Karena program tersebut memiliki sifat jangka panjang, maka perkiraan tersebut memiliki ketidakpastian yang signifikan.

a) significant underperformance relative to expected historical or projected future operating results;
b) significant changes in the manner of use of the acquired assets or the strategy for overall business; and
c) significant negative industry or economic trends.

The Bank and its subsidiaries recognize an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the higher of an asset's (or Cash Generating Unit's) fair value less costs to sell and its value in use.

Recoverable amounts are estimated for individual assets or, if it is not possible, for the cash generating unit to which the asset belongs.

Recognition of deferred tax assets
Deferred tax assets are recognized for all unused tax losses and credits to the extent that it is probable that taxable income will be available against which the losses can be utilized. Significant management judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable income together with future tax planning strategies.

The Bank and its subsidiaries review their deferred tax assets at each consolidated statement of financial position date and reduce the carrying amount to the extent that it is no longer probable that sufficient taxable income will be available to allow all or part of the deferred tax assets to be utilized.

Significant judgement is required in determining the provision for taxes

The Bank and its subsidiaries provides for tax provision based on estimates whether the additional taxes will be due. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the profit/loss.

Present value of post employment and other long term employment benefits

The cost of post employment and other long term employment benefits is determined using actuarial valuations. The actuarial valuation involves making assumptions about discount rates, expected rates of return on assets, future salary increases, mortality rates and disability rate. Due to the long-term nature of these plans, such estimates are subject to significant uncertainty.

4. Kas / *4. Cash*

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah		4,923,897		4,696,380	***Rupiah***
Mata uang asing					***Foreign currencies***
Dolar Amerika Serikat	262,933	4,810	288,060	4,361	*United States Dollar*
Dolar Singapura	31,634	412	34,009	402	*Singapore Dollar*
Euro Eropa	7,910	157	11,778	158	*European Euro*
Dolar Australia	2,580	32	9,357	50	*Australian Dollar*
Riyal Saudi Arabia	4,215	19	4,795	48	*Saudi Arabian Riyal*
Renminbi	2,880	7	95,909	6	*Renminbi*
Dolar Hong Kong	12,400	27	2,621	26	*Hong Kong Dollar*
Poundsterling Inggris	610	14	613	13	*Great Britain Poundsterling*
Yen Jepang	59,000	6	13,592	10	*Japanese Yen*
		5,484		5,074	
Total		**4,929,381**		**4,701,454**	***Total***

Saldo dalam mata uang Rupiah termasuk uang pada Anjungan Tunai Mandiri (ATM) sebesar Rp1.668.731 dan Rp1.406.278 masing-masing pada tanggal 31 Desember 2025 dan 2024.

The Rupiah balance includes cash in ATMs (Automated Teller Machines) of Rp1,668,731 and Rp1,406,278 as of December 31, 2025 and 2024, respectively.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat saldo kas yang digunakan sebagai agunan.

As of December 31, 2025 and 2024 there are no cash used as collateral.

Bank telah mengasuransikan kas untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam dengan nilai pertanggungan asuransi per 31 Desember 2025 dan 2024 sebesar Rp713.400 dan Rp1.088.863 pada rekanan asuransi.

The Bank has insured cash to cover possible losses from the risks of fire, theft, and natural disasters with an insurance coverage value as of December 31, 2025 and 2024 of Rp713,400 and Rp1,088,863, respectively at insurance partners.

5. Giro pada Bank Indonesia / *5. Current Accounts with Bank Indonesia*

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah		11,545,169		8,555,215	*Rupiah*
Dolar Amerika Serikat	28,439,678	474,232	13,857,595	223,038	*United States Dollar*
Total		**12,019,401**		**8,778,253**	***Total***

Dalam giro pada Bank Indonesia termasuk giro yang didasarkan pada prinsip perbankan syariah sebesar Rp288.484 dan Rp370.391 masing-masing pada tanggal 31 Desember 2025 dan 2024.

Current accounts with Bank Indonesia include current accounts based on sharia banking principles amounting to Rp288,484 and Rp370,391 as of December 31, 2025 and 2024, respectively.

Giro Wajib Minimum (GWM) Bank sesuai dengan Peraturan Bank Indonesia dan Peraturan Dewan Gubernur (PADG) diungkapkan pada Catatan 57a.

Minimum Statutory Reserves (GWM) Bank in accordance with Bank Indonesia (BI) Regulation and Regulation of Members of The Board of Governors (PADG) are disclosed in Note 57a.

Pada tanggal 31 Desember 2025 dan 2024, tidak ada giro pada Bank Indonesia yang dijadikan jaminan.

As of December 31, 2025 and 2024, there are no current accounts with Bank Indonesia pledged as collateral.

6. Giro pada Bank Lain / 6. *Current Accounts with Other Banks*

a. Berdasarkan mata uang / *a. By currency*

	31 Desember/*December 31,* 2025		31 Desember/*December 31,* 2024		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah		203,385		483,672	*Rupiah*
Mata uang asing					*Foreign currencies*
Dolar Amerika Serikat	19,421,574	323,855	22,895,344	368,501	*United States Dollar*
Dolar Singapura	4,660,134	60,419	4,157,215	49,240	*Singapore Dollar*
Dolar Australia	2,675,535	29,838	2,673,198	26,768	*Australian Dollar*
Yen Jepang	165,474,716	17,623	164,605,078	16,959	*Japanese Yen*
Euro Eropa	2,336,569	45,730	2,360,787	39,562	*European Euro*
Poundsterling Inggris	286,412	6,427	256,796	5,192	*Great Britain Poundsterling*
Dolar Hong Kong	418,663	897	449,343	932	*Hong Kong Dollar*
Renminbi	995,586	2,374	11,221,722	24,671	*Renminbi*
		487,163		531,825	
Total		690,548		1,015,497	*Total*
Cadangan kerugian penurunan nilai		(237)		(1,792)	*Allowance for impairment losses*
Neto		**690,311**		**1,013,705**	***Net***

b. Berdasarkan hubungan / *b. Based on relationship*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak ketiga			*Third parties*
Rupiah	203,385	483,672	*Rupiah*
Mata uang asing			*Foreign currencies*
Dolar Amerika Serikat	323,855	368,501	*United States Dollar*
Dolar Singapura	60,419	49,240	*Singapore Dollar*
Dolar Australia	29,838	26,768	*Australian Dollar*
Yen Jepang	17,623	16,959	*Japanese Yen*
Euro Eropa	45,730	39,562	*European Euro*
Poundsterling Inggris	6,427	5,192	*Great Britain Poundsterling*
Dolar Hong Kong	897	932	*Hong Kong Dollar*
Renminbi	2,374	24,671	*Renminbi*
	487,163	531,825	
Total	690,548	1,015,497	*Total*
Cadangan kerugian penurunan nilai	(237)	(1,792)	*Allowance for impairment losses*
Neto	**690,311**	**1,013,705**	***Net***

c. Berdasarkan Bank / *c. By Bank*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah			*Rupiah*
Bank Pemerintah Daerah			*Regional Banks*
PT BPD Sulawesi Selatan dan Sulawesi Barat	71,673	30,900	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
PT BPD Kalimatan Selatan	56,832	34,622	*PT BPD Kalimatan Selatan*
PT BPD Jawa Timur Tbk	3,421	1,435	*PT BPD Jawa Timur Tbk*
PT BPD Jawa Tengah	2,383	2,499	*PT BPD Jawa Tengah*
PT BPD Bali	644	30,359	*PT BPD Bali*
PT BPD Kalimantan Timur	53	100,050	*PT BPD Kalimantan Timur*
PT BPD Sumatera Utara	48	1	*PT BPD Sumatera Utara*
PT BPD Sulawesi Utara	15	15	*PT BPD Sulawesi Utara*
PT Bank Jakarta	5	1	*PT Bank Jakarta*
PT BPD Riau Kepri	2	2	*PT BPD Riau Kepri*
PT BPD Lampung	1	1	*PT BPD Lampung*
PT BPD Sumatera Selatan dan Bangka Belitung	1	1	*PT BPD Sumatera Selatan dan Bangka Belitung*
	135,078	199,886	
Bank Umum			*Commercial Banks*
PT Bank Central Asia Tbk	56,228	261,170	*PT Bank Central Asia Tbk*
PT Bank Sahabat Sampoerna	6,576	16,679	*PT Bank Sahabat Sampoerna*
PT Bank Negara Indonesia (Persero) Tbk	3,169	3,151	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero)	1,299	1,266	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	660	1,010	*PT Bank Mandiri (Persero) Tbk*
Standard Chartered Bank	332	466	*Standard Chartered Bank*
PT Bank Maybank Indonesia Tbk	42	--	*PT Bank Maybank Indonesia Tbk*
PT Bank Syariah Indonesia Tbk	1	1	*PT Bank Syariah Indonesia Tbk*
PT Bank Industri	--	37	*PT Bank Industri*
PT Bank Muamalat Indonesia Tbk	--	6	*PT Bank Muamalat Indonesia Tbk*
	68,307	283,786	
	203,385	483,672	
Mata uang asing			*Foreign currencies*
Citibank, N.A	233,353	263,379	*Citibank, N.A*
PT Bank Central Asia Tbk	64,424	73,433	*PT Bank Central Asia Tbk*
Standard Chartered Bank	62,645	55,158	*Standard Chartered Bank*
Overseas-Chinese Banking Corporation, Ltd	60,419	49,240	*Overseas-Chinese Banking Corporation, Ltd*
PT Bank Negara Indonesia (Persero) Tbk	33,395	36,825	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	25,526	24,403	*PT Bank Mandiri (Persero) Tbk*
Kookmin Bank Industrial and Commercial	4,794	4,491	*Kookmin Bank Industrial and Commercial*
PT Bank ICBC Indonesia	2,374	24,671	*PT Bank ICBC Indonesia*
PT Bank Rakyat Indonesia (Persero) Tbk	168	169	*PT Bank Rakyat Indonesia Tbk (Persero) Tbk*
Indover Bank, Amsterdam	65	56	*Indover Bank, Amsterdam*
	487,163	531,825	
Total	690,548	1,015,497	*Total*
Cadangan kerugian penurunan nilai	(237)	(1,792)	*Allowance for impairment losses*
Neto	**690,311**	**1,013,705**	***Net***

d. Tingkat suku bunga rata-rata per tahun / *d. Average interest rates per annum*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah	0.35%	0.70%	*Rupiah*

e. Perubahan nilai tercatat bruto / ***e. Movement in the gross carrying amount***

Perubahan nilai tercatat bruto adalah sebagai berikut: / *The movements in the gross carrying amount as follows:*

	31 Desember/*December 31,* 2025					
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Syariah/ *Sharia*	Total	
Nilai tercatat bruto awal	**1,014,797**	**--**	**56**	**644**	**1,015,497**	***Initial gross carrying amount***
Aset baru	42	--	--	--	42	*New assets originated*
Akuisisi entitas anak	--	--	--	--	--	*Acquisition of subsidiary*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(147,709)	--	--	--	(147,709)	*Asset derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	(237,854)	--	--	60,563	(177,291)	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	--	--	9	--	9	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**629,276**	**--**	**65**	**61,207**	**690,548**	***Ending gross carrying amount***

	31 Desember/*December 31,* 2024					
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Syariah/ *Sharia*	Total	
Nilai tercatat bruto awal	**1,196,730**	**--**	**57**	**--**	**1,196,787**	***Initial gross carrying amount***
Aset baru	101,112	--	--	644	101,756	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(64,330)	--	--	--	(64,330)	*Asset derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	(228,365)	--	--	--	(228,365)	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	9,650	--	(1)	--	9,649	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**1,014,797**	**--**	**56**	**644**	**1,015,497**	***Ending gross carrying amount***

f. Perubahan cadangan kerugian penurunan nilai / ***f. Movements in the allowance for impairment losses***

	31 Desember/*December 31,* 2025					
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Syariah/ *Sharia*	Total	
Saldo awal	1,736	**--**	**56**	**--**	**1,792**	***Initial balance***
Aset Baru	--	--	--	--	--	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	--	--	--	--	--	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	(1,564)	--	--	--	(1,564)	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	--	--	9	--	9	*Foreign exchange and other movement*
Saldo akhir	**172**	--	**65**	--	**237**	***Ending balance***

	31 Desember/*December 31,* 2024					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ Sharia**	**Total**	
Saldo awal	--	--	**57**	--	**57**	***Initial balance***
Aset Baru	--	--	--	--	--	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	--	--	--	--	--	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	1,736	--	--	--	1,736	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	--	--	(1)	--	(1)	*Foreign exchange and other movement*
Saldo akhir	**1,736**	--	**56**	--	**1,792**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 46iii.

Information with respect to classification of impaired and not impaired of financial assets are disclosed in Note 46iii.

g. Berdasarkan Kolektibilitas
Kolektibilitas giro pada bank lain sesuai Peraturan OJK diungkapkan pada Catatan 57b.

g. By collectability
The collectibility of current accounts with other banks in accordance with Financial Service Authority regulation are disclosed In Note 57b.

h. Giro pada bank lain yang digunakan sebagai agunan
Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan.

h. Current account with other banks pledged as collateral
As of December 31, 2025 and 2024 there are no current accounts with other banks which are used as collateral.

7. Penempatan pada Bank Indonesia dan Bank Lain

7. *Placements with Bank Indonesia and Other Banks*

a. Berdasarkan jenis, hubungan dan mata uang

a. Based on type, relationship and currency

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)*	**Ekuivalen Rupiah/ *Equivalent Rupiah***	**Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)***	**Ekuivalen Rupiah/ *Equivalent Rupiah***	
Pihak ketiga					*Third parties*
Rupiah					*Rupiah*
Fasilitas Deposito					*Deposit Facility*
Bank Indonesia		3,226,408		2,499,665	*Bank Indonesia*
Bank Indonesia Syariah		349,027		196,000	*Bank Indonesia Syariah*
Call Money		1,000,000		750,000	*Call Money*
Deposito berjangka		468,875		333,050	*Time Deposits*
Tabungan		256		95	*Savings*
		5,044,566		3,778,810	
Dolar Amerika Serikat					*United States Dollar*
Fasilitas Deposito					*Deposit Facility*
Bank Indonesia	120,013,553	2,001,226	1,820,222,902	2,929,659	*Bank Indonesia*
		2,001,226		2,929,659	
		7,045,792		6,708,469	
Cadangan kerugian penurunan nilai		(3,093)		(2,583)	*Allowance for impairment losses*
Neto		**7,042,699**		**6,705,886**	***Net***

b. Berdasarkan sisa umur hingga jatuh tempo / *b. By remaining period until maturity*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
< 1 bulan	7,045,792	6,708,469	*< 1 month*
Total	7,045,792	6,708,469	*Total*
Cadangan kerugian penurunan nilai	(3,093)	(2,583)	*Allowance for impairment losses*
Neto	**7,042,699**	**6,705,886**	***Net***

c. Berdasarkan jenis dan nama bank / *c. By type and counterparty bank*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah			***Rupiah***
Bank Indonesia			*Bank Indonesia*
Deposit Facility	3,226,408	2,499,665	*Deposit Facility*
Deposit Facility - Syariah	349,027	196,000	*Deposit Facility - Sharia*
	3,575,435	2,695,665	
Call Money			*Call Money*
PT BPD Kalimantan Tengah	300,000	50,000	*PT BPD Kalimantan Tengah*
PT BPD Sulawesi Tenggara	200,000	100,000	*PT BPD Sulawesi Tenggara*
PT Bank Rakyat Indonesia (Persero) Tbk	150,000	--	*PT Bank Rakyat Indonesia Tbk*
PT BPD Sulawesi Tengah	150,000	--	*PT BPD Sulawesi Tengah*
PT BPD Yogyakarta	100,000	75,000	*PT BPD Yogyakarta*
PT BPD Maluku	75,000	100,000	*PT BPD Maluku*
PT BPD Sulawesi Utara	25,000	50,000	*PT BPD Sulawesi Utara*
PT BPD Kalimantan Barat	--	125,000	*PT BPD Kalimantan Barat*
PT BPD Nusa Tenggara Timur	--	100,000	*PT BPD Nusa Tenggara Timur*
PT BPD Sumatera Selatan dan Bangka Belitung	--	50,000	*PT BPD Sumatera Selatan dan Bangka Belitung*
PT Bank Negara Indonesia (Persero) Tbk	--	50,000	*PT Bank Negara Indonesia (Persero) Tbk*
PT BPD Sulawesi Selatan	--	50,000	*PT BPD Sulawesi Selatan*
	1,000,000	750,000	
Deposito berjangka			*Time deposits*
PT BPD Riau Kepri	45,250	--	*PT BPD Riau Kepri*
PT Bank Woori Saudara Indonesia 1906 Tbk	43,600	--	*PT Bank Woori Saudara Indonesia 1906 Tbk*
PT BPD Sumatera Selatan dan Bangka Belitung	40,300	5,000	*PT BPD Sumatera Selatan dan Bangka Belitung*
PT Bank Nagari	38,900	23,300	*PT Bank Nagari*
PT BPD Sulawesi Utara Gorontalo	37,800	36,500	*PT BPD Sulawesi Utara Gorontalo*
PT Bank Nationalnobu Tbk	24,950	25,350	*PT Bank Nationalnobu Tbk*
PT Bank Victoria International Tbk	20,000	5,000	*PT Bank Victoria International Tbk*
PT Bank Maspion Indonesia Tbk	19,500	6,500	*PT Bank Maspion Indonesia Tbk*
PT Bank Raya Indonesia Tbk	18,500	--	*PT Bank Raya Indonesia Tbk*
PT Bank Mega Tbk	17,950	--	*PT Bank Mega Tbk.*
PT BPD Sumatera Utara	14,900	10,900	*PT BPD Sumatera Utara*
PT BPD Kalimantan Barat	14,100	12,000	*PT BPD Kalimantan Barat*
PT BPD Lampung	13,000	12,800	*PT BPD Lampung*
PT BPD Nusa Tenggara Timur	13,000	--	*PT BPD Kalimantan Tengah*
PT Bank Tabungan Negara (Persero) Tbk	12,500	--	*PT Bank Tabungan Negara (Persero) Tbk*
PT Bank Sahabat Sampoerna Tbk	12,000	32,400	*PT Bank Sahabat Sampoerna Tbk*
PT BPD Sulawesi Tenggara	8,700	--	*PT BPD Sulawesi Tenggara*
PT Bank Hibank Indonesia	8,100	--	*PT Bank Hibank Indonesia*
PT BPD Jawa Timur Tbk	6,600	--	*PT BPD Jawa Timur Tbk*
PT BPD Sumatera Barat Tbk	6,425	10,400	*PT BPD Sumatera Barat Tbk*
PT Bank Syariah Indonesia Tbk	6,200	1,000	*PT Bank Syariah Indonesia Tbk*
PT Bank Index Selindo	6,100	--	*PT Bank Index Selindo*
PT BPD Jawa Tengah	6,000	--	*PT BPD Jawa Tengah*

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
PT Bank Maybank Indonesia Tbk	5,900	--	*PT Bank Maybank Indonesia Tbk*
PT Bank Aceh Syariah	5,300	7,500	*PT Bank Aceh Syariah*
PT BPD Sulawesi Tengah	5,000	31,000	*PT BPD Sulawesi Tengah*
PT Bank Jtrust indonesia Tbk	5,000	--	*PT Bank Jtrust indonesia Tbk*
PT Bank Shinhan Indonesia	5,000	--	*PT Bank Shinhan Indonesia*
PT Bank Mandiri Taspen	4,000	--	*PT Bank Mandiri Taspen*
PT Bank Danamon	2,200	--	*PT Bank Danamon*
PT Bank DKI	1,100	9,000	*PT Bank DKI*
PT BPD Sulawesi Selatan dan Sulawesi Barat	1,000	40,600	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
PT BPD Riau Kepri Syariah	--	37,750	*PT BPD Riau Kepri Syariah*
PT Bank MNC International Tbk	--	10,100	*PT Bank MNC International Tbk*
PT Bank Tabungan Negara (Persero) Tbk	--	8,950	*PT Bank Tabungan Negara (Persero) Tbk*
PT Bank KB Bukopin Tbk	--	5,000	*PT Bank KB Bukopin Tbk*
PT Bank Panin Dubai Syariah	--	2,000	*PT Bank Panin Dubai Syariah*
	468,875	333,050	
Tabungan			*Savings*
PT Bank Mandiri (Persero) Tbk	200	57	*PT Bank Mandiri (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	43	24	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT BPR Sri Artha Lestari	12	12	*PT BPR Sri Artha Lestari*
PT BPR Karyajatnika Sadaya	1	1	*PT BPR Karyajatnika Sadaya*
PT BPR Supra Artapersada	--	1	*PT BPR Supra Artapersada*
	256	95	
	5,044,566	3,778,810	
Dollar Amerika Serikat			***United States Dollar***
Bank Indonesia			*Bank Indonesia*
Deposit Facility	2,001,226	2,929,659	*Deposit Facility*
	2,001,226	2,929,659	
Cadangan kerugian penurunan nilai	(3,093)	(2,583)	*Allowance for impairment losses*
Neto	**7,042,699**	**6,705,886**	*Net*

Dalam penempatan pada Bank Indonesia dan bank lain termasuk penempatan yang didasarkan pada prinsip perbankan syariah dengan nilai tercatat sebesar Rp167.243 dan Rp196.000 masing-masing pada tanggal 31 Desember 2025 dan 2024.

As of December 31, 2025 and 2024, placements with Bank Indonesia and other banks include placements based on sharia banking principles with carrying amounts of Rp167,243 and Rp196,000, respectively.

d. Tingkat suku bunga rata-rata per tahun / *d. Average interest rates per annum*

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Rupiah	3.85%	4.89%	*Rupiah*
Dolar Amerika Serikat	0.04%	1.13%	*United States Dollar*

e. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

e. Movement in the gross carrying amount
The movements in the gross carrying amount are as follows:

	31 Desember/*December 31,* 2025					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	**6,512,469**	**--**	**--**	**196,000**	**6,708,469**	***Initial gross carrying amount***
Aset baru	1,029,273	--	--	--	1,029,273	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	--	--	--	--	--	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	(663,193)	--	--	(28,757)	(691,950)	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	--	--	--	--	--	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**6,878,549**	**--**	**--**	**167,243**	**7,045,792**	***Ending gross carrying amount***

	31 Desember/*December 31,* 2024					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	**3,815,989**	--	--	**71,000**	**3,886,989**	***Initial gross carrying amount***
Aset baru	2,945,028	--	--	196,000	3,141,028	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(842,521)	--	--	(71,000)	(913,521)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	593,973	--	--	--	593,973	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	--	--	--	--	--	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**6,512,469**	**--**	**--**	**196,000**	**6,708,469**	***Ending gross carrying amount***

f. Perubahan cadangan kerugian penurunan nilai

f. Movements in the allowance for impairment losses

	31 Desember/*December 31,* 2025					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ Sharia**	**Total**	
Saldo awal	**2,327**	**--**	**--**	**256**	**2,583**	***Initial balance***
Aset Baru	1,234	--	--	--	1,234	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,854)	--	--	--	(1,854)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	188	--	--	942	1,130	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	--	--	--	--	--	*Foreign exchange and other movement*
Saldo akhir	**1,895**	**--**	**--**	**1,198**	**3,093**	***Ending balance***

	31 Desember/*December 31,* 2024					
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Syariah/ *Sharia*	Total	
Saldo awal	**8**	--	--	**288**	**296**	***Initial balance***
Aset Baru	2,054	--	--		2,054	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(32)	--	--	(288)	(320)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	297	--	--	256	553	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	--	--	--	--	--	*Foreign exchange and other movement*
Saldo akhir	**2,327**	**--**	**--**	**256**	**2,583**	***Ending balance***

Saldo cadangan kerugian penurunan nilai merupakan cadangan yang dibentuk terhadap saldo penempatan pada bank lain oleh Bank dan entitas anak.

The balance of allowance for impairment losses is provided for the balance of placement with other banks by Bank and its subsidiaries.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Kolektibilitas penempatan pada Bank Indonesia dan bank lain sesuai Peraturan OJK diungkapkan pada Catatan 57c.

The collectability of placements with Bank Indonesia and other banks in accordance with Financial Service Authority regulation are disclosed In Note 57c.

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 46(iii).

Information with respect the classification of impaired and not impaired of financial assets are disclosed in Note 46(iii).

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat dana pada bank bermasalah, bank beku operasi dan likuiditas.

As of December 31, 2025 and 2024, there are no funds in troubled banks, banks with frozen operations and liquidity.

8. Tagihan dan Liabilitas Derivatif / *8. Derivatives Receivable and Payable*

Dalam melakukan usaha bisnis, Bank melakukan transaksi instrumen keuangan derivatif seperti *swap* mata uang asing, transaksi *spot*, dan transaksi *forward*.

In the normal course of business, Bank enters transactions involving derivative financial instruments such as currency swaps, spot, and forward.

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

	31 Desember/*December 31* , 2025			
	Jumlah nosional mata uang asing (jumlah penuh)/ *Notional amount foreign currency (full amount)*	Nilai wajar/*Fair values*		
		Tagihan derivatif/ *Derivatives receivable*	Liabilitas derivatif/ *Derivatives payable*	
Instrumen Terkait Nilai Tukar				***Instruments Exchange Rate Related***
FX Forward Mata Uang Asing - Jual EUR	152,852	--	40	*Foreign Currency - FX Forward - Sell EUR*
Total		**--**	**40**	***Total***

Instrumen	31 Desember/*December 31*, 2024: Jumlah nosional mata uang asing (jumlah penuh)/ *Notional amount foreign currency (full amount)*	Nilai wajar/*Fair values*: Tagihan derivatif/ *Derivatives receivable*	Nilai wajar/*Fair values*: Liabilitas derivatif/ *Derivatives payable*	*Instruments*
Terkait Nilai Tukar				***Exchange Rate Related***
FX *Forward* Mata Uang Asing - Jual				*Foreign Currency - FX Forward - Sell*
EUR	55,000	--	1	*EUR*
FX *SWAP* Mata Uang Asing - Beli				*Foreign Currency - FX SWAP - Buy*
USD	87,000,000	2,591	7,533	*USD*
Total		**2,591**	**7,534**	***Total***

b. Berdasarkan hubungan

Pada tanggal 31 Desember 2025 dan 2024, tidak ada transaksi derivatif dengan pihak berelasi.

b. By relationship

As of December 31, 2025 and 2024, there is no derivative transaction with related party.

9. Surat Berharga / 9. *Marketable Securities*

a. Berdasarkan jenis, mata uang dan hubungan

a. By type, currency and relationship

	31 Desember/ *December 31, 2025*	31 Desember/ *December 31, 2024*	
Biaya perolehan yang diamortisasi			***At amortized cost***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Obligasi	4,749,902	3,362,756	*Bonds*
Diskonto yang belum diamortisasi	(4,306)	--	*Unamortized discount*
	4,745,596	3,362,756	
Nilai wajar melalui penghasilan komprehensif lainnya			***Fair value through other comprehensive income***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Obligasi	31,165,020	28,484,728	*Bonds*
Dolar Amerika Serikat			***United States Dollar***
Obligasi	3,554,204	2,821,881	*Bonds*
	34,719,224	31,306,609	
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Reksadana	6,796,280	5,398,396	*Mutual funds*
Sertifikat Deposito Bank Indonesia	938,505	1,040,239	*Bank Indonesia Certificate of Deposit*
Obligasi	1,445,642	1,922,835	*Bonds*
Dolar Amerika Serikat			***United States Dollar***
Obligasi	124,930	--	*Bonds*
	9,305,357	8,361,470	
Total	**48,770,177**	**43,030,835**	***Total***
Cadangan kerugian penurunan nilai	(2,262)	(5,865)	*Allowance for impairment losses*
Neto	**48,767,915**	**43,024,970**	***Net***

Berikut adalah perubahan efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain:

Movements on marketable securities classified fair value through other comprehensive income:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Saldo awal	(422,190)	(289,695)	*Beginning balance*
Akuisisi entitas anak	--	(25,409)	*Acquisition of subsidiary*
Aset keuangan yang baru dibeli	7,945	(13,057)	*New purchased financial asset*
Aset keuangan yang jatuh tempo atau dijual	(205,793)	(17,509)	*Matured or sold financial asset*
Kenaikan (penurunan) dari perubahan nilai wajar	1,061,397	(122,839)	*Increase (decrease) from change in fair value*
Dampak pajak tangguhan	(177,726)	46,319	*Deferred tax impact*
Saldo akhir	**263,633**	**(422,190)**	***Ending balance***

b. Berdasarkan penerbit / *b. By issuer*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Bank Indonesia	1,670,641	1,876,477	*Bank Indonesia*
PT Syailendra Capital	2,405,206	1,786,515	*PT Syailendra Capital*
PT BNI Asset Management	1,623,678	1,212,933	*PT BNI Asset Management*
Pemerintah Republik Indonesia	1,063,436	1,055,951	*Government of Republic Indonesia*
PT Mandiri Manajemen Investasi	1,190,837	828,531	*PT Mandiri Manajemen Investasi*
PT Trimegah Asset Management	745,953	784,116	*PT Trimegah Asset Management*
PT PNM Investment Management	104,897	237,405	*PT PNM Investment Management*
PT BRI Manajemen Investasi	253,956	184,749	*PT BRI Manajemen Investasi*
PT Manulife Asset Management Indonesia	152,763	111,035	*PT Manulife Asset Management Indonesia*
PT Batavia Prosperindo Aset Manajemen	50,655	98,865	*PT Batavia Prosperindo Aset Manajemen*
PT Bahana TCW Investment Management	41,364	78,157	*PT Bahana TCW Investment Management*
PT Sucorinvest Asset Management	1,971	56,072	*PT Sucorinvest Asset Management*
PT Indah Kiat Pulp & Paper Tbk	--	30,646	*PT Indah Kiat Pulp & Paper Tbk*
PT KISI Asset Management	--	20,018	*PT KISI Asset Management*
	9,305,357	8,361,470	
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Pemerintah Republik Indonesia	22,765,785	21,381,864	*Government of Republic Indonesia*
Bank Indonesia	9,760,301	7,389,862	*Bank Indonesia*
PT Mandiri Tunas Finance	278,193	267,295	*PT Mandiri Tunas Finance*
PT Toyota Astra Financial Services	257,964	137,936	*PT Toyota Astra Financial Services*
PT Bank Mandiri (Persero) Tbk	205,086	73,465	*PT Bank Mandiri (Persero) Tbk*
PT Bank Pembangunan Daerah Jawa Timur Tbk	179,176	--	*PT Unilever Indonesia Tbk*
PT Adira Dinamika Multi Finance Tbk	162,835	73,194	*PT Adira Dinamika Multi Finance Tbk*
PT Tower Bersama Infrastructure Tbk	153,268	69,346	*PT Tower Bersama Infrastructure Tbk*
PT Astra Sedaya Finance	140,960	97,669	*PT Astra Sedaya Finance*
PT Sarana Multigriya Finansial (Persero)	111,577	158,370	*PT Trimegah Asset Management*
PT Sarana Multi Infrastruktur (Persero)	93,468	69,871	*PT Sarana Multi Infrastruktur (Persero)*
PT Federal International Finance	91,024	150,765	*PT Federal International Finance*
PT Perusahaan Pengelola Aset	78,706	138,309	*PT Perusahaan Pengelola Aset*
PT Jasa Marga (Persero) Tbk	72,040	96,706	*PT Jasa Marga (Persero) Tbk*
PT Bahana Pembinaan Usaha Indonesia (Persero)	52,362	52,742	*PT Bahana Pembinaan Usaha Indonesia (Persero)*
PT Waskita Karya (Persero) Tbk	40,327	39,362	*PT Waskita Karya (Persero) Tbk*
PT Trimegah Asset Management	31,805	30,934	*PT Sarana Multigriya Finansial (Persero)*
PT Bank Syariah Indonesia Tbk	30,455	30,072	*PT Bank Syariah Indonesia Tbk*
PT Indah Kiat Pulp & Paper Tbk	30,004	69,888	*PT Indah Kiat Pulp & Paper Tbk*
PT Bahana TCW Investment	26,198	77,055	*PT Bahana TCW Investment*
PT Permodalan Nasional Madani	25,503	49,366	*PT Permodalan Nasional Madani*
PT MNC Asset Management	23,628	20,000	*PT MNC Asset Management*
PT Indomobil Finance Indonesia	20,437	49,624	*PT Indomobil Finance Indonesia*
PT Batavia Prosperindo Aset Manajemen	20,173	20,094	*PT Batavia Prosperindo Aset Manajemen*
PT Bank Panin Tbk	18,204	20,181	*PT Bank Panin Tbk*
PT Bank Tabungan Negara (Persero) Tbk	18,109	34,301	*PT Bank Tabungan Negara (Persero) Tbk*
PT BPD Sulawesi Selatan dan Sulawesi Barat	13,448	13,819	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
PT Sucorinvest Asset Management	9,803	28,374	*PT Sucorinvest Asset Management*
PT Bank Central Asia Tbk	2,423	--	
PT Telkom Indonesia (Persero) Tbk	2,349	1,829	*PT Telkom Indonesia (Persero) Tbk*
PT Bank Negara Indonesia (Persero) Tbk	2,003	609	*PT Bank Negara Indonesia (Persero) Tbk*
PT Kalbe Farma Tbk	844	1,292	*PT Kalbe Farma Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	732	90,550	*PT Bank Rakyat Indonesia (Persero) Tbk*

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
PT Semen Indonesia (Persero) Tbk	34	43	*PT Semen Indonesia (Persero) Tbk*
PT Bank Mandiri Taspen	--	15,033	*PT Bank Mandiri Taspen*
PT Pegadaian (Persero)	--	131,364	*PT Pegadaian (Persero)*
PT OKI Pulp & Paper Mills	--	96,593	*PT OKI Pulp & Paper Mills*
PT BPD Kalimantan Selatan (Perseroda)	--	70,293	*PT BPD Kalimantan Selatan (Perseroda)*
PT PNM Investment Management	--	58,555	*PT PNM Investment Management*
PT Medco Energi Internasional	--	55,770	*PT Medco Energi Internasional*
PT Global Mediacom Tbk	--	50,272	*PT Global Mediacom Tbk*
PT Danareksa (Persero)	--	40,027	*PT Danareksa (Persero)*
PT XL Axiata Tbk	--	29,938	*PT XL Axiata Tbk*
PT Adhi Karya (Persero) Tbk	--	19,546	*PT Adhi Karya (Persero) Tbk*
PT Indosat Tbk	--	2,010	*PT Indosat Tbk*
PT Dayamitra Telekomunikasi Tbk	--	1,290	*PT Dayamitra Telekomunikasi Tbk*
PT Bukit Asam Tbk	--	784	*PT Bukit Asam Tbk*
PT Unilever Indonesia Tbk	--	330	
PT Aneka Gas Industri Tbk	--	17	*PT Aneka Gas Industri Tbk*
	34,719,224	31,306,609	
Biaya perolehan yang diamortisasi			***Amortized Cost***
Pemerintah Republik Indonesia	2,594,561	2,644,827	*Government of Republic Indonesia*
Bank Indonesia	1,138,848	319,920	*Bank Indonesia*
PT Bank Syariah Indonesia Tbk	520,035	250,047	*PT Bank Syariah Indonesia Tbk*
PT BPD Kalimantan Timur dan Kalimantan Utara	100,000	25,000	*PT BPD Kalimantan Timur dan Kalimantan Utara*
PT Bank Muamalat Indonesia Tbk	100,000	--	*PT Bank Muamalat Indonesia Tbk*
PT Bank KEB Hana Indonesia	95,694	--	*PT Bank KEB Hana Indonesia*
PT Bank Maybank Indonesia Tbk	70,336	--	*PT Bank Maybank Indonesia Tbk*
PT Bank Mega Syariah	70,000	--	*PT Bank Mega Syariah*
PT BPD Jawa Tengah	50,000	50,000	*PT BPD Jawa Tengah*
PT Sarana Multigriya Finansial (Persero)	2,059	1,967	*PT Sarana Multigriya Finansial (Persero)*
PT Danareksa (Persero)	2,040	4,001	*PT Danareksa (Persero)*
PT Bank Panin Tbk	2,023	--	*PT Bank Panin Tbk*
PT Bank Kalbar Unit Usaha Syariah	--	40,000	*PT Bank Kalbar Unit Usaha Syariah*
PT Bank Victoria Syariah	--	25,000	*PT Bank Victoria Syariah*
PT Bank Negara Indonesia (Persero) Tbk	--	1,994	*PT Bank Negara Indonesia (Persero) Tbk*
	4,745,596	3,362,756	
Total	**48,770,177**	**43,030,835**	***Total***
Cadangan kerugian penurunan nilai	(2,262)	(5,865)	*Allowance for impairment losses*
Net	**48,767,915**	**43,024,970**	***Net***

Peringkat obligasi berdasarkan hasil pemeringkatan oleh PT Pemeringkat Efek Indonesia (Pefindo) dan *Fitch Rating* adalah sebagai berikut:

The bond ratings based on the result of rating by PT Pemeringkat Efek Indonesia (Pefindo) and Fitch Rating are as follows:

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
PT Bank Negara Indonesia (Persero) Tbk	AAA	AAA	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	AAA	AAA	*PT Bank Mandiri (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	AAA	AAA	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Sarana Multigriya Finansial (Persero)	AAA	AAA	*PT Sarana Multigriya Finansial (Persero)*
PT Pegadaian (Persero)	-	AAA	*PT Pegadaian (Persero)*
PT Adira Dinamika Multi Finance Tbk	AAA	AAA	*PT Adira Dinamika Multi Finance Tbk*
PT Astra Sedaya Finance	AAA	AAA	*PT Astra Sedaya Finance*
PT Waskita Karya (Persero) Tbk	AAA	AAA	*PT Waskita Karya (Persero) Tbk*
PT XL Axiata Tbk	-	AAA	*PT XL Axiata Tbk*
PT Bahana Pembinaan Usaha Indonesia (Persero)	AAA	AAA	*PT Bahana Pembinaan Usaha Indonesia (Persero)*
PT Federal International Finance	AAA	AAA	*PT Federal International Finance*

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
PT Indosat Tbk	-	AAA	*PT Indosat Tbk*
PT Bank Mandiri Taspen	AAA	AA+	*PT Bank Mandiri Taspen*
PT Tower Bersama Infrastructure Tbk	AA+	AA+	*PT Tower Bersama Infrastructure Tbk*
PT Medco Energi Internasional Tbk	-	AA-	*PT Medco Energi Internasional Tbk*
PT Bank Tabungan Negara (Persero) Tbk	AAA	AA+	*PT Bank Tabungan Negara (Persero) Tbk*
PT Permodalan Nasional Madani (Persero)	AAA	AA+	*PT Permodalan Nasional Madani (Persero)*
PT Ultra Jaya Milk Industry Tbk	-	-	*PT Ultra Jaya Milk Industry Tbk*
PT Perusahaan Pengelola Aset	AA	AA	*PT Perusahaan Pengelola Aset*
PT BDP Sulselbar	A+	A+	*PT BPD Sulselbar*
PT Adhi Karya Persero Tbk	-	A-	*PT Adhi Karya Persero Tbk*
PT Bank Victoria Syariah	-	A-	*PT Bank Victoria Syariah*
PT Trimegah Sekuritas Indonesia	-	A	*PT Trimegah Sekuritas Indonesia*
PT BPD Kalimantan Selatan (Perseroda)	A	A	*PT BPD Kalimantan Selatan (Perseroda)*
PT Sarana Multi Infrastruktur (Persero)	AAA	AAA	*PT Sarana Multi Infrastruktur (Persero)*
PT Mandiri Tunas Finance	AAA	AAA	*PT Mandiri Tunas Finance*
PT Dayamitra Telekomunikasi Tbk	-	AAA	*PT Dayamitra Telekomunikasi Tbk*
PT Semen Indonesia (Persero) Tbk	AA+	AAA	*PT Semen Indonesia (Persero) Tbk*
PT Telkom Indonesia (Persero) Tbk	AAA	AAA	*PT Telkom Indonesia (Persero) Tbk*
PT Kalbe Farma Tbk	AA	AA	*PT Kalbe Farma Tbk*
PT Bank Syariah Indonesia, Tbk	AAA	AAA	*PT Bank Syariah Indonesia, Tbk*
PT Danareksa (Persero)	AA	AA	*PT Danareksa (Persero)*
PT OKI Pulp & Paper Mills	A+	A+	*PT OKI Pulp & Paper Mills*
PT Aneka Gas Industri Tbk	-	A	*PT Aneka Gas Industri Tbk*
PT Global Mediacom Tbk	-	A+	*PT Global Mediacom Tbk*
PT Indah Kiat Pulp & Paper Tbk	A+	A+	*PT Indah Kiat Pulp & Paper Tbk*
PT Indomobil Finance Indonesia	AA-	AA-	*PT Indomobil Finance Indonesia*
PT Toyota Astra Financial Services	AAA	AAA	*PT Toyota Astra Financial Services*
PT Jasa Marga (Persero) Tbk	AA	AA	*PT Jasa MARGA (Persero) Tbk*
PT Perusahaan Gas Negara (Persero) Tbk	-	AAA	*PT Perusahaan Gas Negara (Persero) Tbk*
PT Bank Panin Tbk	AA	A+	*PT Bank Panin Tbk*
PT Bukit Asam Tbk	AA	AA	*PT Bukit Asam Tbk*
PT Bank Pembangunan Daerah Jawa Tengah	-	A+	*PT Bank Pembangunan Daerah Jawa Tengah*
PT BPD Kalimantan Timur dan Kalimantan Utara	-	A	*PT BPD Kalimantan Timur dan Kalimantan Utara*
PT Bank Muamalat Indonesia Tbk	A+	-	*PT Bank Muamalat Indonesia Tbk*
PT Bank Central Asia Tbk	AAA	-	*PT Bank Central Asia Tbk*
PT Bank Pembangunan Daerah Jawa Timur Tbk	AA-	-	*PT Bank Pembangunan Daerah Jawa Timur Tbk*
PT Bank KEB Hana Indonesia	AAA	-	*PT Bank KEB Hana Indonesia*

c. Berdasarkan jatuh tempo / *c. By maturity*

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Kurang dari 1 tahun	9,724,725	5,606,400	*Less than 1 year*
1 - 5 tahun	20,330,438	19,252,299	*1 - 5 years*
Lebih dari 5 - 10 tahun	9,581,704	8,925,295	*More than 5 - 10 years*
Lebih dari 10 - 15 tahun	5,460,500	7,446,209	*More than 10 - 15 years*
Lebih dari 15 tahun	3,672,810	1,800,632	*More than 15 years*
Total	**48,770,177**	**43,030,835**	***Total***
Cadangan kerugian penurunan nilai	(2,262)	(5,865)	*Allowance for impairment losses*
Neto	**48,767,915**	**43,024,970**	***Net***

d. Jatuh tempo dan suku bunga / *d. Maturity and interest rate*

Penerbit Rupiah	Jenis/ *Type*	Tanggal Jatuh Tempo/ *Maturity Date*	Bagi Hasil Per Tahun/ *Annual Interest Rate/ Profit Sharing*	*Issuer* *Rupiah*
Rupiah				***Rupiah***
PT Sarana Multigriya Finansial (Persero)				***PT Sarana Multigriya Finansial (Persero)***
OBL SMF VI II 2021(A)	Obligasi/ *Bonds*	17 November/ *November 17, 2026*	6.00% tetap/ *fixed*	*OBL SMF VI II 2021(A)*
OBLIGASI SMF IV TH 2023	Obligasi/ *Bonds*	22 Februari/ *February 22, 2028*	6.85% tetap/ *fixed*	*OBLIGASI SMF IV TH 2023*
OBL BKLJT VII SMF THP IV TH 2024 SERI B	Obligasi/ *Bonds*	27 Maret/ *March 27, 2027*	6.55% tetap/ *fixed*	*OBL BKLJT VII SMF THP IV TH 2024 SERI B*
OBL BKLJT I SMF THP II TH 2024	Obligasi/ *Bonds*	27 Maret/ *March 27, 2029*	6.75% tetap/ *fixed*	*OBL BKLJT I SMF THP II TH 2024*
Permodalan Nasional Madani				***Permodalan Nasional Madani***
SM BKLJT I PNM THP III TH 2024 SERI B	Obligasi/ *Bonds*	12 Juli/ *July 12, 2027*	7.10% tetap/ *fixed*	*SM BKLJT I PNM THP III TH 2024 SERI B*
PT Bank Mandiri (Persero) Tbk				***PT Bank Mandiri (Persero) Tbk***
OBLIGASI GREEN BOND I MANDIRI THP I 2023 SERI A	Obligasi/ *Bonds*	4 Juli/ *July 4, 2026*	5.80% tetap/ *fixed*	*OBLIGASI GREEN BOND I MANDIRI THP I 2023 SERI A*
OBLIGASI GREEN BOND I MANDIRI THP I 2023 SERI B	Obligasi/ *Bonds*	4 Juli/ *July 4, 2028*	6.10% tetap/ *fixed*	*OBLIGASI GREEN BOND I MANDIRI THP I 2023 SERI B*
PT Bank Rakyat Indonesia (Persero) Tbk				***PT Bank Rakyat Indonesia (Persero) Tbk***
OBL GB I BRI TH I 2022 SERI B	Obligasi/ *Bonds*	20 Juli/ *July 20, 2025*	5.75% tetap/ *fixed*	*OBL GB I BRI TH I 2022 SERI B*
OBL GREEN BOND BKLJT I BRI THP II TH 2023 SERI B	Obligasi/ *Bonds*	17 Oktober/ *October 17, 2025*	6.35% tetap/ *fixed*	*OBL GREEN BOND BKLJT I BRI THP II TH 2023 SERI B*
PT BPD Sulselbar				***PT BPD Sulselbar***
OBL SULSEL IB 2021	Obligasi/ *Bonds*	29 Desember/ *December 29, 2026*	6.95% tetap/ *fixed*	*OBL SULSEL IB 2021*
PT Perusahaan Pengelola Aset (Persero)				***PT Perusahaan Pengelola Aset (Persero)***
OBL II PPA 2022 SERI B	Obligasi/ *Bonds*	8 Juli/ *July 8, 2027*	7.80% tetap/ *fixed*	*OBL II PPA 2022 SERI B*
PT Bank Tabungan Negara (Persero) Tbk				***PT Bank Tabungan Negara (Persero) Tbk***
OBL BTN IIA 2022	Obligasi/ Bonds	24 Mei/ May 24, 2025	5.50% tetap/ fixed	*OBL BTN IIA 2022*
OBL BTN IIB 2022	Obligasi/ Bonds	24 Mei/ *May 24, 2027*	*6.00% tetap/* *fixed*	*OBL BTN IIB 2022*
PT Bank Pembangunan Daerah Kalimantan Selatan				***PT Bank Pembangunan Daerah Kalimantan Selatan***
MTN BANK KALSEL TH 2022	Obligasi/ Bonds	4 Oktober/ *October 4, 2025*	8.00% tetap/ *fixed*	*MTN BANK KALSEL TH 2022*
PT Adira Dinamika Multi Finance Tbk				***PT Adira Dinamika Multi Finance Tbk***
OBLIGASI ADIRA III C TH 2022	Obligasi/ Bonds	22 Maret/ *March 22, 2027*	6.25% tetap/ fixed	*OBLIGASI ADIRA III C TH 2022*
SUKUK ADIRA III C TH 2022	Obligasi/ Bonds	22 Maret/ *March 22, 2027*	6.25% tetap/ *fixed*	*SUKUK ADIRA III C TH 2022*
OBL BKLJT VI ADIRA THP I TH 2023 SERI C	Obligasi/ Bonds	7 Juli/ *July 7, 2028*	6.25% tetap/ *fixed*	*OBL BKLJT VI ADIRA THP I TH 2023 SERI C*
PT Astra Sedaya Finance				***PT Astra Sedaya Finance***
ASF TAHAP IV B TH 2022	Obligasi/ *Bonds*	22 Maret/ *March 22, 2025*	5.70% tetap/ *fixed*	*ASF TAHAP IV B TH 2022*
OBL BKLJT VI ASF THP III TH 2024 SERI B	Obligasi/ *Bonds*	23 April/ *April 23, 2027*	6.55% tetap/ *fixed*	*OBL BKLJT VI ASF THP III TH 2024 SERI B*
OBL BKLJT VI ASF THP III TH 2024 SERI C	Obligasi/ *Bonds*	23 April/ *April 23, 2029*	6.65% tetap/ *fixed*	*OBL BKLJT VI ASF THP III TH 2024 SERI C*
PT Pegadaian				***PT Pegadaian***
SUKUK PEGADAIAN IB 2022	Obligasi/ *Bonds*	26 April/ *April 26, 2025*	5.35% tetap/ *fixed*	*SUKUK PEGADAIAN IB 2022*
OBL PEGADAIAN IB 2022	Obligasi/ *Bonds*	26 April/ *April 26, 2025*	5.35% tetap/ *fixed*	*OBL PEGADAIAN IB 2022*
PT Waskita Karya (Persero) Tbk				***PT Waskita Karya (Persero) Tbk***
OBL IV WASKITA A TH 2022	Obligasi/ *Bonds*	12 Mei/ *May 12, 2027*	6.65% tetap/ *fixed*	*OBL IV WASKITA A TH 2022*
PT Adhi Karya Persero, Tbk				***PT Adhi Karya Persero, Tbk***
OBL III ADHI KARYA IIIA 2022	Obligasi/ *Bonds*	24 Mei/ *May 24, 2025*	8.25% tetap/ *fixed*	*OBL III ADHI KARYA IIIA 2022*
PT Medco Energi Internasional Tbk				***PT Medco Energi Internasional Tbk***
OBL MEDCO III 2022 SERI A	Obligasi/ *Bonds*	26 Juli/ *July 26, 2025*	7.00% tetap/ *fixed*	*OBL MEDCO III 2022 SERI A*
OBL BKLJT V MEDCO THP I TH 2023 SERI A	Obligasi/ *Bonds*	7 Juli/ *July 7, 2026*	6.95% tetap/ *fixed*	*OBL BKLJT V MEDCO THP I TH 2023 SERI A*
OBL BKLJT V MEDCO THP II TH 2024 SERI B	Obligasi/ *Bonds*	13 Februari/ *February 13, 2029*	7.90% tetap/ *fixed*	*OBL BKLJT V MEDCO THP II TH 2024 SERI B*
OBL BKLJT V MEDCO THP II TH 2024 SERI A	Obligasi/ *Bonds*	13 Februari/ *February 13, 2027*	7.35% tetap/ *fixed*	*OBL BKLJT V MEDCO THP II TH 2024 SERI A*
OBL BKLJT V MEDCO THP III TH 2025 SERI A	Obligasi/ *Bonds*	7 Januari/ *January 7, 2030*	7.75% tetap/ *fixed*	*OBL BKLJT V MEDCO THP III TH 2025 SERI A*

Penerbit Rupiah	Jenis/ *Type*	Tanggal Jatuh Tempo/ *Maturity Date*	Bagi Hasil Per Tahun/ *Annual Interest Rate/ Profit Sharing*	*Issuer* *Rupiah*
PT Indosat Tbk				***PT Indosat Tbk***
OBL BKLJT IV INDOSAT THP I TH 2023 SERI B	Obligasi/ *Bonds*	26 Oktober/ *October 26, 2027*	7.70% tetap/ *fixed*	*OBL BKLJT IV INDOSAT THP I TH 2023 SERI B*
PT Federal International Finance				***PT Federal International Finance***
OBL BKLJT V FIF THP IV TH 2023 SERI B	Obligasi/ *Bonds*	28 Oktober/ *October 28, 2025*	6.80% tetap/ *fixed*	*OBL BKLJT V FIF THP IV TH 2023 SERI B*
OBL BKLJT V FIF THP VB THN 2023	Obligasi/ *Bonds*	24 Februari/ *February 24, 2026*	6.80% tetap/ *fixed*	*OBL BKLJT V FIF THP VB THN 2023*
PT Bahana Pembinaan Usaha Indonesia (Persero)				***PT Bahana Pembinaan Usaha Indonesia (Persero)***
MTN I BPUI TH 2023	Obligasi/ *Bonds*	2 November/ *November 2, 2027*	9.00% tetap/ *fixed*	*MTN I BPUI TH 2023*
PT Toyota Astra Financial Services				***PT Toyota Astra Financial Services***
OBL BKLJT IV TAFS THP III TH 2024 SERI C	Obligasi/ *Bonds*	9 Juli/ *July 9, 2029*	7.10% tetap/ *fixed*	*OBL BKLJT IV TAFS THP III TH 2024 SERI C*
OBL BKLJT IV TAFS THP IV TH 2024 SERI B	Obligasi/ *Bonds*	26 November/ *November 26, 2027*	6.60% tetap/ *fixed*	*OBL BKLJT IV TAFS THP IV TH 2024 SERI B*
PT Tower Bersama Infrastructure Tbk				***PT Tower Bersama Infrastructure Tbk***
OBL BKLJT VI TBIG THP I TH 2023 SERI B	Obligasi/ *Bonds*	11 Juli/ *July 11, 2026*	6.25% tetap/ *fixed*	*OBL BKLJT VI TBIG THP I TH 2023 SERI B*
OBL BKLJT VI TBIG THP IV TH 2024 SERI B	Obligasi/ *Bonds*	3 Desember/ *December 3, 2027*	6.25% tetap/ *fixed*	*OBL BKLJT VI TBIG THP IV TH 2024 SERI B*
PT Sarana Multi Infrastruktur				***PT Sarana Multi Infrastruktur***
SUKUK BKLJT II SMI THP IB TH 2023	Obligasi/ *Bonds*	5 Agustus/ *August 5, 2025*	5.75% tetap/ *fixed*	*SUKUK BKLJT II SMI THP IB TH 2023*
OBL BKLJT III SMI THP III TH 2023 SERI C	Obligasi/ *Bonds*	17 Mei/ *May 17, 2027*	6.80% tetap/ *fixed*	*OBL BKLJT III SMI THP III TH 2023 SERI C*
PT Mandiri Tunas Finance				***PT Mandiri Tunas Finance***
OBL VI MTF II A 2024	Obligasi/ *Bonds*	27 September/ *September 27, 2026*	6.50% tetap/ *fixed*	*OBL VI MTF II A 2024*
OBL BKLJT VI MTF THP I TH 2023 SERI B	Obligasi/ *Bonds*	11 Juli/ *July 11, 2028*	6.25% tetap/ *fixed*	*OBL BKLJT VI MTF THP I TH 2023 SERI B*
OBL BKLJT VI MTF THP IV TH 2024 SERI B	Obligasi/ *Bonds*	19 November/ *November 19, 2029*	6.85% tetap/ *fixed*	*OBL BKLJT VI MTF THP IV TH 2024 SERI B*
PT Danareksa (Persero)				***PT Danareksa (Persero)***
OBLIGASI VIII DANAREKSA TH 2023 SERI B	Obligasi/ *Bonds*	9 Januari/ *January 9, 2027*	7.70% tetap/ *fixed*	*OBLIGASI VIII DANAREKSA TH 2023 SERI B*
PT OKI Pulp & Paper Mills				***PT OKI Pulp & Paper Mills***
OBL BKLJT I OKI PULP & PAPER THP III TH 2024 SERI A	Obligasi/ *Bonds*	8 April/ *April 8, 2025*	8.00% tetap/ *fixed*	*OBL BKLJT I OKI PULP & PAPER THP III TH 2024 SERI A*
OBL BKLJT I OKI PULP & PAPER THP VI TH 2024 SERI A	Obligasi/ *Bonds*	18 November/ *November 18, 2025*	7.50% tetap/ *fixed*	*OBL BKLJT I OKI PULP & PAPER THP VI TH 2024 SERI A*
OBL BKLJT I OKI PULP & PAPER THP IV TH 2024 SERI A	Obligasi/ *Bonds*	1 Juni/ *June 1, 2025*	8.00% tetap/ *fixed*	*OBL BKLJT I OKI PULP & PAPER THP IV TH 2024 SERI A*
PT Global Mediacom Tbk				***PT Global Mediacom Tbk***
SUKUK IJARAH BKLJT IV BMTR THP II TH 2024 SERI A	Obligasi/ *Bonds*	1 Juli/ *July 1, 2025*	8.75% tetap/ *fixed*	*SUKUK IJARAH BKLJT IV BMTR THP II TH 2024 SERI A*
PT Bank Syariah Indonesia Tbk				***PT Bank Syariah Indonesia Tbk***
SM BRLNDSKN KBLJT BKLJT I BSI THP I TH 2024 SERI C	Obligasi/ *Bonds*	14 Juni/ *June 14, 2027*	6.80% tetap/ *fixed*	*SM BRLNDSKN KBLJT BKLJT I BSI THP I TH 2024 SERI C*
PT Indah Kiat Pulp & Paper Tbk				***PT Indah Kiat Pulp & Paper Tbk***
OBL BKLJT IV INKP THP V TH 2024 SERI A	Obligasi/ *Bonds*	1 Juli/ *July 1, 2025*	8.00% tetap/ *fixed*	*OBL BKLJT IV INKP THP V TH 2024 SERI A*
PT Indomobil Finance Indonesia				***PT Indomobil Finance Indonesia***
OBL BKLJT V INDOMOBIL FINANCE THP III TH 2024 SERI C	Obligasi/ *Bonds*	21 Juni/ *June 21, 2029*	7.40% tetap/ *fixed*	*OBL BKLJT V INDOMOBIL FINANCE THP III TH 2024 SERI C*
PT Jasa MARGA (Persero) Tbk				***PT Jasa MARGA (Persero) Tbk***
OBL BKLJT III JASA MARGA THP I TH 2024 SERI B	Obligasi/ *Bonds*	5 Juli/ *July 5, 2029*	7.00% tetap/ *fixed*	*OBL BKLJT III JASA MARGA THP I TH 2024 SERI B*
PT Bank Panin Tbk				***PT Bank Panin Tbk***
OBL BKLJT IV BANK PANIN THP II TH 2024	Obligasi/ *Bonds*	8 Oktober/ *October 8, 2029*	7.25% tetap/ *fixed*	*OBL BKLJT IV BANK PANIN THP II TH 2024*
Pemerintah				***Government***
INDOIS 26 JUNI 2026	Obligasi/ *Bonds*	9 Juni/ *June 9, 2026*	1.50% tetap/ *fixed*	*INDOIS 26 JUNI 2026*
INDOIS 25 JUN 2025	Obligasi/ *Bonds*	23 Juni/ *June 23, 2025*	2.30% tetap/ *fixed*	*INDOIS 25 JUN 2025*
INDOIS 27 JUN 2027	Obligasi/ *Bonds*	6 Juni/ *June 6, 2027*	4.40% tetap/ *fixed*	*INDOIS 27 JUN 2027*
INDOIS 30	Obligasi/ *Bonds*	23 Juni/ *June 23, 2030*	2.80% tetap/ *fixed*	*INDOIS 30*

Penerbit Rupiah	Jenis/ *Type*	Tanggal Jatuh Tempo/ *Maturity Date*	Bagi Hasil Per Tahun/ *Annual Interest Rate/ Profit Sharing*	*Issuer Rupiah*
PBS017	Obligasi/ *Bonds*	15 Oktober/ *October 15, 2025*	6.13% tetap/ *fixed*	*PBS017*
PBS021	Obligasi/ *Bonds*	15 November/ *November 15, 2026*	8.50% tetap/ *fixed*	*PBS021*
PBS030	Obligasi/ *Bonds*	15 Juli/ *July 15, 2028*	5.88% tetap/ *fixed*	*PBS030*
PBS032	Obligasi/ *Bonds*	15 Juli/ *July 15, 2026*	4.88% tetap/ *fixed*	*PBS032*
PBS003	Obligasi/ *Bonds*	15 Januari/ *January 15, 2027*	6.00% tetap/ *fixed*	*PBS003*
PBSG001	Obligasi/ *Bonds*	15 September/ *September 15, 2029*	6.63% tetap/ *fixed*	*PBSG001*
SUN FR 47	Obligasi/ *Bonds*	15 Februari/ *February 15, 2028*	10.00% tetap/ *fixed*	*SUN FR 47*
SUN FR 56	Obligasi/ *Bonds*	15 September/ *September 15, 2026*	8.38% tetap/ *fixed*	*SUN FR 56*
SUN FR 58	Obligasi/ *Bonds*	15 Juni/ *June 15, 2032*	8.25% tetap/ *fixed*	*SUN FR 58*
SUN FR 59	Obligasi/ *Bonds*	15 Mei/ *May 15, 2027*	7.00% tetap/ *fixed*	*SUN FR 59*
SUN FR 64	Obligasi/ *Bonds*	15 Mei/ *May 15, 2028*	6.13% tetap/ *fixed*	*SUN FR 64*
SUN FR 65	Obligasi/ *Bonds*	15 Mei/ *May 15, 2033*	6.63% tetap/ *fixed*	*SUN FR 65*
SUN FR 68	*Obligasi/ Bonds*	*15 Maret/ March 15, 2034*	*8.38% tetap/ fixed*	*SUN FR 68*
SUN FR 72	*Obligasi/ Bonds*	*15 Mei/ May 15, 2036*	*8.38% tetap/ fixed*	*SUN FR 72*
SUN FR 73	*Obligasi/ Bonds*	*15 Mei/ May 15, 2031*	*8.75% tetap/ fixed*	*SUN FR 73*
SUN FR 78	*Obligasi/ Bonds*	*15 Mei/ May 15, 2029*	*8.25% tetap/ fixed*	*SUN FR 78*
SUN FR 82	*Obligasi/ Bonds*	*15 September/ September 15, 2030*	*7.00% tetap/ fixed*	*SUN FR 82*
SUN FR 86	*Obligasi/ Bonds*	*15 April/ April 15, 2026*	*5.50% tetap/ fixed*	*SUN FR 86*
SUN FR 87	*Obligasi/ Bonds*	*15 Februari/ February 15, 2031*	*6.50% tetap/ fixed*	*SUN FR 87*
SUN FR 90	Obligasi/ *Bonds*	15 April/ *April 15, 2027*	5.13% tetap/ *fixed*	*SUN FR 90*
SUN FR 91	Obligasi/ *Bonds*	15 April/ *April 15, 2032*	6.38% tetap/ *fixed*	*SUN FR 91*
SUN FR 95	Obligasi/ *Bonds*	15 Agustus/ *August 15, 2028*	6.38% tetap/ *fixed*	*SUN FR 95*
SUN FR 96	Obligasi/ *Bonds*	15 Februari/ *February 15, 2033*	7.00% tetap/ *fixed*	*SUN FR 96*
SUN FR 100	Obligasi/ *Bonds*	15 Februari/ *February 15, 2034*	6.63% tetap/ *fixed*	*SUN FR 100*
SUN FR 101	Obligasi/ *Bonds*	15 April/ *April 15, 2029*	6.88% tetap/ *fixed*	*SUN FR 101*
SUN FR 103	Obligasi/ *Bonds*	15 Juli/ *July 15, 2035*	6.75% tetap/ *fixed*	*SUN FR 103*
SUN FR 104	Obligasi/ *Bonds*	15 Juli/ *July 15, 2030*	6.50% tetap/ *fixed*	*SUN FR 104*
SUN FR 106	Obligasi/ *Bonds*	15 Agustus/ *August 15, 2040*	7.13% tetap/ *fixed*	*SUN FR 106*
INDON 28	Obligasi/ *Bonds*	11 Januari/ *January 11, 2028*	3.50% tetap/ *fixed*	*INDON 28*
INDON 31	Obligasi/ *Bonds*	12 Maret/ *March 12, 2031*	1.85% tetap/ *fixed*	*INDON 31*
INDON 31 JULI 2031	Obligasi/ *Bonds*	28 Juli/ *July 28, 2031*	2.15% tetap/ *fixed*	*INDON 31 JULI 2031*
INDON 32	Obligasi/ *Bonds*	31 Maret/ *March 31, 2032*	3.55% tetap/ *fixed*	*INDON 32*
INDON 32 SEPT 2032	Obligasi/ *Bonds*	20 September/ *September 20, 2032*	4.65% tetap/ *fixed*	*INDON 32 SEPT 2032*
INDON 34	Obligasi/ *Bonds*	10 Februari/ *February 10, 2034*	4.70% tetap/ *fixed*	*INDON 34*
INDON 34-SEPT 2034	Obligasi/ *Bonds*	10 September/ *September 10, 2034*	4.75% tetap/ *fixed*	*INDON 34-SEPT 2034*
INDON 35	Obligasi/ *Bonds*	15 Januari/ *January 15, 2035*	5.60% tetap/ *fixed*	*INDON 35*
SR016	Obligasi/ *Bonds*	10 Maret/ *March 10, 2025*	4.95% tetap/ *fixed*	*SR016*
SR017	Obligasi/ *Bonds*	10 September/ *September 10, 2025*	5.90% tetap/ *fixed*	*SR017*
ORI023T3	Obligasi/ *Bonds*	15 Juli/ *July 15, 2026*	5.90% tetap/ *fixed*	*ORI023T3*
ORI021	Obligasi/ *Bonds*	15 Februari/ *February 15, 2025*	4.90% tetap/ *fixed*	*ORI021*

Penerbit Rupiah	Jenis/ *Type*	Tanggal Jatuh Tempo/ *Maturity Date*	Bagi Hasil Per Tahun/ *Annual Interest Rate/ Profit Sharing*	*Issuer* *Rupiah*
ORI022	Obligasi/ *Bonds*	15 Oktober/ *October 15, 2025*	5.95% tetap/ *fixed*	*ORI022*
ORI024T3	Obligasi/ *Bonds*	15 Oktober/ *October 15, 2026*	6.10% tetap/ *fixed*	*ORI024T3*
ORI023T6	Obligasi/ *Bonds*	15 Juli/ *July 15, 2029*	6.10% tetap/ *fixed*	*ORI023T6*
ORI025T3	Obligasi/ *Bonds*	15 Februari/ *February 15, 2027*	6.25% tetap/ *fixed*	*ORI025T3*
SR018T3	Obligasi/ *Bonds*	10 Maret/ *March 10, 2026*	6.25% tetap/ *fixed*	*SR018T3*
SRBI 171025-364	Obligasi/ *Bonds*	17 Oktober/ *October 17, 2025*	6.70% tetap/ *fixed*	*SRBI 171025-364*
SRBI 190126-367	Obligasi/ *Bonds*	19 Januari/ *November 19, 2026*	6.88% tetap/ *fixed*	*SRBI 190126-367*
SRBI 281125-364	Obligasi/ *Bonds*	28 November/ *November 28, 2025*	7.15% tetap/ *fixed*	*SRBI 281125-364*
SRBI 311025-364	Obligasi/ *Bonds*	31 Oktober/ *October 31, 2025*	7.06% tetap/ *fixed*	*SRBI 311025-364*
SRBI 130625-182	Obligasi/ *Bonds*	13 Juni/ *June 13, 2025*	7.16% tetap/ *fixed*	*SRBI 130625-182*
SRBI 020525-364	Obligasi/ *Bonds*	2 Mei/ *May 2, 2025*	7.15% tetap/ *fixed*	*SRBI 020525-364*
SRBI 070525	Obligasi/ *Bonds*	7 Mei/ *May 7, 2025*	7.51% tetap/ *fixed*	*SRBI 070525*
SRBI 200625-182	Obligasi/ *Bonds*	20 Juni/ *June 20, 2025*	7.19% tetap/ *fixed*	*SRBI 200625-182*
SRBI 300625-276	Obligasi/ *Bonds*	30 Juni/ *June 30, 2025*	7.17% tetap/ *fixed*	*SRBI 300625-276*
SRBI 300525	Obligasi/ *Bonds*	30 Mei/ *May 30, 2025*	7.26% tetap/ *fixed*	*SRBI 300525*
SRBI 080925-367	Obligasi/ *Bonds*	8 September/ *September 8, 2025*	6.95% tetap/ *fixed*	*SRBI 080925-367*
SRBI 020725-364	Obligasi/ *Bonds*	2 Juli/ *July 2, 2025*	7.54% tetap/ *fixed*	*SRBI 020725-364*
SRBI 040725-364	Obligasi/ *Bonds*	4 Juli/ *July 4, 2025*	7.53% tetap/ *fixed*	*SRBI 040725-364*
SRBI 090725-364	*Obligasi/* *Bonds*	*9 Juli/* *July 9, 2025*	*7.50% tetap/* *fixed*	SRBI 090725-364
SRBI 110725-364	*Obligasi/* *Bonds*	*11 Juli/* *July 11, 2025*	*7.22% tetap/* *fixed*	SRBI 110725-364
SRBI 080925-367	*Obligasi/* *Bonds*	*8 September/* *September 8, 2025*	*6.95% tetap/* *fixed*	SRBI 080925-367
SRBI 120925-273	*Obligasi/* *Bonds*	*12 September/* *September 12, 2025*	*7.20% tetap/* *fixed*	SRBI 120925-273
SRBI 190925-273	*Obligasi/* *Bonds*	*19 September/* *September 19, 2025*	*7.20% tetap/* *fixed*	SRBI 190925-273
SRBI 190925-364	*Obligasi/* *Bonds*	*19 September/* *September 19, 2025*	*7.30% tetap/* *fixed*	SRBI 190925-364
SRBI 171025-364	*Obligasi/* *Bonds*	*17 Oktober/* *October 17, 2025*	*6.83% tetap/* *fixed*	SRBI 171025-364
SRBI 241025-364	*Obligasi/* *Bonds*	*24 Oktober/* *October 24, 2025*	*7.04% tetap/* *fixed*	SRBI 241025-364
SRBI 311025-364	*Obligasi/* *Bonds*	*31 Oktober/* *October 31, 2025*	*7.08% tetap/* *fixed*	SRBI 311025-364
SRBI 071125-364	*Obligasi/* *Bonds*	*7 November/* *November 7, 2025*	*7.05% tetap/* *fixed*	SRBI 071125-364
SRBI 150825-364	Obligasi/ *Bonds*	15 Agustus/ *August 15, 2025*	7.22% tetap/ *fixed*	*SRBI 150825-364*
SRBI 160525	Obligasi/ *Bonds*	16 Mei/ *May 16, 2025*	7.05% tetap/ *fixed*	*SRBI 160525*
SRBI 280525	Obligasi/ *Bonds*	28 Mei/ *May 28, 2025*	7.05% tetap/ *fixed*	*SRBI 280525*
SRBI 220825-364	Obligasi/ *Bonds*	22 Agustus/ *August 22, 2025*	7.18% tetap/ *fixed*	*SRBI 220825-364*
SRBI 281125-364	Obligasi/ *Bonds*	28 November/ *November 28, 2025*	6.84% tetap/ *fixed*	*SRBI 281125-364*
SRBI 250625-364	Obligasi/ *Bonds*	25 Juni/ *June 25, 2025*	6.78% tetap/ *fixed*	*SRBI 250625-364*
SRBI 121225-364	Obligasi/ *Bonds*	12 Desember/ *December 12, 2025*	7.13% tetap/ *fixed*	*SRBI 121225-364*
SRBI 250725-364	Obligasi/ *Bonds*	25 Juli/ *July 25, 2025*	7.18% tetap/ *fixed*	*SRBI 250725-364*
SRBI 300725-364	Obligasi/ *Bonds*	30 Juli/ *July 30, 2025*	7.27% tetap/ *fixed*	*SRBI 300725-364*
SRBI 191225-364	Obligasi/ *Bonds*	19 Desember/ *December 19, 2025*	7.26% tetap/ *fixed*	*SRBI 191225-364*
SRBI 160525-364	Obligasi/ *Bonds*	16 Mei/ *May 16, 2025*	7.15% tetap/ *fixed*	*SRBI 160525-364*
SRBI 020126-364	Obligasi/ *Bonds*	2 Januari/ *January 2, 2026*	7.24% tetap/ *fixed*	*SRBI 020126-364*
SRBI 140525-364	Obligasi/ *Bonds*	14 Mei/ *May 14, 2025*	7.13% tetap/ *fixed*	*SRBI 140525-364*
SRBI 040625	Obligasi/ *Bonds*	4 Juni/ *June 4, 2025*	7.44% tetap/ *fixed*	*SRBI 040625*
SRBI 290825-364	Obligasi/ *Bonds*	29 Agustus/ *August 29, 2025*	7.07% tetap/ *fixed*	*SRBI 290825-364*
SRBI 110625-364	Obligasi/ *Bonds*	11 Juni/ *June 11, 2025*	6.01% tetap/ *fixed*	*SRBI 110625-364*

Penerbit Rupiah	Jenis/ *Type*	Tanggal Jatuh Tempo/ *Maturity Date*	Bagi Hasil Per Tahun/ *Annual Interest Rate/ Profit Sharing*	*Issuer Rupiah*
SRBI 200625-364	Obligasi/ *Bonds*	20 Juni/ *June 20, 2025*	7.38% tetap/ *fixed*	*SRBI 200625-364*
SRBI 190126-367	Obligasi/ *Bonds*	19 Januari/ *January 19, 2026*	6.82% tetap/ *fixed*	*SRBI 190126-367*
SVBI 100225	Obligasi/ *Bonds*	10 Februari/ *February 10, 2025*	4.58% tetap/ *fixed*	*SVBI 100225*
SR019T5	Obligasi/ *Bonds*	10 September/ *September 10, 2028*	6.10% tetap/ *fixed*	*SR019T5*
SR020T3	Obligasi/ *Bonds*	10 Maret/ *March 10, 2027*	6.30% tetap/ *fixed*	*SR020T3*
SR019T3	Obligasi/ *Bonds*	10 September/ *September 10, 2026*	5.95% tetap/ *fixed*	*SR019T3*
SR021T3	Obligasi/ *Bonds*	10 September/ *September 10, 2027*	6.35% tetap/ *fixed*	*SR021T3*
SR021T5	Obligasi/ *Bonds*	10 September/ *September 10, 2029*	6.45% tetap/ *fixed*	*SR021T5*

e. Berdasarkan pemerintah dan bukan pemerintah / *e. By government and non-government*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pemerintah			***Government***
Obligasi Negara	19,272,112	21,186,859	*Government Bonds*
SRBI (Sekuritas Rupiah Bank Indonesia)	9,649,428	7,008,161	*SRBI (Sekuritas Rupiah Bank Indonesia)*
Project Based Sukuk (PBS)	3,752,036	3,008,949	*Project Based Sukuk (PBS)*
Sukuk	3,585,447	3,177,430	*Sukuk*
Surat Perbendaharaan Negara (SPN)	1,377,060	--	*Surat Perbendaharaan Negara (SPN)*
Surat Perbendaharaan Negara Syariah	317,815	--	*SVBI (Sekuritas Valas Bank Indonesia)*
Obligasi Retail Indonesia	253,827	287,502	*Indonesia Retail Bonds*
Subtotal	**38,207,725**	**34,668,901**	***Subtotal***
Korporasi			***Corporate***
Reksadana	6,713,802	5,638,456	*Mutual funds*
Obligasi	2,310,832	1,967,407	*Bonds*
Sukuk	966,783	633,036	*Sukuk*
SVBI (Sekuritas Valas Bank Indonesia)	518,673	--	*SVBI (Sekuritas Valas Bank Indonesia)*
Medium Term Notes	52,362	123,035	*Medium Term Notes*
Subtotal	**10,562,452**	**8,361,934**	***Subtotal***
Total	**48,770,177**	**43,030,835**	***Total***
Cadangan kerugian penurunan nilai	(2,262)	(5,865)	*Allowance for impairment losses*
Net	**48,767,915**	**43,024,970**	***Net***

f. Perubahan nilai tercatat bruto / *f. Movement in the gross carrying amount*

Perubahan nilai tercatat bruto adalah sebagai berikut:

The movement in the gross carrying amount are as follow:

	31 Desember/*December 31, 2025*					
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Syariah/ *Sharia*	Total	
Nilai tercatat bruto awal	**43,030,835**	**--**	**--**	**--**	**43,030,835**	***Initial gross carrying amount***
Aset baru	24,590,060	--	--	--	24,590,060	*New assets originated*
Akuisisi entitas anak	--	--	--	--	--	*Acquisition of subsidiary*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(7,951)	--	--	--	(7,951)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	(19,483,783)		--	--	(19,483,783)	*Remeasurement*
Valuta asing dan perubahan lain	641,016	--	--	--	641,016	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**48,770,177**	--	--	--	**48,770,177**	***Ending gross carrying amount***

	31 Desember/*December 31, 2024*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	**30,976,967**	**--**	**--**	**--**	**30,976,967**	***Initial gross carrying amount***
Aset baru	18,970,621	--	--	--	18,970,621	*New assets originated*
	--	--	--	--		
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(6,333,105)	--	--	--	(6,333,105)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	(687,898)	--	--	--	(687,898)	*Remeasurement*
Valuta asing dan perubahan lain	104,250	--	--	--	104,250	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**43,030,835**	--	--	--	**43,030,835**	***Ending gross carrying amount***

g. Perubahan cadangan kerugian penurunan nilai / *g. Movements in the allowance for impairment losses*

	31 Desember/*December 31, 2025*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**(1)**	--	--	5,866	**5,865**	***Beginning balance***
Aset Baru	54	--	--	1,127	1,181	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(41)	--	--	(3,260)	(3,301)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	(6)	--	--	(1,477)	(1,483)	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	--	--	--	--	--	*Foreign exchange and other movement*
Saldo akhir	**6**	--	--	**2,256**	**2,262**	***Ending balance***

	31 Desember/*December 31, 2024*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**--**	**--**	**--**	**11,357**	**11,357**	***Beginning balance***
Aset Baru	5,935	--	--	1,000	6,935	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(3,584)	--	--	--	(3,584)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	(2,352)	--	--	(6,491)	(8,843)	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	--	--	--	--	--	*Foreign exchange and other movement*
Saldo akhir	**(1)**	**--**	**--**	**5,866**	**5,865**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 46(iii).

Information with respect to classification of impaired and not impaired of financial assets are disclosed in Note 46(iii).

10. Tagihan atas Efek-Efek yang Dibeli dengan Janji Dijual Kembali / *10. Receivable from Marketable Securities Purchased Under Agreements to Resell*

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2025 adalah sebagai berikut:

Marketable securities purchased under agreements to resell as of December 31, 2025 are as follows:

Counterpart	Jenis Surat Berharga/ *Type of Securities*	Nilai Nominal/ *Nominal Amount*	Tanggal Dimulai/ *Commencement Date*	Tanggal Penjualan Kembali/ *Resell Date*	Harga Penjualan Kembali/ *Resell Price*	Beban Bunga yang Belum Diamortisasi/ *Unamortized Interest Expense*	Nilai Tercatat/ *Carrying Value*
31 Desember/*December 31*, 2025							
Bank Indonesia							
	FR0082	102,673	29 Desember/ *December 29, 2025*	8 Januari/ *January 8, 2026*	102,565	--	102,565
	FR0082	102,603	30 Desember/ *December 30, 2025*	6 Januari/ *January 6, 2026*	102,522	--	102,521
	SPN12261105	96,043	3 Desember/ *December 3, 2025*	4 Maret/ *March 4, 2026*	95,255	--	95,255
	VR0070	65,352	31 Desember/ *December 31, 2025*	7 Januari/ *January 7, 2026*	65,292	--	65,292
	VR0057	49,039	8 Oktober/ *October 8, 2025*	7 Januari/ *January 7, 2026*	48,994	--	48,994
	IDG000019407	21,747	31 Desember/ *December 31, 2025*	7 Januari/ *January 7, 2026*	21,747	--	21,747
		437,457			**436,375**	**--**	**436,374**
Bank Lain							
	SRBI 201126-364	19,148	18 Desember/ *December 18, 2025*	2 Januari/ *January 2, 2026*	19,148	(2)	19,146
	SRBI 200226-364	19,868	19 Desember/ *December 19, 2025*	2 Januari/ *January 2, 2026*	19,868	(3)	19,865
	SUN FR 93	19,410	23 Desember/ *December 23, 2025*	6 Januari/ *January 6, 2026*	19,410	(13)	19,397
	SUN FR 59	19,746	31 Desember/ *December 31, 2025*	14 Januari/ *January 14, 2026*	19,746	(33)	19,713
		78,172			**78,172**	**(51)**	**78,121**
Total		**515,629**			**514,547**	**(51)**	**514,495**
Cadangan kerugian penurunan nilai							(816)
Neto							**513,679**

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2024 adalah sebagai berikut:

Marketable securities purchased under agreements to resell as of December 31, 2024 are as follows:

Counterpart	Jenis Surat Berharga/ *Type of Securities*	Nilai Nominal/ *Nominal Amount*	Tanggal Dimulai/ *Commencement Date*	Tanggal Penjualan Kembali/ *Resell Date*	Harga Penjualan Kembali/ *Resell Price*	Beban Bunga yang Belum Diamortisasi/ *Unamortized Interest Expense*	Nilai Tercatat/ *Carrying Value*
31 Desember/*December 31*, 2024							
Bank Indonesia							
	VR0034	74,242	27 Desember/ *December 27, 2024*	3 Januari/ *January 3, 2025*	74,242	--	74,242
	VR0034	74,253	31 Desember/ *December 31, 2024*	7 Januari/ *January 3, 2025*	74,253	--	74,253
	VR0059	38,870	28 November/ *November 28, 2024*	26 Februrari/ *February 28, 2025*	38,870	--	38,870
	FR0086	70,911	24 Desember/ *December 24, 2024*	2 Januari/ *January 2, 2025*	70,911	--	70,911
	FR0090	69,243	27 Desember/ *December 27, 2024*	3 Januari/ *January 3, 2025*	69,243	--	69,243
	FR0078	75,618	27 Desember/ *December 27, 2024*	3 Januari/ *January 3, 2025*	75,618	--	75,618
	FR0090	92,267	30 Desember/ *December 30, 2024*	2 Januari/ *January 2, 2025*	92,267	--	92,267
	FR0096	71,243	30 Desember/ *December 30, 2024*	2 Januari/ *January 2, 2025*	71,243	--	71,243
	FR0091	67,586	30 Desember/ *December 30, 2024*	2 Januari/ *January 2, 2025*	67,586	--	67,586

Counterpart	Jenis Surat Berharga/ *Type of Securities*	Nilai Nominal/ *Nominal Amount*	Tanggal Dimulai/ *Commencement Date*	Tanggal Penjualan Kembali/ *Resell Date*	Harga Penjualan Kembali/ *Resell Price*	Beban Bunga yang Belum Diamortisasi/ *Unamortized Interest Expense*	Nilai Tercatat/ *Carrying Value*
		31 Desember/*December 31*, 2024					
Bank Indonesia							
	FR0078	75,635	30 Desember/ *December 30, 2024*	2 Januari/ *January 2, 2025*	75,635	--	75,635
	FR0059	72,007	31 Desember/ *December 31, 2024*	3 Januari/ *January 3, 2025*	72,007	--	72,007
	FR0090	92,345	31 Desember/ *December 31, 2024*	6 Januari/ *January 6, 2025*	92,345	--	92,345
	IDG000020801	23,760	31 Desember/ *December 31, 2024*	3 Januari/ *January 3, 2025*	23,760	--	23,760
		897,980			**897,980**	**--**	**897,980**
Bank Lain							
	SRBI 160525	50,000	30 September/ *September 30, 2024*	2 Januari/ *January 2, 2025*	48,629	(8)	48,621
	SRBI 121225-364	10,000	30 September/ *September 30, 2024*	2 Januari/ *January 2, 2025*	9,352	(2)	9,350
		60,000			**57,981**	**(10)**	**57,971**
Total		**957,980**			**955,961**	**(10)**	**955,951**
Cadangan kerugian penurunan nilai							(1,353)
Neto							**954,598**

11. Wesel Ekspor dan Tagihan Lainnya / *11. Bills and Other Receivables*

a. Berdasarkan jenis, mata uang dan hubungan / *a. By type, currency, and relationship*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Wesel Ekspor	26,460	159,562	*Bills*
Open Account Financing	--	124,696	*Open Account Financing*
Supply Chain Financing	33,138	57,645	*Supply Chain Financing*
Surat Keterangan Berdokumen Dalam Negeri	6,996	8,806	*Domestic Document Letter of Credit*
Dolar Amerika Serikat			***United States Dollar***
Forfaiting	6,574	3,469	*Forfaiting*
Total	**73,168**	**354,178**	***Total***
Cadangan kerugian penurunan nilai	--	(30)	*Allowance for impairment losses*
Net	**73,168**	**354,148**	***Net***

b. Berdasarkan kolektabilitas / *b. By collectability*

Kolektibilitas wesel ekspor dan tagihan lainnya sesuai Peraturan OJK diungkapkan pada Catatan 57f.

Bank melakukan penilaian wesel ekspor dan tagihan lainnya secara kolektif dengan menggunakan bukti objektif atas penurunan nilai.

The collectability of bills and other receivables in accordance with Financial Service Authority regulation are disclosed In Note 57f.

Bank assessed bills and other receivables with respect collectively for impairment using objective evidence of impairment.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai.

Management believes that the above allowance for impairment losses is adequate. Movement in the gross carrying amount

c. Perubahan nilai tercatat bruto

Perubahan nilai tercatat bruto adalah sebagai berikut:

c. Movement in the gross carrying amount

The movement in the gross carrying amount is as follows:

	31 Desember/*December 31, 2025*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	**354,178**	**--**	**--**	**--**	**354,178**	***Initial gross carrying amount***
Aset baru	73,168	--	--	--	73,168	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(354,178)	--	--	--	(354,178)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	--	--	--	--	--	*Remeasurement*
Valuta asing dan perubahan lain	--	--	--	--	--	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**73,168**	--	--	--	**73,168**	***Ending gross carrying amount***

	31 Desember/*December 31, 2024*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	**689,974**	**--**	**--**	**--**	**689,974**	***Initial gross carrying amount***
Aset baru	354,178	--	--	--	354,178	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(691,938)	--	--	--	(691,938)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	--	--	--	--	--	*Remeasurement*
Valuta asing dan perubahan lain	1,964	--	--	--	1,964	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**354,178**	--	--	--	**354,178**	***Ending gross carrying amount***

d. Perubahan cadangan kerugian penurunan nilai

d. Movement in the allowance for impairment losses

	31 Desember/*December 31, 2025*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**30**	**--**	**--**	**--**	**30**	***Initial balance***
Aset Baru		--	--	--	--	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(30)	--	--	--	(30)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	--	--	--	--	--	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	--	--	--	--	--	*Foreign exchange and other movement*
Saldo Akhir	**--**	--	--	--	**--**	***Ending balance***

	31 Desember/*December 31, 2024*					
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Syariah/ *Sharia*	Total	
Saldo awal	**351**	**--**	**--**	**--**	**351**	***Initial balance***
Aset Baru	30	--	--	--	30	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(352)	--	--	--	(352)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	--	--	--	--	--	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	1	--	--	--	1	*Foreign exchange and other movement*
Saldo Akhir	**30**	--	--	--	**30**	***Ending balance***

e. Tingkat suku bunga rata-rata per tahun / *e. Average interest rates per annum*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah	7.37%	4.00%	Rupiah
Dolar Amerika Serikat	5.93%	1.50%	*United States Dollars*

Informasi mengenai jatuh tempo wesel ekspor dan tagihan lainnya diungkapkan pada Catatan 48.

Information with respect to maturities of bills and other receivables is disclosed in Note 48.

12. Kredit yang Diberikan / *12. Loans*

a. Berdasarkan hubungan, jenis, dan mata uang / *a. By relationship, type, and currency*

	31 Desember/ *December 31, 2025*		31 Desember/ *December 31, 2024*		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Pihak berelasi (Catatan 43)					***Related parties (Note 43)***
Rupiah					*Rupiah*
Modal kerja		295,284		215,868	*Working capital*
Karyawan		164,708		164,589	*Employees*
Investasi		158,125		45,111	*Investment*
Konsumsi		2,487		6,512	*Consumer*
		620,604		432,080	
Pihak ketiga					***Third parties***
Rupiah					*Rupiah*
Konsumsi		96,406,282		95,250,561	*Consumer*
Modal kerja		18,470,408		23,835,719	*Working capital*
Investasi		3,392,646		3,947,461	*Investment*
Program pemerintah		2,159,745		4,405,510	*Government programs*
Sindikasi		3,904,723		3,682,047	*Syndicated*
Karyawan		3,559,025		2,232,349	*Employees*
		127,892,829		133,353,647	

	31 Desember/ *December 31, 2025*		31 Desember/ *December 31, 2024*		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Dolar Amerika Serikat					*United States Dollar*
Modal kerja	3,195,184	53,280	102,415,336	1,648,375	*Working capital*
Sindikasi	13,459,040	224,429	13,790,000	221,950	*Syndicated*
		277,709		1,870,325	
		128,170,538		135,223,972	
Total		128,791,142		135,656,052	*Total*
Cadangan kerugian penurunan nilai		(3,414,109)		(2,533,144)	*Allowance for impairment losses*
Neto		**125,377,033**		**133,122,908**	***Net***

b. Berdasarkan kolektabilitas

Kolektibilitas kredit yang diberikan sesuai Peraturan OJK diungkapkan pada Catatan 57f.

b. By collectability

The collectability of loans in accordance with Financial Service Authority regulation are disclosed in Note 57f.

c. Berdasarkan sektor ekonomi

c. By economic sector

	31 Desember/ *December 31, 2025*	31 Desember/ *December 31, 2024*	
Perdagangan	6,793,070	8,741,272	*Trading*
Konstruksi	5,745,390	6,945,965	*Construction*
Jasa-jasa sosial	1,321,086	1,180,078	*Social services*
Pertanian	2,593,767	3,042,914	*Farming*
Pengangkutan dan pergudangan	246,979	424,446	*Transportation and warehousing*
Industri	4,325,101	5,030,637	*Industry*
Pertambangan	438,917	488,992	*Mining*
Jasa-jasa dunia usaha	555,145	607,127	*Business services*
Listrik, gas, dan air	92,389	181,386	*Electricity, gas, and water*
Lain-lain	106,679,298	109,013,235	*Others*
Total	128,791,142	135,656,052	*Total*
Cadangan kerugian penurunan nilai	(3,414,109)	(2,533,144)	*Allowance for impairment losses*
Neto	**125,377,033**	**133,122,908**	***Net***

Rincian kredit yang diberikan kepada sektor ekonomi "Lain-lain" adalah sebagai berikut:

The details of loans granted to "Others" are as follows:

	31 Desember/ *December 31, 2025*	31 Desember/ *December 31, 2024*	
Guna Bhakti	32,434,347	30,100,904	*Guna Bhakti*
Pra Purna Bhakti	5,868,121	6,204,688	*Pra Purna Bhakti*
Purna Bhakti	10,169,897	10,632,145	*Purna Bhakti*
Lain-lain	58,206,933	62,075,498	*Others*
Total	**106,679,298**	**109,013,235**	***Total***

- Kredit Guna Bhakti merupakan Pembiayaan yang diberikan oleh Bank untuk debitur berpenghasilan tetap yang gajinya telah disalurkan melalui Bank dan/atau tempat debitur bekerja telah memiliki perjanjian kerjasama dengan Bank di mana sumber pengembaliannya berasal dari gaji dan/atau tunjangan debitur yang digunakan untuk keperluan konsumtif.
- Kredit Pra Purna Bhakti merupakan pembiayaan multiguna yang diberikan oleh Bank untuk debitur dengan status sebagai pegawai aktif berpenghasilan tetap yang akan memasuki masa pensiun sampai dengan debitur menjalani masa pensiun, yang gajinya pada saat pegawai aktif dibayarkan melalui Bank atau belum melalui Bank. Sumber pengembalian kredit tersebut dapat berasal dari gaji debitur/manfaat Tabungan Hari Tua/manfaat pensiun lainnya pada saat pegawai aktif dan manfaat pensiun yang disalurkan melalui Bank pada saat debitur pensiun.
- Kredit Purna Bhakti merupakan pembiayaan yang diberikan oleh Bank untuk debitur dengan status pensiunan sendiri atau pensiunan janda/duda yang gaji pensiunnya telah disalurkan melalui Bank di mana sumber pengembaliannya berasal dari gaji pensiun debitur yang digunakan untuk keperluan konsumtif.
- Pembayaran kredit tersebut di atas sebagian besar dilakukan melalui pemotongan gaji bulanan oleh Bank.

- *Guna Bhakti Loan is a loan facility granted to employees with regular, whose salaries have been channeled through the Bank and/or where the debtor's employees have had a cooperation agreement with the Bank based on which the sources of repayments will be derived from the debtor's salaries and/or allowance used for consumptive purposes.*
- *Pra Purna Bhakti Loan is a multipurpose financing provided by Bank for debtors with the status of a fixed income active employee who will retire until the debtor is retired, whose salary is paid when active employees has been channeled through Bank or not via Bank. The source of the return on credit can be derived from the debtor's salary / Old Age Savings benefits / other retirement benefits when active employees and pension benefits has been channeled through Bank when the debtor is retired.*
- *The Purna Bhakti Loan is financing provided by the Bank to a debtor who has retired or his widow/her widower pension salary has been channeled based on which the sources of repayments will be derived from the debtor's salaries used for consumptive purposes.*
- *Loan repayments are mostly collected through monthly salary deducted by the Bank.*

d. Berdasarkan periode sisa jatuh tempo / ***d. By remaining period to maturity***

	31 Desember/ *December 31, 2025*		31 Desember/ *December 31, 2024*		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
< 1 tahun		12,767,475		14,464,142	*< 1 year*
> 1 - 5 tahun		32,184,666		35,831,926	*> 1 - 5 years*
> 5 - 10 tahun		44,456,350		39,787,122	*> 5 - 10 years*
> 10 tahun		39,104,942		43,702,537	*> 10 years*
		128,513,433		133,785,727	

	31 Desember/ December 31, 2025		31 Desember/ December 31, 2024		
	Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	
Dolar Amerika Serikat					***United States Dollar***
< 1 tahun	2,779,446	46,347	72,415,336	1,165,525	*< 1 year*
> 1 - 5 tahun	13,874,777	231,362	30,000,000	482,850	*> 1 - 5 years*
> 5 - 10 Tahun	--	--	13,790,000	221,950	*>5 - 10 years*
		277,709		1,870,325	
Total		128,791,142		135,656,052	*Total*
Cadangan kerugian penurunan nilai		(3,414,109)		(2,533,144)	*Allowance for impairment losses*
Neto		**125,377,033**		**133,122,908**	***Net***

e. Berdasarkan jangka waktu perjanjian kredit / *e. By term of credit agreements*

	31 Desember/ December 31, 2025		31 Desember/ December 31, 2024		
	Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	
Rupiah					***Rupiah***
< 1 tahun		4,865,606		9,650,835	*< 1 year*
> 1 - 5 tahun		57,213,396		30,222,563	*> 1 - 5 years*
> 5 - 10 tahun		28,805,922		36,221,836	*> 5 - 10 years*
> 10 tahun		37,628,509		57,690,493	*> 10 years*
		128,513,433		133,785,727	
Dolar Amerika Serikat					***United States Dollar***
< 1 tahun	2,779,446	46,348	52,415,336	843,625	*< 1 year*
> 1 - 5 tahun	415,737	6,932	50,000,000	804,750	*> 1 - 5 years*
> 5 - 10 tahun	13,459,040	224,429	13,790,000	221,950	*> 5 - 10 years*
		277,709		1,870,325	
Total		**128,791,142**		**135,656,052**	***Total***
Cadangan kerugian penurunan nilai		(3,414,109)		(2,533,144)	*Allowance for impairment losses*
Neto		**125,377,033**		**133,122,908**	***Net***

f. Tingkat suku bunga rata-rata per tahun / *f. Average interest rates per annum*

	31 Desember/ December 31, 2025	31 Desember/ December 31, 2024	
Rupiah	11.81%	11.60%	*Rupiah*
Dolar Amerika Serikat	6.56%	6.56%	*United States Dollar*

g. Kredit yang direstrukturisasi / *g. Restructured loans*

Kredit yang direstrukturisasi sesuai dengan peraturan OJK diungkapkan pada Catatan 57f.

Restructured loans in accordance with the OJK regulation are disclosed in Note 57f.

h. Perubahan nilai tercatat bruto / *h. Movement in the gross carrying amount*

Perubahan nilai tercatat bruto adalah sebagai berikut:

The movement in the gross carrying amount are as follow:

	31 Desember/*December 31*, 2025				
	***Stage* 1**	***Stage* 2**	***Stage* 3**	**Jumlah/*Total***	
Saldo awal	**126,172,601**	**5,687,560**	**3,795,891**	**135,656,052**	***Beginning balance***
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	258,137	(239,663)	(18,474)	--	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(1,124,314)	1,175,050	(50,736)	--	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(1,053,705)	(2,675,115)	3,728,820	--	*Transferred to credit impaired (Stage 3)*
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	(6,864,112)	82,258	327,012	(6,454,842)	*Provision (reversal) of allowance impairment losses during the year*
Penghapusbukuan	--	--	(481,086)	(481,086)	*Written-off*
Lain-lain	71,018	--	--	71,018	*Others*
Saldo akhir	**117,459,625**	**4,030,090**	**7,301,427**	**128,791,142**	***Ending balance***

	31 Desember/*December 31*, 2024				
	***Stage* 1**	***Stage* 2**	***Stage* 3**	**Jumlah/*Total***	
Saldo awal	**108,755,197**	**5,474,421**	**2,070,451**	**116,300,069**	***Beginning balance***
Saldo awal atas dampak akuisisi entitas anak	14,725,649	219,402	285,844	15,230,895	*Initial gross carrying amount due to acquisition of subsidiaries*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	224,021	(197,198)	(26,823)	--	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(931,222)	1,130,541	(199,319)	--	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(855,987)	(551,046)	1,407,033	--	*Transferred to credit impaired (Stage 3)*
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	4,231,537	(388,560)	745,557	4,588,534	*Provision (reversal) of allowance impairment losses during the year*
Penghapusbukuan	--	--	(486,852)	(486,852)	*Written-off*
Lain-lain	23,406	--	--	23,406	*Others*
Saldo akhir	**126,172,601**	**5,687,560**	**3,795,891**	**135,656,052**	***Ending balance***

i. Perubahan cadangan kerugian penurunan nilai / *i. Movements in the allowance for impairment losses*

	31 Desember/*December 31*, 2025				
	***Stage* 1**	***Stage* 2**	***Stage* 3**	**Jumlah/*Total***	
Saldo awal	**321,165**	**373,778**	**1,838,201**	**2,533,144**	***Beginning balance***
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	(5,564)	12,417	(6,853)	--	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(56,011)	(239,362)	295,373	--	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(93,599)	249,660	1,064,352	1,220,413	*Transferred to credit impaired (Stage 3)*
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	(33,370)	172,133	2,838	141,601	*Provision (reversal) of allowance impairment losses during the year*
Penghapusbukuan	--	--	(481,086)	(481,086)	*Written-off*
Lain-lain	37	--	--	37	*Others*
Saldo akhir	**132,658**	**568,626**	**2,712,825**	**3,414,109**	***Ending balance***

	31 Desember/*December 31*, 2024				
	***Stage* 1**	***Stage* 2**	***Stage* 3**	**Jumlah/*Total***	
Saldo awal	**522,703**	**531,491**	**859,757**	**1,913,951**	***Beginning balance***
Saldo awal atas dampak akuisisi entitas anak	70,066	42,025	184,541	296,632	*Initial gross carrying amount due to acquisition of subsidiaries*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	22,271	(16,633)	(5,638)	--	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(6,698)	33,779	(27,081)	--	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(198,707)	(32,962)	231,669	--	*Transferred to credit impaired (Stage 3)*
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	(88,653)	(183,922)	1,081,806	809,231	*Provision (reversal) of allowance impairment losses during the year*
Penghapusbukuan	--	--	(486,853)	(486,853)	*Written-off*
Lain-lain	183	--	--	183	*Others*
Saldo akhir	**321,165**	**373,778**	**1,838,201**	**2,533,144**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

Management believes that the allowance for impairment losses is adequate to cover possible losses arising from uncollectible loans.

j. Informasi pokok lainnya sehubungan dengan kredit yang diberikan

1) Kredit yang diberikan dijamin dengan deposito, agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual dan jaminan lain yang umumnya diterima oleh perbankan.
2) Kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor, dan kredit perorangan lainnya.
3) Kredit Program Pemerintah terdiri atas Kredit Usaha Tani, Kredit Koperasi Primer dan Anggotanya, dan Kredit Pengusaha Kecil dan Mikro.
4) Kredit Karyawan atau Kredit Abdi Bhakti (KAB) adalah kredit yang diberikan kepada pegawai untuk tujuan multiguna dengan rata-rata tingkat bunga sebesar 6,5% dan jangka waktu maksimal 20 tahun. Pinjaman dan bunganya dilunasi melalui pemotongan gaji setiap bulan.
5) Rasio kredit UMKM terhadap kredit yang diberikan adalah 8,62% dan 10,19% masing-masing pada tanggal 31 Desember 2025 dan 2024.
6) Keikutsertaan Bank dan entitas anak dalam pinjaman sindikasi dengan bank lain adalah sebesar Rp3.617.075 dan Rp3.903.997 masing-masing pada tanggal 31 Desember 2025 dan 2024. Partisipasi Bank dan entitas anak dalam pinjaman sindikasi tersebut berkisar antara 1,77% – 8,99% pada tanggal 31 Desember 2025 dan 2024.
7) Kredit yang telah dihapusbukukan oleh Bank dan entitas anak dicatat sebagai bagian dari rekening administratif.
8) Giro yang diblokir dan dijadikan jaminan atas kredit yang diberikan, pembiayaan dan piutang syariah pada tanggal

j. Other significant information relating to loans

1) Loans are secured by deposits, collateral bound by hypothecation or a power of attorney to sell and other collateral commonly accepted by banks.
2) Consumer credit consists of housing, vehicles, and other personal loans.
3) Government Program Loans consist of Agricultural Business Loans, Primary and Member Cooperative Loans, and Small and Micro Business Loans.
4) Loans Employee or Loan Abdi Bhakti (KAB) is credit given to employees for multipurpose purposes with an average interest rate of 6.5% and a maximum period of 20 years. The loan and interest are repaid through salary deductions every month.
5) The ratio of UMKM credit to total loans are 8.62% and 10.19% as of December 31, 2025 and 2024, respectively.
6) The Bank and its subsidiaries' participation in syndicated loans with other banks amounted to Rp3,617,075 and Rp3,903,997 as of December 31, 2025 and 2024, respectively. The Bank and its subsidiaries' participation in syndicated loans ranged between 1.77% – 8.99% as of December 31, 2025 and 2024, respectively.
7) The loans written off by the Bank and its subsidiaries are recorded as part of administrative accounts.
8) Current accounts blocked and pledged as loan, sharia financing and receivables collateral as of December 31, 2025 and

31 Desember 2025 dan 2024 masing-masing sebesar dan Rp1.045.290 dan Rp1.413.003 (Catatan 20d).

9) Deposito yang diblokir dan dijadikan jaminan atas kredit yang diberikan, pembiayaan dan piutang syariah pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.367.043 dan Rp1.052.786 (Catatan 20e).
10) Deposito dari bank lain yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.367.043 dan Rp325.992 (Catatan 21d).
11) Hingga 31 Desember 2025, Bank telah melakukan Perjanjian Kerja Sama dengan PT Jamkrida Jabar, PT Asuransi Central Asia, PT Asuransi Jasaraharja Putera, PT Jaminan Kredit Indonesia, PT Jamkrindo Syariah dan PT Asuransi Sinar Mas untuk Asuransi Kredit Mikro, Komersial, Lembaga Keuangan Mikro dan Korporasi. Sementara Bank telah melakukan kerja sama dengan PT Asuransi Kredit Indonesia, PT Jaminan Kredit Indonesia dan PT Jamkrida Jabar untuk Kredit Usaha Rakyat (KUR), Kerja Sama dengan PT Jaminan Kredit Indonesia untuk Kredit Skema Subsidi Resi Gudang Kerja sama dengan PT Jaminan Kredit Indonesia unutk Kredit Program Perumahan (KPP). Untuk penutupan Asuransi Kerugian Agunan, Bank bekerja sama dengan PT Asuransi Cakrawala Proteksi Indonesia, PT Asuransi Sinar Mas, PT Asuransi Central Asia, dan PT Asuransi Binagriya Upakara. Bank juga bekerja sama dengan Perusahaan Pialang Asuransi PT Brocade Insurance Broker, PT Nusantara Insurance Broker & Consultant, PT Estika Jasatama, PT Fresnel Perdana Mandiri serta PT Trasmi Pialang Asuransi dalam mengelola pertanggungan pada segmen Kredit Konsumer dan Kredit Ritel, PT Brocade Insurance Broker, PT Fresnel Perdana Mandiri dan PT Nusantara Insurance Broker & Consultant, untuk Kredit Mikro Utama serta PT Nusantara Insurance Broker & Consultant dan PT Trasmi Pialang Asuransi dalam mengelola pertanggungan pada segmen Kredit KPR.

12) Bank telah menandatangani Perjanjian Kerja Sama Pembiayaan Kredit Multiguna dengan PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo (BPD SulutGo) dengan bentuk penerusan (channeling) sebagaimana tertuang dalam Akta Notaris Herdimansyah Chaidirsyah, S.H. No. 40 tanggal 13 November 2015

2024 amounted to Rp1,045,290 and Rp1,413,003, respectively (Note 20d).

9) Time deposits blocked and pledged as loan, sharia financing and receivables collateral as of December 31, 2025 and 2024 amounted to Rp1,367,043 and Rp1,052,786, respectively (Note 20e).

10) Time deposits from other banks blocked and pledged as loan and receivable collateral as of December 31, 2025 and 2024 amounted to Rp1,367,043 and Rp325,992, respectively (Note 21d).
11) As of Desember 31, 2025, the Bank has entered into Cooperation Agreements with PT Jamkrida Jabar, PT Asuransi Central Asia, PT Asuransi Jasaraharja Putera, PT Jaminan Kredit Indonesia,PT Jamkrindo Syariah and PT Asuransi Sinar Mas for Micro Credit Insurance, Commercial, Microfinance Institutions And Corporations. Meanwhile the Bank has collaborated with PT Asuransi Kredit Indonesia, PT Jamkrida Jabar and PT Jaminan Kredit Indonesia for Kredit Usaha Rakyat (KUR), collaborated with PT Jaminan Kredit Indonesia for Kredit Skema Subsidi Resi Gudang, collaborated with PT Jaminan Kredit Indonesia for Kredit Program Perumahan (KPP). For the closure of Collateral Loss Insurance, the Bank cooperates with PT Asuransi Cakrawala Proteksi Indonesia, PT Asuransi Sinar Mas, PT Asuransi Central Asia and PT Asuransi Binagriya Upakara. The Bank also works with Insurance Brokerage Companies PT Brocade Insurance Broker, PT Nusantara Insurance Broker & Consultant, PT Estika Jasatama, PT Fresnel Perdana Mandiri and PT Trasmi Pialang Asuransi in managing coverage in the Consumer Credit and Retail Credit segments, PT Brocade Insurance Broker, PT Fresnel Perdana Mandiri and PT Nusantara Insurance Broker & Consultant, for Main Micro Credit as well as PT Nusantara Insurance Broker & Consultant and PT Trasmi Broker Asuransi in managing coverage in the KPR Credit segment.

12) The Bank entered into an agreement with PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo (BPD SulutGo) to provide Kredit Multiguna loans in the form of channeling as notarized in the Notarial Deed No. 40 dated November 13, 2015 of Herdimansyah Chaidirsyah, S.H with a

dengan jangka waktu perjanjian kerja sama selama 12 (dua belas) tahun sampai dengan 13 November 2027.

Dalam kerja sama ini, Bank memberikan kuasa kepada BPD SulutGo untuk menyalurkan fasilitas kredit, menandatangani perjanjian kredit dan pengikatan jaminan masing-masing debitur, melaksanakan hak Bank sehubungan dengan jaminan dan melakukan penagihan pembayaran fasilitas kredit oleh debitur.

Maksimum fasilitas dalam rangka kerja sama ini adalah sebesar Rp500.000 dengan jangka waktu kerja sama dan penarikan dana maksimal 12 bulan sejak perjanjian ditandatangani. Sampai dengan tanggal 31 Desember 2025 dan 2024, jumlah realisasi penyaluran kredit *channeling* adalah masing-masing sebesar Rp4.124 yang terdiri dari 56 debitur dan Rp6.501 yang terdiri dari 81 debitur.

13) Bank telah melakukan pembelian kredit PT Bank Pembangunan Daerah Sulawesi Tengah (BPD Sulteng) sebagaimana tertuang dalam Perjanjian Kerja Sama antara Bank dan BPD Sulteng sesuai dengan Akta Notaris Popy Kuntari Sutresna, S.H., M.Hum., No.4 tanggal 26 Februari 2015. Perjanjian Jual Beli Piutang No. 5 tanggal 26 Februari 2015 dan Perjanjian Pengalihan Piutang No. 6 tanggal 26 Februari 2015.

Jumlah komitmen pembelian kredit ini adalah sebesar Rp250.000. Pada tanggal 31 Desember 2025 dan 2024, jumlah realisasi pembelian kredit adalah masing-masing sebesar Rp767 yang terdiri dari 25 debitur dan Rp1.457 yang terdiri dari 32 debitur.

Transaksi pembelian kredit tersebut merupakan transaksi *without recourse*. Semua hak, kepemilikan dan kepentingan atas kredit telah dialihkan kepada Bank dan Bank memperoleh seluruh keuntungan dan kerugian yang timbul dari kredit tersebut.

Dalam hal terjadi tunggakan dari debitur, BPD Sulteng secara aktif berkewajiban untuk melakukan penagihan kepada debitur untuk kepentingan Bank sesuai prosedur yang berlaku.

Kredit tersebut merupakan Kredit Multiguna yang disalurkan oleh BPD Sulteng kepada pegawai negeri sipil aktif di lingkungan Pemerintah Daerah Provinsi Sulawesi Tengah dan Kabupaten/Kota se-Provinsi Sulawesi Tengah, dengan kriteria antara lain:

(a) maksimum plafon kredit sebesar Rp200 per debitur,

cooperation agreement period of 12 (twelve) years until November 13, 2027.

Under the agreement, the Bank gives authority to BPD SulutGo to provide credit facilities, to sign the credit agreement and collateral binding agreement of each debtors, to execute the Bank's right relating to guarantees and to receive repayment of the credit facility by the debtors.

The maximum amount of the facility amounted to Rp500,000 with the period of the agreement and fund withdrawal for 12 months since the date the agreement was signed. Up to December 31, 2025 and 2024, the total realization of the loan channeling amounted to Rp4,124 which consisted of 56 debtors and Rp6,501 which consisted of 81, respectively.

13) The Bank purchased loans from PT Bank Pembangunan Daerah Sulawesi Tengah (BPD Sulteng) based on the agreement between the Bank and BPD Sulteng which was notarized under Notarial Deed No. 4 dated February 26, 2015 of Popy Kuntari Sutresna, S.H., M.Hum., Sales Agreement No.5 dated February 26, 2015 and Cessie Agreement No. 6 dated February 26, 2015.

The total commitment of the loans purchased amounted to Rp250,000. As of December 31, 2025 and 2024, the total realization of the loans purchased amounted to Rp767 which consisted of 25 debtors and Rp1,457 which consisted of 32 debtors, respectively.

The loans purchase transaction is a non recourse transaction. All rights, ownership and interests of the loans are transferred to the Bank and the Bank obtains all benefits and risks on the loan.

When the debtors' default, BPD Sulteng is obliged to conduct the collection procedures from the debtors on behalf of the Bank in accordance with the applicable procedures.

These loans are Multiguna loans which are provided by BPD Sulteng for active government employees of province and municipalities/ regencies in the province of Sulawesi Tengah with criteria of among others:

(a) maximum credit limit of Rp200 per debtor,

(b) memiliki kolektibilitas 1 (satu)/ lancar,
(c) jangka waktu disesuaikan dengan jangka waktu kredit setiap debitur maksimal 12 (dua belas) tahun sejak tanggal pengalihan, dan
(d) debitur yang dialihkan adalah debitur yang gajinya telah disalurkan melalui BPD Sulteng.

Setelah pengalihan kredit tersebut, BPD Sulteng akan bertindak sebagai agen pengelolaan, atau pihak yang mengelola pembayaran dari debitur dan mengadministrasikan dokumen kredit debitur sebagaimana tertuang dalam Akta Notaris Popy Kuntari Sutresna, S.H., M.Hum., No. 7 tanggal 26 Februari 2015 tentang Perjanjian Pengelolaan Piutang antara Bank dan BPD Sulteng. Atas jasa pengelolaan piutang tersebut, BPD Sulteng mendapat imbalan sebesar 20% dari setiap liabilitas bunga debitur yang telah disetor oleh BPD Sulteng dan diterima oleh Bank.

14) Bank telah melakukan pembelian Kredit PT Bank Pembangunan Daerah Sulawesi Tenggara (BPD Sultra) sebagaimana tertuang dalam Perubahan Perjanjian Kerja Sama antara Bank dan BPD Sultra sesuai dengan Akta Notaris Yenni Yunithawati Rukmana, S.H., No. 98 tanggal 28 Desember 2018, Akta Notaris Ida Bagus Sidi Mantra, S.H., M.Kn., No.465 tanggal 28 Juli 2017 dan Akta Notaris Popy Kuntari Sutresna, S.H., M.Hum., No. 2 tanggal 16 Juni 2015. Perjanjian Jual Beli Piutang No. 3 tanggal 16 Juni 2015 dan Perjanjian Pengalihan Piutang No. 4 tanggal 16 Juni 2015. Jumlah komitmen pembelian piutang ini adalah sebesar Rp300.000. Pada tanggal 31 Desember 2025 dan 2024, jumlah realisasi pembelian piutang adalah masing-masing sebesar Rp775 yang terdiri dari 21 debitur dan Rp1.163 yang terdiri dari 40 debitur.

Transaksi pembelian kredit tersebut merupakan transaksi *without recourse*. Semua hak, kepemilikan, dan kepentingan atas kredit telah dialihkan kepada Bank dan Bank memperoleh seluruh keuntungan dan kerugian yang timbul dari kredit tersebut.

Setelah pembelian kredit tersebut, BPD Sultra akan bertindak selaku pihak yang melakukan penagihan kepada debitur, memelihara dan mengadministrasikan tagihan secara tertib untuk kepentingan Bank dan melakukan penyetoran atas pembayaran yang diterima dari debitur baik

(b) collectibility 1 (one)/current,
(c) period of loan is adjusted for each debtor to a maximum of 12 (twelve) years since purchase date, and
(d) debtors transferred are the debtor whose salary has been channeled through the BPD Sulteng.

After the purchase of loans, BPD Sulteng acts an agent, or the party which manages the payment from debtors and administers the debtor's loan documents based on deed No. 7 dated February 26, 2015 of Popy Kuntari Sutresna, S.H., M.Hum., regarding receivable management agreement between Bank and BPD Sulteng. For the services rendered, BPD Sulteng will receive a fee at 20% of every debtor interest obligation paid by BPD Sulteng and received by the Bank.

14) The Bank has purchased the Credit of the Southeast Sulawesi Regional Development Bank (BPD Sultra) as stated in the Amendment to the Cooperation Agreement between the Southeast Sulawesi Bank and BPD in accordance with Notarial Deed Yenni Yunithawati Rukmana, SH, No. 98 dated December 28, 2018, Ida Bagus Sidi Mantra's Notary Deed , S.H., M.Kn., No.465 dated July 28, 2017 and Notary Deed Popy Kuntari Sutresna, S.H., M.Hum., No. 2 June 16, 2015. Receivable Sale and Purchase Agreement No. 3 dated June 16, 2015 and Accounts Receivable Transfer Agreement No. 4 dated June 16, 2015. The total commitment to purchase these receivables is Rp300,000 As of Desember 31, 2025 and 2024, the total realized purchases of receivables amounted to Rp775 consisting of 21 debtors and Rp1.163 consisting of 40 debtors, respectively

The loans purchase transaction is a non-recourse transaction. All rights, ownership and interests of the loans are transferred to the Bank and the Bank obtains all benefits and risks on the loan.

After the loan purchase, BPD Sultra will act as the party that collects debtors, maintains and administers bills in an orderly manner for the Bank's interests and deposits for payments received from debtors in the form of installments, interest and/or other liabilities which are

berupa angsuran, bunga dan/atau liabilitas lainnya yang menjadi hak Bank termasuk dalam hal terjadinya pembayaran dipercepat oleh debitur ke rekening penampung BPD Sultra di Bank BJB, selambat-lambatnya dua hari kerja berikutnya sejak diterimanya pembayaran dari debitur. Atas jasa pengelolaan piutang tersebut, BPD Sultra mendapat imbalan sebesar 30% dari setiap liabilitas bunga debitur yang telah disetor oleh BPD Sultra dan diterima oleh Bank.

15) Berdasarkan Surat Otoritas Jasa Keuangan (OJK) tanggal nomor: S-163/KO.122/2024 tanggal 16 Juli 2024 perihal Persetujuan Produk Lanjutan Kredit Guna Bhakti Pinjaman ASN PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Otoritas Jasa Keuangan (OJK) telah memberikan persetujuan atas rencana penerbitan produk lanjutan baru sekaligus layanan digital baru Kredit Guna Bhakti Pinjaman ASN (bjb KGB Pisan)

Bjb KGB PISAN adalah suatu channel pada aplikasi mobile banking Bank yang memungkinkan debitur melakukan simulasi kredit, pengajuan fasilitas kredit, serta pencairan kredit melalui aplikasi mobile banking tersebut.

Bjb KGB Pisan merupakan fasilitas tambahan (top up) bjb Kredit Guna Bhakti (KGB) kepada debitur existing yang gajinya telah disalurkan melalui Bank, dimana debitur yang telah memiliki fasilitas bjb KGB dapat diberikan fasilitas tambahan sepanjang jumlah angsuran fasilitas kredit yang bersumber bayar dari gaji dan tidak melebihi ketentuan maksimal angsuran pada ketentuan Manual Produk bjb KGB.

Bjb KGB Pisan resmi dipasarkan pada tanggal 22 Juli 2024, dan hingga 31 Desember 2025 jumlah portofolionya sebesar 123,2 milyar dengan 7.488 account.

16) Bank BJB telah melakukan Perjanjian Jual Beli Piutang dengan PT. Bank Pembangunan Daerah Banten sebagaimana tertuang dalam Akta Perjanjian Jual Beli Piutang Nomor 34 Tanggal 28 Agustus 2025 yang dibuat di hadapan Notaris ALDO AA, SH, M.Kn Limit portofolio yang di jual adalah maksimal sebesar Rp1.000.000 dan Pengalihan Piutang dilakukan secara bertahap. Adapun hingga bulan September Tahun 2025 telah dilakukan pengalihan piutang sebesar Rp108.000.

included in the Bank's rights. in the event of an expedited payment by the debtor to the Southeast Sulawesi BPD holding account at BJB Bank, no later than two subsequent working days from receipt of payment from the debtor. For the accounts receivable management services, the Southeast Sulawesi BPD receives 30% of each debtor interest liability that has been deposited by the Southeast Sulawesi BPD and received by the Bank.

15) Based on the Financial Services Authority (OJK) Letter dated number: S-163/KO.122/2024 dated 16 July 2024 regarding Approval of Advanced Credit Products for PT ASN Bhakti Loans. West Java and Banten Regional Development Bank, Tbk. Otoritas Jasa Keuangan (OJK) has given approval to the plan to publish new advanced products as well as new digital services, Kredit Guna Bhakti ASN Loans (bjb KGB Pisan)

Bjb KGB PISAN is a channel on the Bank mobile banking application which allows debtors to carry out credit simulations, apply for credit facilities, and disburse credit through the mobile banking application.

Bjb KGB Pisan is an additional facility (top up) of bjb Kredit Guna Bhakti (KGB) for existing debtors whose salaries have been channeled through Bank, where debtors who already have bjb KGB facilities can be given additional facilities as long as the amount of the credit facility installments is paid from salary. and does not exceed the maximum installment provisions in the bjb KGB Product Manual provisions.

Bjb KGB Pisan was officially marketed on July 22 2024, and until December 31, 2025 the total portfolio was 123,2 billion with 7,488 accounts

16) Bank BJB has entered into a Receivables Sale and Purchase Agreement with PT. Bank Pembangunan Daerah Banten as stipulated in the Receivables Sale and Purchase Agreement Deed Number 34 dated August 28, 2025, drawn up before Notary ALDO AA, SH, M.Kn. The maximum portfolio limit to be sold is IDR 1,000,000 and the transfer of receivables will be carried out in stages. As of September 2025, the receivables has transferred Rp108,000.

13. Pembiayaan dan Piutang Syariah / *13. Sharia Financing and Receivables*

Pembiayaan dengan prinsip syariah seluruhnya diberikan dalam mata uang rupiah.

All sharia financing were granted in rupiah currency.

a. Berdasarkan jenis / *a. By type*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak Berelasi (Catatan 43)			***Related parties (Note 43)***
Konsumsi	36,523	17,935	*Consumption*
Pihak ketiga			***Third parties***
Konsumsi	7,842,055	6,976,116	*Consumption*
Modal kerja	1,950,379	1,814,980	*Working capital*
Investasi	2,091,550	1,940,662	*Investment*
	11,883,984	10,731,758	
Total	11,920,507	10,749,693	*Total*
Cadangan kerugian penurunan nilai	(248,881)	(237,887)	*Allowance for impairment losses*
Neto	**11,671,626**	**10,511,806**	***Net***

b. Berdasarkan jenis akad / *b. By type of agreement*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Murabahah	6,727,623	6,104,566	*Murabahah*
Musyarakah	4,409,250	4,154,292	*Musyarakah*
Mudharabah	344,064	331,039	*Mudharabah*
Qardh	352,924	159,636	*Qardh*
Istishna	86,646	160	*Istishna*
Total	11,920,507	10,749,693	*Total*
Cadangan kerugian penurunan nilai	(248,881)	(237,887)	*Allowance for impairment losses*
Neto	**11,671,626**	**10,511,806**	***Neto***

c. Berdasarkan sektor ekonomi / *c. By economic sector*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Industri	455,402	628,211	*Industry*
Perdagangan	505,101	366,786	*Trading*
Jasa-jasa sosial	896,762	711,171	*Social services*
Listrik, gas dan air	116,356	55,694	*Electricity, gas, and water*
Pertanian	48,489	43,634	*Farming*
Jasa dunia usaha	757,644	738,092	*Business services*
Pengangkutan dan pergudangan	392,688	343,489	*Transportation and warehousing*
Konstruksi	580,907	751,179	*Constructions*
Pertambangan	288,231	116,987	*Mining*
Lain-lain	7,878,927	6,994,450	*Others*
Total	11,920,507	10,749,693	*Total*
Cadangan kerugian penurunan nilai	(248,881)	(237,887)	*Allowance for impairment losses*
Neto	**11,671,626**	**10,511,806**	***Net***

d. Berdasarkan periode sisa jatuh tempo / *d. By remaining period to maturity*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah			***Rupiah***
< 1 tahun	1,631,759	1,432,610	*< 1 year*
> 1 - 5 tahun	3,185,078	2,676,219	*> 1 - 5 years*
> 5 - 10 tahun	3,570,563	3,259,884	*> 5 - 10 years*
> 10 tahun	3,533,107	3,380,980	*> 10 years*
Total	11,920,507	10,749,693	*Total*
Cadangan kerugian penurunan nilai	(248,881)	(237,887)	*Allowance for impairment losses*
Neto	**11,671,626**	**10,511,806**	***Net***

e. Berdasarkan jangka waktu perjanjian / *e. By term of agreements*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah			***Rupiah***
< 1 tahun	972,442	790,246	*< 1 year*
> 1 - 5 tahun	3,012,508	2,421,848	*> 1 - 5 years*
> 5 - 10 tahun	3,046,832	2,913,254	*> 5 - 10 years*
> 10 tahun	4,888,725	4,624,345	*> 10 years*
Total	11,920,507	10,749,693	*Total*
Cadangan kerugian penurunan nilai	(248,881)	(237,887)	*Allowance for impairment losses*
Neto	**11,671,626**	**10,511,806**	***Net***

f. Kisaran setara marjin dan bagi hasil per tahun / *f. Range of equivalent margin and profit sharing per annum*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah	5% - 87.14%	5% - 67.99%	*Rupiah*

g. Perubahan cadangan kerugian penurunan nilai / *g. Movements in the allowance for impairment losses*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Saldo awal	237,887	229,821	*Beginning balance*
Penyisihan selama tahun berjalan	66,177	218,361	*Provision during the year*
Pembalikan selama tahun berjalan	(36,572)	(171,199)	*Reversal during the year*
Penghapusbukuan selama tahun berjalan	(23,318)	(76,058)	*Write-offs during the period/year*
Penerimaan kembali pembiayaan yang telah dihapus buku	4,707	36,962	*Recovery from loans written-off*
Saldo akhir	**248,881**	**237,887**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya pembiayaan syariah yang diberikan.

Management believes that the allowance for impairment losses is adequate to cover possible losses arising from uncollectible sharia financing.

Pembiayaan dan piutang syariah yang direstrukturisasi sampai dengan 31 Desember 2025 dan 2024 sebesar Rp753.510 dan Rp725.779 terhadap pembiayaan dan piutang Syariah sesuai dengan ketentuan OJK.

The restructured sharia financing and receivable up to December 31, 2025 and 2024 is Rp753.510 and Rp725,779 for Sharia financing and receivables in accordance with the provisions of the OJK.

14. Tagihan dan Liabilitas Akseptasi / *14. Acceptances Receivable and Payable*

a. Tagihan akseptasi / *a. Acceptance receivable*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak ketiga			***Third parties***
Rupiah	57,970	114,231	*Rupiah*
Total	57,970	114,231	***Total***
Cadangan kerugian penurunan nilai	(96)	(119)	*Allowance for impairment losses*
Neto	**57,874**	**114,112**	***Net***

b. Liabilitas akseptasi / *b. Acceptance payable*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak ketiga			***Third parties***
Rupiah	57,970	114,231	*Rupiah*
Total	**57,970**	**114,231**	***Total***

c. Perubahan nilai tercatat bruto / *c. Movement in the gross carrying amount*

Perubahan nilai tercatat bruto adalah sebagai berikut:

The movement in the gross carrying amount are as follow:

	31 Desember/*December 31, 2025*					
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Syariah/ *Sharia*	Total	
Nilai tercatat bruto awal	**114,231**	**--**	**--**	**--**	**114,231**	***Initial gross carrying amount***
Aset baru	57,970	--	--	--	57,970	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(114,231)	--	--	--	(114,231)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	--	--	--	--	--	*Remeasurement*
Valuta asing dan perubahan lain	--	--	--	--	--	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**57,970**	--	--	--	**57,970**	***Ending gross carrying amount***

	31 Desember/*December 31, 2024*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	**288,944**	**--**	**--**	**--**	**288,944**	***Initial gross carrying amount***
Aset baru	114,231	--	--	--	114,231	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(288,944)	--	--	--	(288,944)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	--	--	--	--	--	*Remeasurement*
Valuta asing dan perubahan lain	--	--	--	--	--	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**114,231**	--	--	--	**114,231**	***Ending gross carrying amount***

d. Perubahan cadangan kerugian penurunan nilai

d. Movement in the allowance for impairment losses

	31 Desember/*December 31, 2025*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**119**	**--**	**--**	**--**	**119**	***Initial balance***
Aset Baru	96	--	--	--	96	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(119)	--	--	--	(119)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	--	--	--	--	--	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	--	--	--	--	--	*Foreign exchange and other movement*
Saldo Akhir	**96**	--	--	--	**96**	***Ending balance***

	31 Desember/*December 31, 2024*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**519**	**--**	**--**	**--**	**519**	***Initial balance***
Aset Baru	119	--	--	--	119	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(519)	--	--	--	(519)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	--	--	--	--	--	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	--	--	--	--	--	*Foreign exchange and other movement*
Saldo Akhir	**119**	--	--	--	**119**	***Ending balance***

Informasi mengenai jatuh tempo tagihan dan liabilitas akseptasi diungkapkan pada Catatan 48.

Information with respect to maturities of acceptances receivable and payable is disclosed in Note 48.

Bank melakukan penilaian tagihan akseptasi secara individual dengan menggunakan bukti objektif atas penurunan nilai.

Bank assessed acceptances receivable individually for impairment using objective evidence of impairment.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Kolektibilitas tagihan akseptasi sesuai Peraturan OJK diungkapkan pada Catatatn 57h.

The collectability of acceptances receivable in accordance with Financial Service Authority regulation are disclosed In Note 57h.

15. Penyertaan Saham / *15. Investments in Shares*

a. Penyertaan Saham / *a. Investments In Shares*

	31 Desember/*December* 31, 2025		
	Total	Persentase kepemilikan/ *Percentage of ownership*	
Metode biaya			***Cost method***
BPR			***BPR***
Kabupaten Subang	8,590	11.88%	*Subang Regency*
Kabupaten Cianjur	2,195	8.81%	*Cianjur Regency*
Kabupaten Serang	3,491	4.95%	*Serang Regency*
Kabupaten Bogor	1,583	8.55%	*Bogor Regency*
Kabupaten Indramayu	361	7.22%	*Indramayu Regency*
Kabupaten Tangerang	1,219	1.47%	*Tangerang Regency*
Kabupaten Tasikmalaya	865	1.91%	*Tasikmalaya Regency*
Kabupaten Lebak	515	2.45%	*Lebak Regency*
Kabupaten Pandeglang	286	1.18%	*Pandeglang Regency*
Lainnya			***Others***
PT Asuransi Bangun Askrida	47,785	9.28%	*PT Asuransi Bangun Askrida*
Total	66,890		*Total*
Neto	**66,890**		***Net***

	31 Desember/*December 31,* 2024		
	Total	Persentase kepemilikan/ *Percentage of ownership*	
BPR			***BPR***
Kabupaten Subang	7,381	11.88%	*Subang Regency*
Kabupaten Cianjur	1,947	8.81%	*Cianjur Regency*
Kabupaten Serang	2,618	4.95%	*Serang Regency*
Kabupaten Bogor	1,480	8.55%	*Bogor Regency*
Kabupaten Indramayu	182	7.22%	*Indramayu Regency*
Kabupaten Tangerang	1,080	1.47%	*Tangerang Regency*
Kabupaten Tasikmalaya	743	2.17%	*Tasikmalaya Regency*
Kabupaten Lebak	411	2.63%	*Lebak Regency*
Kabupaten Pandeglang	217	1.18%	*Pandeglang Regency*
Lainnya			***Others***
PT Asuransi Bangun Askrida	66,775	9.28%	*PT Asuransi Bangun Askrida*
Total	82,834		*Total*
Neto	**82,834**		***Net***

Pada Bulan Maret 2024, Bank telah melakukan penambahan penyertaan modal Tahap 2 pada Bank Bengkulu sebesar Rp149.960, meningkatkan total penyertaan pada Bank Bengkulu menjadi sebesar Rp249.929 atau 15,54% dari jumlah saham yang disetor dan ditempatkan penuh dan memiliki pengendalian di Bank Bengkulu (Catatan 56). Setelah penyertaan saham Tahap 2, Bank mencatat perlakuan atas penyertaan saham tersebut sebagai konsolidasian.

In March 2024, the Bank has made additional Phase 2 capital participation in Bank Bengkulu amounting to Rp149,960 increase the total investment in Bank Bengkulu to be Rp249,929 or 15.54% of the total paid-up and fully issued capital, and have control in Bank Bengkulu (Note 56). After the Phase 2 share investment, the Bank recorded the treatment of the share investment as consolidated.

Pada Bulan Desember 2024, Bank telah melakukan penyertaan modal pada Bank Jambi sebesar Rp221.407 dengan total penyertaan pada Bank Jambi sebesar 7,75% dari jumlah saham yang disetor dan ditempatkan penuh dan memiliki pengendalian di Bank Jambi (Catatan 56). Bank mencatat perlakuan atas penyertaan saham tersebut sebagai konsolidasian.

In December 2024, the Bank has made capital participation in Bank Jambi amounting to Rp 221,407 with total investment in Bank Jambi to be 7.75% of the total paid-up and fully issued capital, and have control in Bank Jambi (Note 56). The Bank recorded the treatment of the share investment as consolidated.

Pengukuran Nilai Wajar (Level 3)
Pada tanggal 31 Desember 2025 dan 2024, Bank menghitung nilai wajar atas penyertaan saham pada BPR dan PT Asuransi Bangun Askrida dengan menggunakan perhitungan metode nilai wajar (Level 3) yang diestimasi berdasarkan penilaian atas nilai pasar dan pendekatan pendapatan oleh KJPP Areyanti, Zainab, dan Rekan (terdaftar di OJK).

Fair Value Measurement (Level 3)
As of December 31, 2025 and 2024, the Bank has assess the fair value of investment in shares of BPR and PT Asuransi Bangun Askrida using the fair value method calculation (Level 3) The fair value of equity investments is estimated based on an assessment of market value and income based approach by KJPP Areyanti, Zainab, and Partners (registered with the OJK).

Penerimaan dividen dari penyertaan saham pada BPR pada tanggal 31 Desember 2025 dan 2024 adalah Rp438 dan Rp543.

Dividend income received from investments in shares in BPR as of December 31, 2025 and 2024 is amounting to Rp438 and Rp543, respectively.

16. Aset Tetap dan Aset hak-guna / *16. Fixed Assets and Right-of-Use Assets*

	31 Desember/*December, 31* 2025						
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclassifications*	Revaluasi/ *Revaluations*	Saldo Akhir/ *Ending Balance*	
Biaya perolehan/Nilai revaluasi							***Cost/Revaluation value***
Kepemilikan langsung							***Direct ownership***
Tanah	2,712,806	25,835	--	--	30,410	2,769,051	*Land*
Bangunan	1,646,761	11,160	(1,379)	--	--	1,656,542	*Buildings*
Perlengkapan	2,829,536	162,121	(9,923)	164,450	--	3,146,184	*Office equipment*
Kendaraan	98,160	3,676	(408)	--	--	101,428	*Vehicles*
	7,287,263	202,792	(11,710)	164,450	30,410	7,673,205	
Aset dalam pembangunan	150,395	182,674	(7,059)	(164,450)	--	161,560	*Construction in progress*
	7,437,658	385,466	(18,769)	--	30,410	7,834,765	
Aset Hak Guna	1,004,082	233,918	(178,071)	(2,341)	--	1,057,588	*Right-of-use assets*
	8,441,740	619,384	(196,840)	(2,341)	30,410	8,892,353	
Akumulasi penyusutan							***Accumulated depreciation***
Kepemilikan langsung							***Direct ownership***
Bangunan	(576,921)	(74,686)	1,379	--	--	(650,228)	*Buildings*
Perlengkapan	(2,157,217)	(318,890)	9,923	--	--	(2,466,184)	*Office equipment*
Kendaraan	(68,260)	(6,780)	408	--	--	(74,632)	*Vehicles*
	(2,802,398)	(400,356)	11,710	--	--	(3,191,044)	
Aset Hak Guna	(318,280)	(148,372)	174,801	--	--	(291,851)	*Right-of-use assets*
	(3,120,678)	(548,728)	186,511	--	--	(3,482,895)	
Nilai buku neto	**5,321,062**					**5,409,458**	***Net book value***

	31 Desember/*December, 31* 2024						
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclassifications*	Revaluasi/ *Revaluations*	Saldo Akhir/ *Ending Balance*	
Biaya perolehan/Nilai revaluasi							***Cost/Revaluation value***
Kepemilikan langsung							***Direct ownership***
Tanah	2,464,402	5,780	--	--	60,384	2,712,806	*Land*
Bangunan	635,674	2,081	--	745,915	--	1,646,761	*Buildings*
Perlengkapan	2,334,720	231,565	--	61,790	--	2,829,536	*Office equipment*
Kendaraan	59,653	821	--	--	--	98,160	*Vehicles*
	5,494,449	240,247	--	807,705	60,384	7,287,263	
Aset dalam pembangunan	788,540	180,212	(10,652)	(807,705)	--	150,395	*Construction in progress*
	6,282,989	420,459	(10,652)	--	60,384	7,437,658	
Aset Hak Guna	942,411	74,463	(69,670)	--	--	1,004,082	*Right-of-use assets*
	7,225,400	494,922	(80,322)	--	60,384	8,441,740	
Akumulasi penyusutan							***Accumulated depreciation***
Kepemilikan langsung							***Direct ownership***
Bangunan	(441,798)	(48,541)	--	--	--	(576,921)	*Buildings*
Perlengkapan	(1,698,675)	(291,711)	--	--	--	(2,157,217)	*Office equipment*
Kendaraan	(36,625)	(5,979)	--	--	--	(68,260)	*Vehicles*
	(2,177,098)	(346,231)	--	--	--	(2,802,398)	
Aset Hak Guna	(252,809)	(96,728)	66,874	--	--	(318,280)	*Right-of-use assets*
	(2,429,907)	(442,959)	66,874	--	--	(3,120,678)	
Nilai buku neto	**4,795,493**					**5,321,062**	***Net book value***

Aset tetap
Manajemen telah mengkaji ulang atas estimasi umur ekonomis, metode penyusutan, dan nilai residu pada setiap akhir periode pelaporan.

Fixed assets
Management has reviewed the estimated economic life, depreciation method, and residual value at the end of each reporting period.

Berkaitan dengan penambahan entitas anak pada tahun 2024, Bank telah melakukan penambahan aset tetap dan aset hak-guna Bank Bengkulu masing-masing sebesar nilai buku Rp235.635 dan Rp21.261 serta aset tetap dan aset hak-guna Bank Jambi masing-masing sebesar nilai buku Rp169.774.

In connection with the addition of subsidiaries in 2024, the bank has added fixed assets and right-to-use assets of Bank Bengkulu amounting to a book value of Rp235,635 and Rp21,261 respectively and fixed assets and right-to-use assets of Bank Jambi amounting to a book value of Rp169,774, respectively.

Nilai tercatat bruto dari aset tetap yang telah mengalami depresiasi penuh oleh Bank dan entitas anak namun masih digunakan adalah sebesar Rp1.600.469 dan Rp1.494.171 masing-masing pada tanggal 31 Desember 2025 dan 2024.

The gross carrying amount of the Bank and its subsidiaries' fully depreciated fixed assets that are still in use amounted to Rp1,600,469 and Rp1,494,171 as of December 31, 2025 and 2024, respectively.

Jumlah penyusutan yang dibebankan pada beban operasional lain sebesar Rp548.728 dan Rp442.959 masing-masing pada 31 Desember 2025 dan 2024 (Catatan 37).

Total depreciation expense charged to other operating expenses amounted to Rp548,728 and Rp442,959 as of December 31, 2025 and 2024, respectively (Note 37).

Pada tanggal 31 Desember 2025, aset tetap tanah dicatat berdasarkan nilai pasar telah direviu oleh manajemen dan didukung oleh laporan penilai independen profesional KJPP Jimmy Prasetyo & Rekan dengan tanggal laporan 31 Desember 2025 yang ditandatangani oleh Audrey Angelina, M.Bus.,MAPPI (Cert.) berdasarkan korelasi 2 (dua) pendekatan yaitu pasar dan biaya.

On December 31, 2025, land were recorded based on market value, as reviewed by management and supported independent professional appraiser KJPP Jimmy Prasetyo & Rekan dated December 31, 2025 which sign by Audrey Angelina, M.Bus.,MAPPI (Cert) based on the correlation of 2 (two) approaches, namely market and cost.

Penilaian dilakukan sesuai dengan ketentuan-ketentuan dari Kode Etik Penilai Indonesia dan Standar Penilaian Indonesia (KEPI & SPI) serta POJK 28/POJK.04/2021 tentang Penilaian dan Penyajian Laporan Penilaian Properti di Pasar Modal, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan-ketentuan yang lazim dan menggunakan pendekatan penilaian.

Appraisals are performed based on Indonesian Appraisers Ethics Code and Indonesian Appraise Standards (KEPI & SPI) and POJK 28/POJK.04/2021 concerning Valuation and Presentation of Property Valuation Reports in the Capital Market market based on references from recent market transactions and ensue within the clause.

Informasi mengenai penilaian kembali aset tetap pada tanggal 31 Desember 2025 untuk aset tanah yang dilakukan oleh Bank adalah sebagai berikut:

Information regarding the revaluation of property and equipment on December 31, 2025 for the land carried out by the Bank is as follows:

	31 Desember/*December 31, 2025*			
	Nilai Buku sebelum Revaluasi/ *Carrying Amount Before Revaluation*	**Nilai Buku setelah Revaluasi/ *Carrying Amount after Revaluation***	**Keuntungan/(Kerugian) Revaluasi/*Revaluation Surplus/(Deficit)***	
Tanah	2,738,641	2,769,051	30,410	*Land*

	31 Desember/*December 31, 2024*			
	Nilai Buku sebelum Revaluasi/ *Carrying Amount Before Revaluation*	**Nilai Buku setelah Revaluasi/ *Carrying Amount after Revaluation***	**Keuntungan/(Kerugian) Revaluasi/*Revaluation Surplus/(Deficit)***	
Tanah	2,652,422	2,712,806	60,384	*Land*

Kenaikan nilai tercatat yang timbul dari revaluasi tanah dan bangunan dicatat sebagai "Penghasilan Komprehensif Lain" adalah sebesar Rp30.410.

The increase in the carrying amount arising from the revaluation of land and buildings was recorded as "Other Comprehensive Income" amounting to Rp30,410.

Perubahan surplus revaluasi aset tetap sebagai berikut:

The movements gain on revaluation of property and equipment as follows:

	2025	2024	
Saldo Awal	**2,237,956**	**2,164,733**	*Beginning balance*
Perubahan kepentingan non-pengendali atas akuisisi entitas anak	--	12,839	*Changes in non-controlling interests due to impact of acquisition*
Surplus aset tetap	30,410	60,384	*Surplus of property and equipment*
Saldo Akhir	**2,268,366**	**2,237,956**	***Ending Balance***

Aset dalam pembangunan yang dibebankan pada laba rugi tahun berjalan pada 31 Desember 2024 adalah sebesar Rp10.652.

Construction in progress that are charged to the current year profit or loss in December 31, 2024 amounting to Rp10,652.

Persentase tingkat penyelesaian aset dalam pembangunan pada tanggal 31 Desember 2025 dan 2024 berkisar antara 65% sampai dengan 70% dan 30% sampai dengan 76%. Estimasi penyelesaian yaitu pada tahun 2026 dan 2025.

The percentage of completion of the constructions in progress as of December 31, 2025 and 2024 is approximately 65% to 70% and 30% to 76%. The estimated completion date is in 2026 and 2025.

Aset dalam pembangunan per 31 Desember 2025 dan 2024 adalah sebagai berikut:

Construction in progress as of December 31, 2025 and 2024 as follow:

31 Desember/*December 31, 2025*

Jenis Aset/*Asset Classifications*	Nilai Aset Tetap Dalam Pembangunan/ *Fixed Assets in Construction Value*	Nilai Kontrak/ *Contract Value*	% Penyelesaian/ *% of Completion*	Estimasi Penyelesaian/ *Estimated Completion*
Pembangunan Bangunan Kantor/ *Office Tower Construction*	75,556	116,201	65%	2026
Pembelian Inventaris & Software/ *Inventory & Software Purchases*	77,660	110,872	70%	2026

31 Desember/*December 31, 2024*

Jenis Aset/*Asset Classifications*	Nilai Aset Tetap Dalam Pembangunan/ *Fixed Assets in Construction Value*	Nilai Kontrak/ *Contract Value*	% Penyelesaian/ *% of Completion*	Estimasi Penyelesaian/ *Estimated Completion*
Pembangunan Bangunan Kantor/ *Office Tower Construction*	48,285	63,891	76%	2025
Pembelian Inventaris & Software/ *Inventory & Software Purchases*	101,870	141,790	72%	2025
Pembelian Tanah/ *Land Purchases*	240	799	30%	2025

Bank telah mengasuransikan aset tetap untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam dengan nilai pertanggungan asuransi per 31 Desember 2025 dan 2024 sebesar Rp1.937.262 dan Rp1.990.858 pada PT. Asuransi Bangun Askrida, PT Asuransi Tugu Pratama Indonesia, dan PT Asuransi Cakrawala Proteksi.

The Bank has insured its fixed assets to cover possible losses due to fire, theft, and natural disasters as of December 31, 2025 and 2024 for a total coverage of Rp1,937,262 and Rp1,990,858, respectively, with PT Asuransi Bangun Askrida, PT Asuransi Tugu Pratama Indonesia, and PT Asuransi Cakrawala Proteksi.

Manajemen berpendapat bahwa jumlah pertanggungan asuransi tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan.

Management believes that the insurance coverage is sufficient to cover possible losses on these insured fixed assets.

Manajemen berkeyakinan bahwa tidak terdapat indikasi penurunan atas nilai aset tetap pada tanggal 31 Desember 2025 dan 2024.

Management believes that there is no indication of impairment in values of fixed assets as of December 31, 2025 and 2024.

Tidak terdapat aset tetap yang dijaminkan oleh Bank dan entitas anak pada tanggal 31 Desember 2025 dan 2024.

There are no fixed assets pledged as collateral by the Bank and its subsidiaries as of December 31, 2025 and 2024.

Aset hak-guna / *Right-of-use assets*

	31 Desember/*December 31, 2025*					
	Saldo awal/ *Beginning balance*	Penambahan/ *Addition*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	Saldo akhir/ *Ending balance*	
Biaya perolehan:						***Cost:***
Tanah dan Bangunan	947,769	227,810	(147,379)	439	1,028,639	*Land and Building*
Kendaraan	29,336	5,277	(26,285)	(2,780)	5,548	*Vehicles*
Inventaris Kantor	26,977	831	(4,407)	--	23,401	*Office Inventory*
	1,004,082	233,918	(178,071)	(2,341)	1,057,588	
Akumulasi penyusutan:						***Accumulated depreciation:***
Tanah dan Bangunan	(278,264)	(132,758)	146,349	--	(264,673)	*Land and Building*
Kendaraan	(19,936)	(11,571)	24,045	--	(7,462)	*Vehicles*
Inventaris Kantor	(20,080)	(4,043)	4,407	--	(19,716)	*Office Inventory*
	(318,280)	(148,372)	174,801	--	(291,851)	
Nilai buku-neto	**685,802**				**765,737**	***Net book value***

	31 Desember/*December 31, 2024*					
	Saldo awal/ *Beginning balance*	Penambahan/ *Addition*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	Saldo akhir/ *Ending balance*	
Biaya perolehan:						***Cost:***
Tanah dan Bangunan	930,137	74,463	(67,652)	--	947,769	*Land and Building*
Kendaraan					29,336	*Vehicles*
Inventaris Kantor	12,274	--	(2,018)	--	26,977	*Office Inventory*
	942,411	74,463	(69,670)	--	1,004,082	
Akumulasi penyusutan:						***Accumulated depreciation:***
Tanah dan Bangunan	(248,208)	(91,358)	66,874	--	(278,264)	*Land and Building*
Kendaraan					(19,936)	*Vehicles*
Inventaris Kantor	(4,601)	(5,370)	--	--	(20,080)	*Office Inventory*
	(252,809)	(96,728)	66,874	--	(318,280)	
Nilai buku-neto	**689,602**				**685,802**	***Net book value***

Bank dan entitas anak menyewa beberapa aset termasuk bangunan kantor, rumah dinas, mesin ATM, dan lain-lain. Rata-rata masa sewa adalah 5 (lima) tahun.

Bank and its subsidiaries had rent a number of assets which include building, official houses, ATM machine, and others. The average of lease term is 5 (five) years.

Bank menggunakan bunga inkremental 4,75% – 10,07% untuk perhitungan liabilitas sewa pada tanggal 31 Desember 2025 dan 2024.

The Bank uses 4.75% – 10.07% incremental interest to calculate lease liabilities on December 31, 2025 and 2024.

Pada tanggal 31 Desember 2025 dan 2024, jumlah tercatat liabilitas sewa adalah sebesar Rp595.177 dan Rp558.116 (Catatan 28).

As of December 31, 2025 and 2024, the carrying amount of lease liabilities was Rp595,177 and Rp558,116 (Note 28), respectively.

Berikut ini adalah jumlah yang diakui dalam laba rugi:

The following are the amounts recognized in profit or loss:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Jumlah diakui di laba rugi			***Amounts recognized in profir or loss***
Beban bunga atas liabilitas sewa	19,537	37,046	*Interest expense on lease liabilities*
Penambahan dari dampak kombinasi bisnis	--	1,464	*Addition of business combination*
Beban penyusutan aset hak guna	148,372	96,728	*Depreciation of right of use assets*
Beban terkait liabilitas sewa dengan nilai rendah atau jangka pendek (Catatan 37)	313,949	221,489	*Expenses relating to short-term or low value lease liabilities (Note 37)*
Jumlah diakui dalam laporan arus kas			***Amounts recognized in cashflow***
Jumlah kas keluar untuk pembayaran liabilitas sewa	(108,197)	(20,519)	*Total cash outflow for payment of leases*

Di bawah ini adalah jumlah tercatat liabilitas sewa dan mutasinya selama tahun berjalan:

Below is the carrying amount of lease liabilities and their movement during the year:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pada awal tahun	558,116	512,507	***Beginning balanca year***
Penambahan liabilitas sewa	125,721	--	*Addition of lease liabilities*
Akuisisi entitas anak	--	29,082	*Acquisition of Subsidiary*
Beban bunga liabilitas sewa	19,537	37,046	*Interest on lease liabilities*
Pembayaran liabilitas sewa	(108,197)	(20,519)	*Payment of lease liabilities*
Saldo akhir tahun	595,177	558,116	***Ending balance year***

17. Bunga yang Masih Akan Diterima / *17. Accrued Interest Receivables*

Akun ini terdiri dari:

This account consists of:

	31 Desember/*December 31, 2025*		31 Desember/*December 31, 2024*		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
Kredit yang diberikan dan pembiayaan syariah		1,011,127		1,143,806	*Loans and sharia financing*
Surat berharga		417,196		356,239	*Marketable securities*
Penempatan pada Bank Indonesia dan bank lain		1,187		2,036	*Placement with Bank Indonesia and other banks*
		1,429,510		1,502,081	
Dolar Amerika Serikat					***United States Dollar***
Kredit yang diberikan dan pembiayaan syariah	29,993	500	333,925	5,375	*Loans and sharia financing*
Surat berharga	2,066,389	34,457	1,389,923	22,371	*Marketable securities*
		34,957		27,746	
Total		**1,464,467**		**1,529,827**	***Total***

18. Aset Lain-Lain / *18. Other Assets*

	31 Desember/*December 31, 2025*		31 Desember/*December 31, 2024*		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
Biaya dibayar di muka		2,225,913		2,411,635	*Prepaid expenses*
Uang muka pajak (Catatan 26.d)		440,037		449,117	*Tax advance (Note 26.d)*
Beban ditangguhkan untuk pinjaman karyawan		150,794		167,897	*Deferred expense for employee loan*
Tagihan atas transaksi ATM		126,809		121,378	*Receivables from ATM transactions*
Agunan yang diambil alih		47,410		52,155	*Foreclosed collaterals*
Persediaan keperluan kantor		40,005		69,950	*Office supplies*
Aset ijarah		3,549		3,436	*Ijarah assets*
Setoran jaminan		29,679		27,210	*Security deposits*
Lain-lain		102,229		138,746	*Others*
		3,166,425		**3,441,524**	
Dolar Amerika Serikat					***United States Dollar***
Biaya dibayar di muka	929	15	929	15	*Prepaid expenses*
		15		**15**	
Total		**3,166,440**		**3,441,539**	***Total***

Termasuk di dalam aset lain-lain adalah aset terbengkalai dalam bentuk tanah dan bangunan dengan nilai perolehan sebesar Rp2.006 dan nilai pasar per 31 Desember 2024 sebesar Rp73.245 berdasarkan perhitungan dari KJPP Kusno Raharjo dan Rekan dan KJPP Jimmy Prasetyo & Rekan dalam laporannya tertanggal 9 Desember 2024.

Included in other assets are abandoned property in the form of land and buildings with an acquisition value of Rp2,006 and a market value of Rp73,245 based on calculations from KJPP Kusno Raharjo dan Rekan and KJPP Jimmy Prasetyo & Partners in their report dated December 9, 2024

19. Liabilitas Segera / *19. Obligations Due Immediately*

	31 Desember/*December 31,* 2025		31 Desember/*December 31,* 2024		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
Rekening titipan		1,410,960		1,027,933	*Accounts not yet settled*
Kiriman uang		195,732		62,259	*Money transfers*
Liabilitas kepada Kantor Bendahara dan Kas Negara		176,820		181,070	*Liabilities to the State Treasury and Cash Office*
Setoran Jaminan yang telah jatuh tempo tetapi belum diambil nasabah		14,690		14,606	*Matured security deposits not yet collected by customers*
Zakat, Infaq dan Shadaqah		398		1,202	*Zakat, Infaq, and Shadaqah*
Titipan kredit dan pembiayaan dan piutang syariah		1,136		1,165	*Loans and sharia financing and receivable not yet settled*
Titipan dana bantuan pemerintah		182		182	*Unsettled loans from government aid*
		1,799,918		1,288,417	
Dolar Amerika Serikat					***United States Dollar***
Setoran jaminan yang telah jatuh tempo tetapi belum diambil oleh nasabah	274,936	4,585	274,936	4,425	*Matured security deposits not yet collected by customers*
Lain-lain	10,190	169	18,817	305	*Others*
		4,754		4,730	
Total		**1,804,672**		**1,293,147**	***Total***

Rekening titipan merupakan hasil dari uang titipan yang diterima Bank dan entitas anak atas transaksi pembayaran dari nasabah yang akan disetorkan pihak bank ke rekening tujuan.

Accounts not yet settled were payment transactions received from customers by the Bank and its subsidiaries as collecting bank before deposited to destined account.

Kiriman uang digunakan untuk membukukan setoran transfer sebelum mengkredit atau mendebit rekening nasabah.

Money transfers were used to record deposit transfers before credited or debited to destined account.

Liabilitas kepada Kantor Bendahara dan Kas Negara merupakan hasil penerimaan pajak dari para wajib pajak baik perorangan maupun perusahaan yang diterima Bank sebagai bank persepsi.

Liabilities to the State Treasury and Cash Office were tax payments received from individuals or companies by the Bank as a collecting bank.

20. Simpanan Nasabah dan Simpanan Nasabah Syariah

20. Deposits from Customers and Sharia Deposits from Customers

a. Berdasarkan jenis dan mata uang

a. By type and currency

i. Simpanan nasabah

i. Deposits from customers

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Pihak- berelasi (Catatan 43)					***Related parties (Note 43)***
Rupiah					***Rupiah***
Giro		5,239,846		6,087,672	*Current accounts*
Tabungan					*Savings*
Tandamata Gold		587		4,125	*Tandamata Gold*
Simpeda		5,866		10,943	*Simpeda*
Tandamata		13,025		19,917	*Tandamata*
Lain-lain		18,896		39,007	*Others*
		38,374		73,992	
Deposito berjangka		54,718		146,682	*Time deposits*
		5,332,938		6,308,346	
Mata Uang Asing					***Foreign Currency***
Dolar Amerika Serikat					***United States Dollar***
Tabungan Tandamata	601	10	6,344	102	*Tandamata Savings*
Deposito berjangka	22,020	368	24,363	392	*Time deposits*
Dolar Singapura					***Singapore Dollar***
Tabungan Tandamata	74	1	6,758	80	*Tandamata Savings*
		379		574	
Subtotal - pihak berelasi		**5,333,317**		**6,308,920**	***Subtotal - related parties***
Pihak ketiga					***Third parties***
Rupiah					***Rupiah***
Giro		14,882,062		14,530,330	*Current accounts*
Tabungan					*Savings*
Tandamata		15,226,721		15,111,709	*Tandamata*
Simpeda		2,158,486		2,261,521	*Simpeda*
Tandamata Gold		789,538		865,918	*Tandamata Gold*
Tandamata Purnabakti		2,409,397		2,403,838	*Tandamata Purnabakti*
TabunganKu		405,312		407,709	*TabunganKu*
Tandamata Berjangka		238,587		251,310	*Tandamata Berjangka*
Lain-lain		17,251,888		16,904,871	*Others*
		38,479,929		38,206,876	
Deposito berjangka		74,310,833		76,646,446	*Time deposits*
Negotiable Certificate of Deposits		--		51,947	*Negotiable Certificate of Deposits*
Subtotal - rupiah		**127,672,824**		**129,435,599**	***Subtotal - rupiah***

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Dolar Amerika Serikat					***United States Dollar***
Giro	2,891,563	48,217	3,876,087	62,386	*Current accounts*
Tabungan Tandamata	4,929,811	82,205	3,192,172	51,378	*Tandamata Savings*
Deposito Berjangka	417,021,038	6,953,826	417,528,569	6,720,122	*Time deposits*
Dolar Singapura					***Singapore Dollar***
Giro	3,660	47	4,480	53	*Current accounts*
Tabungan Tandamata	571,729	7,412	681,919	8,077	*Tandamata Savings*
Deposito berjangka	474,603	6,153	205,328	2,433	*Time deposits*
Euro Eropa					***European Euro***
Giro	4,816	94	7,060	118	*Current accounts*
Renminbi					***Renminbi***
Giro	43,921	105	10,301,474	22,648	*Current accounts*
Yen Jepang					***Japanese Yen***
Giro	2,573,317	273	1,110,219	114	*Current accounts*
Dolar Australia					***Australian Dollar***
Giro	195	2	327	3	*Current accounts*
		7,098,334		6,867,332	
Subtotal - pihak ketiga		**134,771,158**		**136,302,931**	***Subtotal - third parties***
Total		**140,104,475**		**142,611,851**	***Total***

ii. Simpanan nasabah syariah

ii. Deposits from customers – sharia

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak berelasi (Catatan 43)			***Related parties (Note 43)***
Rupiah			***Rupiah***
Tabungan Wadiah	20	438	*Wadiah savings*
Tabungan iB	112	44	*iB Savings*
	132	**482**	
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Giro Wadiah	370,795	317,992	*Wadiah current accounts*
Tabungan Wadiah	78,246	12,037	*Wadiah savings*
Tabunganku iB	855,560	834,564	*Tabunganku iB*
	1,304,601	1,164,593	
Total	**1,304,733**	**1,165,075**	***Total***

b. Rincian deposito berjangka berdasarkan jangka waktu / ***b. Details of time deposits by term***

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
1 bulan		14,759,420		12,473,472	*1 month*
3 bulan		26,592,771		34,473,178	*3 months*
6 bulan		21,756,631		17,868,368	*6 months*
12 bulan		10,884,641		11,647,394	*12 months*
Lebih dari 12 bulan		372,088		382,663	*More than 12 months*
		74,365,551		76,845,075	
Dolar Amerika Serikat					***United States Dollar***
1 bulan	28,520,500	475,579	215,507,862	3,749,775	*1 month*
3 bulan	335,628,378	5,596,604	170,368,367	2,001,390	*3 months*
6 bulan	51,166,528	853,202	1,749,441	959,218	*6 months*
12 bulan	1,727,652	28,809	1,382,272	10,131	*12 months*
		6,954,194		6,720,514	
Dolar Singapura					***Singapore Dollar***
1 bulan	108,010	1,400	117,000	1,386	*1 month*
3 bulan	336,536	4,363	--	--	
6 bulan	30,057	390	88,347	1,047	*6 month*
		6,153		2,433	
		6,960,347		6,722,947	
Total		**81,325,898**		**83,568,022**	***Total***

c. Tingkat suku bunga rata-rata per tahun / ***c. Average interest rates per annum***

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Giro			*Current accounts*
Rupiah	0.06%	0.06%	*Rupiah*
Dolar Amerika Serikat	0.01%	0.02%	*United States Dollar*
Tabungan			*Savings*
Rupiah	0.14%	0.13%	*Rupiah*
Dolar Amerika Serikat	0.04%	0.04%	*United States Dollar*
Deposito Berjangka			*Time deposits*
Rupiah	3.51%	3.49%	*Rupiah*
Dolar Amerika Serikat	1.80%	1.66%	*United States Dollar*

d. Giro yang diblokir dan dijadikan jaminan atas kredit yang diberikan dan pembiayaan dan piutang syariah pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.045.290 dan Rp1.413.003 (Catatan 12.k.8).

d. Current accounts blocked and pledged as loan and sharia financing and receivable collateral as of December 31, 2025 and 2024 amounted to Rp1,045,290 and Rp1,413,003, respectively (Note 12.k.8).

e. Deposito yang diblokir dan dijadikan jaminan atas kredit yang diberikan dan pembiayaan dan piutang syariah pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.367.043 dan Rp1.052.786 (Catatan 12.k.9).

e. Time deposits blocked and pledged as loan and sharia financing and receivable collateral as of Desember 31, 2025 and 2024 amounted to Rp1,367,043 and Rp1,052,786, respectively (Note 12.k.9).

f. Bank memberikan special rate deposito khusus kepada nasabah institusi rupiah dengan minimal penempatan dana diatas Rp2.000 (dua miliar rupiah) untuk mata uang rupiah dan USD100.000,- (seratus ribu USD) (nilai penuh) dengan suku bunga yang diberikan antara 3,00% - 7,10% untuk rupiah dan 0,75% - 5,88% untuk USD. Untuk Special Rate Giro diberikan kepada Nasabah

f. The Bank provides a special deposit rate for rupiah institutional customers with a minimum placement of funds above Rp2,000 (two billion rupiah) for rupiah currency and USD100,000 (one hundred thousand USD) (full amount) with an interest rate of between 3.00% - 7.10% for rupiah and 0.75% - 5.88% for USD. Special Rate Giro is given to rupiah Institutional Customers with funds placed

Institusi rupiah dengan penempatan dana diatas Rp2.000 (dua miliar rupiah) dengan tingkat dengan suku bunga yang diberikan antara 1,50% - 5,00%.

above Rp2,000 (two billion rupiah) with an interest rate given between 1.50% - 5.00%.

g. NCD bank bjb terdiri dari :
1) NCD bank bjb 2025 dengan nilai nominal Rp17.370 juta dengan suku bunga diskonto sebesar 1,49% dan jangka waktu selama 12 bulan dengan jatuh tempo pada tanggal 06 November 2026.
2) NCD II bank bjb 2025 dengan nilai nominal Rp10.590 juta dengan suku bunga diskonto sebesar 1,49% dan jangka waktu selama 12 bulan dengan jatuh tempo pada tanggal 30 Desember 2026
3) NCD III bank bjb 2025 dengan nilai nominal Rp8.303 juta dengan suku bunga diskonto sebesar 1,49% dan jangka waktu selama 12 bulan dengan jatuh tempo pada tanggal 26 Juni 2026.
4) NCD IV bank bjb 2025 dengan nilai nominal Rp11.875 juta dengan suku bunga diskonto sebesar 1,49% dan jangka waktu selama 12 bulan dengan jatuh tempo pada tanggal 07 Oktober 2026.

g. NCD bank bjb consisted of:
1) NCD bank bjb 2025 with a nominal value of Rp17,370 million with a discount interest rate of 1.49% and a term for 12 months with a maturity date of November 06, 2026.
2) NCD II bank bjb 2025 with a nominal value of Rp10,590 million with a discount interest rate of 1.49% and a term for 12 months with a maturity date of December 30, 2026
3) NCD III bank bjb 2025 with a nominal value of Rp8,303 million with a discount interest rate of 1.49% and a term for 12 months with a maturity date of June 26, 2026.
4) NCD IV bank bjb 2024 with a nominal value of Rp11,875 million with a discount interest rate of 1.49% and a term for 12 months with a maturity date of October 07, 2026.

21. Simpanan dari Bank Lain / *21. Deposits from Other Banks*

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Pihak berelasi (Catatan 43)					***Related parties (Note 43)***
Rupiah					***Rupiah***
Tabungan		48,196		45,210	*Savings*
Deposito berjangka		18,226		19,619	*Time deposits*
Giro		42,493		8,250	*Current accounts*
		108,915		73,079	
Pihak ketiga					***Third parties***
Rupiah					***Rupiah***
Deposito berjangka		477,480		558,858	*Time deposits*
Tabungan		396,301		412,147	*Savings*
Call money		3,770,000		1,970,000	*Call money*
Giro		577,816		652,755	*Current accounts*
		5,221,597		3,593,760	
Dolar Amerika Serikat					
Call money		--		482,850	
Total		**5,330,512**		**4,149,689**	***Total***

b. Rincian deposito berjangka berdasarkan jangka waktu

b. Details of time deposits by term

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Rupiah			***Rupiah***
1 bulan	193,627	249,246	*1 month*
3 bulan	77,627	74,935	*3 months*
6 bulan	95,473	99,257	*6 months*
12 bulan	128,029	152,170	*12 months*
24 bulan	950	2,869	*24 months*
Total	**495,706**	**578,477**	***Total***

c. Tingkat suku bunga rata-rata per tahun

c. Average interest rates per annum

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Giro			*Current accounts*
Rupiah	0.45%	0.46%	*Rupiah*
Tabungan			*Savings*
Rupiah	1.70%	1.06%	*Rupiah*
Deposito berjangka			*Time deposits*
Rupiah	3.62%	4.22%	*Rupiah*
Call Money			*Call money*
Rupiah	0.00%	6.00%	*Rupiah*
USD	0.00%	3.80%	*USD*

d. Deposito dari bank lain yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.367.043 dan Rp325.992 (Catatan 12.k.10).

d. Time deposits from other banks blocked and pledged as loan and collateral as of December 31, 2025 and 20204 amounted to Rp1,367,043 and Rp325,992, respectively (Note 12.k.10).

22. Liabilitas atas Efek-efek yang Dijual dengan Janji Dibeli Kembali

22. Liabilities from Marketable Securities Sold Under Agreements to Repurchase

Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Liabilities from marketable securities sold under agreements to repurchase as of December 31, 2025 and 2024 are as follows:

	31 Desember/*December 31,* 2025						
Nasabah/ ***Customer***	**Jenis Surat Berharga/** ***Type of Securities***	**Nilai Nominal/** ***Nominal Amount***	**Tanggal Dimulai/** ***Commencement Date***	**Tanggal Pembelian Kembali/** ***Repurchase Date***	**Harga Pembelian Kembali/** ***Repurchase Price***	**Beban Bunga yang Belum Diamortisasi/** ***Unamortized Interest Expense***	**Nilai Tercatat/** ***Carrying Value***
Pihak ketiga/ ***Third parties***							
Bank Indonesia	SUN FR 103	500,000	29 Des/ *Dec 29, 2025*	5 Jan/ *Jan 5, 2026*	499,607	269	499,338
	SUN FR 108	500,000	29 Des/ *Dec 29, 2025*	5 Jan/ *Jan 5, 2026*	482,506	260	482,246
	SUN FR 90	500,000	29 Des/ *Dec 29, 2025*	5 Jan/ *Jan 5, 2026*	481,113	259	480,854
	SUN FR 87	500,000	29 Des/ *Dec 29, 2025*	5 Jan/ *Jan 5, 2026*	490,793	264	490,529
	PBS 032	500,000	30 Des/ *Dec 30, 2025*	6 Jan/ *Jan 6, 2026*	501,300	337	500,963
	PBS 032	500,000	30 Des/ *Dec 30, 2025*	6 Jan/ *Jan 6, 2026*	501,300	337	500,963
	PBS 032	500,000	31 Des/ *Dec 31, 2025*	7 Jan/ *Jan 7, 2026*	501,146	405	500,741
	PBS 032	500,000	31 Des/ *Dec 31, 2025*	7 Jan/ *Jan 7, 2026*	501,146	405	500,741
	PBS 032	500,000	31 Des/ *Dec 31, 2025*	7 Jan/ *Jan 7, 2026*	501,146	405	500,741
	PBS 032	500,000	31 Des/ *Dec 31, 2025*	7 Jan/ *Jan 7, 2026*	501,146	405	500,741
	SUN FR 64	500,000	31 Des/ *Dec 31, 2025*	7 Jan/ *Jan 7, 2026*	489,492	395	489,097
	SUN FR 90	400,000	31 Des/ *Dec 31, 2025*	7 Jan/ *Jan 7, 2026*	385,159	311	384,848
	SUN FR 91	400,000	31 Des/ *Dec 31, 2025*	7 Jan/ *Jan 7, 2026*	384,981	311	384,670
		6,300,000			**6,220,835**	**4,363**	**6,216,472**
Bank Lain	SUN FR 87	100,000	18 Des/ *Dec 18, 2025*	2 Jan/ *Jan 2, 2026*	98,320	13	98,307
	SUN FR 87	50,000	18 Des/ *Dec 18, 2025*	19 Jan/ *Jan 19, 2026*	49,274	119	49,155
	SUN FR 87	50,000	18 Des/ *Dec 18, 2025*	15 Jan/ *Jan 19, 2026*	49,247	93	49,154
	SUN FR 87	100,000	18 Des/ *Dec 18, 2025*	19 Jan/ *Jan 19, 2026*	98,550	239	98,311
	SUN FR 100	50,000	18 Des/ *Dec 18, 2025*	2 Jan/ *Jan 2, 2026*	49,130	6	49,124
	SUN FR 87	200,000	19 Des/ *Dec 19, 2025*	2 Jan/ *Jan 2, 2026*	196,439	26	196,413
	SUN FR 87	200,000	19 Des/ *Dec 19, 2025*	2 Jan/ *Jan 2, 2026*	196,439	26	196,413
	SUN FR 90	300,000	19 Des/ *Dec 19, 2025*	2 Jan/ *Jan 2, 2026*	288,714	38	288,676
	SUN FR 90	20,000	24 Des/ *Dec 24, 2025*	7 Jan/ *Jan 7, 2026*	19,264	15	19,249
	SUN FR 87	10,000	29 Des/ *Dec 29, 2025*	12 Jan/ *Jan 12, 2026*	9,840	14	9,826

31 Desember/*December 31,* 2025

Nasabah/ *Customer*	Jenis Surat Berharga/ *Type of Securities*	Nilai Nominal/ *Nominal Amount*	Tanggal Dimulai/ *Commencement Date*	Tanggal Pembelian Kembali/ *Repurchase Date*	Harga Pembelian Kembali/ *Repurchase Price*	Beban Bunga yang Belum Diamortisasi/ *Unamortized Interest Expense*	Nilai Tercatat/ *Carrying Value*
Pihak ketiga/ *Third parties*							
Bank Lain (lanjutan)	SUN FR 91	10,000	30 Des/ *Dec 30, 2025*	13 Jan/ *Jan 13, 2026*	9,652	15	9,637
	SUN FR 91	150,000	30 Des/ *Dec 30, 2025*	6 Jan/ *Jan 6, 2026*	144,650	96	144,554
	SUN FR 65	200,000	30 Des/ *Dec 30, 2025*	5 Jan/ *Jan 5, 2026*	192,817	101	192,716
	SUN FR 65	200,000	30 Des/ *Dec 30, 2025*	5 Jan/ *Jan 5, 2026*	192,817	101	192,716
	SUN FR 65	100,000	30 Des/ *Dec 30, 2025*	5 Jan/ *Jan 5, 2026*	96,408	51	96,357
	SUN FR 87	500,000	31 Des/ *Dec 31, 2025*	7 Jan/ *Jan 7, 2026*	492,260	392	491,868
	SUN FR 108	250,000	31 Des/ *Dec 31, 2025*	7 Jan/ *Jan 7, 2026*	242,493	193	242,300
		2,490,000			**2,426,314**	**1,538**	**2,424,776**
Total		**8,790,000**			**8,647,149**	**5,901**	**8,641,248**

31 Desember/*December 31,* 2024

Nasabah/ *Customer*	Jenis Surat Berharga/ *Type of Securities*	Nilai Nominal/ *Nominal Amount*	Tanggal Dimulai/ *Commencement Date*	Tanggal Pembelian Kembali/ *Repurchase Date*	Harga Pembelian Kembali/ *Repurchase Price*	Beban Bunga yang Belum Diamortisasi/ *Unamortized Interest Expense*	Nilai Tercatat/ *Carrying Value*
Bank Lain	SUN FR 87	10,000	20 Des/ *Dec 20, 2024*	3 Jan/ *Jan 3, 2025*	9,206	4	9,202
	SUN FR 87	150,000	23 Des/ *Dec 23, 2024*	6 Jan/ *Jan 6, 2025*	137,829	123	137,706
	SUN FR 87	10,000	24 Des/ *Dec 24, 2024*	7 Jan/ *Jan 7, 2025*	9,233	10	9,223
	SUN FR 87	10,000	27 Des/ *Dec 27, 2024*	10 Jan/ *Jan 10, 2025*	9,212	15	9,197
	SUN FR 59	200,000	27 Des/ *Dec 27, 2024*	10 Jan/ *Jan 10, 2025*	191,889	309	191,580
	SRBI 200625-182	250,000	30 Des/ *Dec 30, 2024*	13 Jan/ *Jan 13, 2025*	242,332	520	241,812
	SRBI 200625-364	250,000	30 Des/ *Dec 30, 2024*	13 Jan/ *Jan 13, 2025*	242,049	519	241,530
	SUN FR 91	75,000	30 Des/ *Dec 30, 2024*	2 Jan/ *Jan 2, 2025*	67,574	12	67,562
	SUN FR 59	75,000	31 Des/ *Dec 31, 2024*	3 Jan/ *Jan 3, 2025*	72,007	25	71,982
	SUN FR 96	5,000	31 Des/ *Dec 31, 2024*	14 Jan/ *Jan 14, 2025*	4,763	11	4,752
	SUN FR 87	500,000	31 Des/ *Dec 31, 2024*	2 Jan/ *Jan 2, 2025*	462,050	79	461,971
	SUN FR 82	150,000	31 Des/ *Dec 31, 2024*	6 Jan/ *Jan 6, 2025*	141,890	125	141,765
	SUN FR 91	150,000	31 Des/ *Dec 31, 2024*	6 Jan/ *Jan 6, 2025*	135,541	119	135,422
	SUN FR 96	25,000	31 Des/ *Dec 31, 2024*	3 Jan/ *Jan 3, 2025*	23,769	9	23,760
		1,860,000			**1,749,344**	**1,880**	**1,747,464**
Total		**11,260,000**			**10,555,470**	**8,803**	**10,546,667**

23. Efek Utang yang Diterbitkan / *23. Debt Securities Issued*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Obligasi Berkelanjutan I Tahap III Bank Jabar Banten	74,000	74,000	*Continuing Bonds I of Bank Jabar Banten Phase III*
Obligasi Keberlanjutan Berkelanjutan I Tahap I Bank Jabar Banten	1,000,000	1,000,000	*Sustainable Sustainability Bonds I of Bank Jabar Banten Phase I*
Surat Berharga Perpetual Berkelanjutan I Tahap I Bank Jabar Banten	1,000,000	1,000,000	*Sustainable Perpetual Securities I of Bank Jabar Banten Phase I*
Surat Berharga Diterbitkan Bank Jabar Banten Syariah	299,546	--	*Securities Issued of Bank Jabar Banten Syariah*
	2,373,546	2,074,000	
Beban emisi obligasi yang belum diamortisasi	(28,390)	(29,116)	*Unamortized bonds issuance cost*
Total	**2,345,156**	**2,044,884**	***Total***

Obligasi Berkelanjutan I Tahap III Bank Jabar Banten dikeluarkan pada 21 Oktober 2019, terdiri dari:

1) Seri C dengan nilai nominal Rp74.000 dengan suku bunga tetap sebesar 8.75% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 18 Oktober 2026.

Continuing Bonds I of Bank Jabar Banten Phase III was issued on October 21, 2019, consisted of:

1) Series C with nominal value of Rp74,000 with fixed interest rate of 8.75% per annum which is paubale every three months; with a seven-year term; and are due on October 18, 2026.

Pada tanggal 31 Desember 2025 dan 2024 peringkat Obligasi Berkelanjutan I Tahap III untuk Seri C menurut Pefindo masing-masing adalah idAA.

As of December 31, 2025 and 2024 of the rating of Continuing Bonds I Phase III Series C by Pefindo is idAA.

Pada 31 Desember 2025 dan 2024, Bank telah mengamortisasi biaya emisi obligasi masing-masing sebesar Rp8.846 dan Rp 5.176 yang dicatat dalam laporan laba rugi.

On December 31, 2025 and 2024, the Bank has amortized the bonds issuance cost, amounting to Rp8,846 and Rp5,176, respectively, which recorded in the consolidated statement of profit or loss.

Bertindak sebagai Wali Amanat dalam penerbitan Obligasi Berkelanjutan I Tahap I dan III adalah PT Bank Tabungan Negara (Persero) Tbk. Hubungan dengan Wali Amanat bukan merupakan pihak berelasi Bank.

Acting as a Trustee in the issuance of Continuing Bonds Phase I and III is PT Bank Tabungan Negara (Persero) Tbk. Relationship with The Trustee is not a related party to the Bank.

Obligasi Keberlanjutan Berkelanjutan I Tahap I Bank Jabar Banten dikeluarkan pada 11 Desember 2024, terdiri dari:

1) Seri A dengan nilai nominal Rp200.000 dengan suku bunga tetap sebesar 7,00% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tiga tahun dan akan jatuh tempo pada tanggal 10 Desember 2027.
2) Seri B dengan nilai nominal Rp800.000 dengan suku bunga tetap sebesar 7,30% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 10 Desember 2029.

Sustainable Sustainability Bonds I of Bank Jabar Banten Phase I was issued on December 11, 2024, consisted of:

1) Series A with nominal value of Rp200,000 with fixed interest rate of 7.00% per annum which is payable every three months; with a three-years term; and are due on December 10, 2027.
2) Series B with nominal value of Rp800,000 with fixed interest rate of 7.30% per annum which is payable every three months; with a five-years term; and are due on December 10, 2029.

Pada tanggal 31 Desember 2025 dan 2024, peringkat Obligasi Keberlanjutan Berkelanjutan I Tahap I Bank Jabar Banten menurut Pefindo adalah idAA dan idAA.

As of December 31, 2025 and 2024, the rating of Sustainable Sustainability Bonds I of Bank Jabar Banten Phase I by Pefindo is idAA and idAA.

Obligasi Keberlanjutan Perpetual I Bank Jabar Banten Tahap I diterbitkan dengan nilai nominal Rp1.000.000 per unit, memiliki tingkat bunga tetap sebesar 9,50% per tahun yang dibayarkan secara triwulanan, serta tidak memiliki tanggal jatuh tempo (bersifat perpetual).

Sustainable Perpetual Securities I of Bank Jabar Banten Phase I with nominal value of Rp1,000,000 with fixed interest rate of 9.50% per annum which is payable every three months and no maturity date (perpetual).

Pada tanggal 31 Desember 2024, peringkat Surat Berharga Perpetual Berkelanjutan I Tahap I Bank Jabar Banten menurut Pefindo adalah idAA.

As of December 31, 2024, the rating of Sustainable Perpetual Securities I of Bank Jabar Banten Phase I by Pefindo is idAA.

Bertindak sebagai Wali Amanat dalam penerbitan Obligasi Keberlanjutan Berkelanjutan I Tahap I dan Surat Berharga Perpetual Berkelanjutan I Tahap I adalah PT Bank Tabungan Negara (Persero) Tbk. Hubungan dengan Wali Amanat bukan merupakan pihak berelasi Bank.

Acting as a Trustee in the issuance of Sustainable Sustainability Bonds I Phase I and Sustainable Perpetual Securities I Phase I is PT Bank Tabungan Negara (Persero) Tbk. Relationship with The Trustee is not a related party to the Bank.

Pembatasan keuangan dan pembatasan-pembatasan lain terhadap Bank (*debt covenants*) adalah Bank tanpa persetujuan tertulis terlebih dahulu dari Wali Amanat tidak akan melakukan hal-hal sebagai berikut:

Financial restrictions and other restrictions on the Bank (debt covenants) are banks without the prior written consent of the Trustee will not do the following:

1. Melakukan perubahan bidang usaha utama;
2. Mengurangi modal dasar, modal ditempatkan dan modal disetor, kecuali pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari otoritas yang berwenang (termasuk tetapi tidak terbatas pada Otoritas Jasa Keuangan);
3. Mengadakan penggabungan, konsolidasi, dan akuisisi dengan perusahaan lain yang menyebabkan bubarnya Bank, atau yang akan mempunyai akibat negatif terhadap kelangsungan usaha Bank, kecuali sepanjang dilakukan sesuai dengan ketentuan sebagai berikut:
   a. Semua syarat dan kondisi Obligasi Subordinasi dalam Perjanjian Perwaliamanatan dan dokumen lain yang berkaitan tetap berlaku dan mengikat sepenuhnya perusahaan penerus (*surviving company*), dan dalam hal Bank bukan merupakan perusahaan penerus, maka seluruh kewajiban Obligasi Subordinasi telah dialihkan secara sah kepada perusahaan penerus, dan perusahaan penerus tersebut memiliki aktiva dan kemampuan yang memadai untuk menjamin pembayaran Obligasi Subordinasi dan perusahaan penerus tersebut salah satu bidang usahanya adalah bergerak dalam bidang Perbankan; atau
   b. Disyaratkan oleh peraturan perundang-undangan yang berlaku di Negara Republik Indonesia.

1. *Make changes in the main field of business;*
2. *Reduce share capital, issued capital and paid-up capital, unless such deduction is made upon request and/or order from the competent authority (including but not limited to the Financial Services Authority);*
3. *Enter into mergers, consolidations, and acquisitions with other companies that cause the dissolution of the Bank, or which will have negative consequences on the continuity of the Bank's business, except to the full discretion in accordance with the following provisions:*
   a. *All terms and conditions of subordinated bonds in the Agreement of Association and other relevant documents remain in force and are fully binding on the surviving company, and in the event that the Bank is not a successor company, all obligations of subordinated bonds have been lawfully transferred to the successor company, and the successor company has adequate assets and capabilities to guarantee the payment of Subordinated Bonds and the successor company one of its business fields is engaged in Banking; or*
   b. *Required by the applicable laws and regulations in the Republic of Indonesia.*

4. Melakukan penjualan atau pengalihan aktiva tetap milik Bank kepada pihak manapun, baik seluruhnya atau sebagian besar/melebihi 50% (lima puluh persen) dari seluruh aktiva tetap milik Bank berdasarkan laporan keuangan terakhir yang telah diaudit, dalam satu transaksi atau gabungan transaksi dalam 1 (satu) tahun berjalan;
5. Melakukan transaksi dengan pihak terafiliasi kecuali bila transaksi tersebut dilakukan dengan persyaratan yang menguntungkan Bank atau setidak-tidaknya sama dengan persyaratan yang diperoleh Bank dari pihak ketiga yang bukan afiliasi dalam transaksi yang lazim;
6. Memberi pinjaman kepada atau melakukan investasi dalam bentuk penyertaan saham pada pihak lain, kecuali dilakukan sehubungan dengan kegiatan yang sesuai dengan bidang usahanya atau sehubungan dengan pembangunan fasilitas usaha Bank dan pinjaman kepada karyawan, koperasi dan yayasan karyawan Bank.

4. Make the sale or transfer of fixed assets belonging to the Bank to any party, either in whole or most of /exceed 50% (fifty percent) of all fixed assets owned by the Bank based on the last audited financial statements, in one transaction or combined transaction in 1 (one) year running;

5. Make transactions with affiliated parties unless the transaction is conducted on terms that benefit the Bank or at least the same as the terms obtained by the Bank from a third party who is not an affiliate in the usual transaction;

6. Lending to or making investments in the form of share participation in other parties, unless done in connection with activities in accordance with their business fields or in connection with the construction of Bank business facilities and loans to employees, cooperatives and foundations of Bank employees.

Sukuk Wakalah bi al-Istitsmar Subordinasi dalam bentuk Rupiah, diberi nama Sukuk Wakalah bi al-Istitsmar Subordinasi I bank bjb syariah Tahun 2025 ("Sukuk Subordinasi") dengan jumlah nominal sebesar Rp300.000, yang terdiri dari:

Sukuk Wakalah bi al-Istitsmar Subordination in Rupiah, named Sukuk Wakalah bi al-Istitsmar Subordination I bank bjb syariah Year 2025 ("Sukuk Subordination") with a nominal amount of Rp300,000, consisting of:

1. Seri A dengan Dana Sukuk Wakalah bi al-Istitsmar Subordinasi sebesar Rp240.000. Target Pendapatan Imbal Hasil Pemegang Sukuk Wakalah bi al-Istitsmar Subordinasi Seri A sebesar 8,70% (delapan koma tujuh nol persen) per tahun yang dibayarkan setiap tiga bulan dengan jangka waktu 5 (lima) tahun sejak Tanggal Emisi dan akan jatuh tempo tanggal 2 Juli 2030; dan
2. Seri B Dana Sukuk Wakalah bi al-Istitsmar Subordinasi sebesar Rp60.000 dan akan jatuh tempo pada tanggal 2 Juli 2032. Target Pendapatan Imbal Hasil Pemegang Sukuk Wakalah bi al Istitsmar Subordinasi Seri B sebesar 9,00% (sembilan koma nol nol persen) per tahun yang dibayarkan setiap tiga bulan dengan jangka waktu 7 (tujuh) tahun sejak Tanggal Emisi dan akan jatuh tempo tanggal 2 Juli 2032.

1. Series A with a total Subordinated Sukuk Wakalah bi al-Istitsmar Fund of Rp240,000. The target of return on Series A Subordinated Sukuk Wakalah bi al-Istitsmar Holders of 8.70% (eight point seven zero percent) per year, paid quarterly for a term of 5 (five) years from the Issuance Date and will mature on July 2, 2030; and

2. Series B with a total Subordinated Sukuk Wakalah bi al-Istitsmar Fund of Rp60,000. The target of return on Series A Subordinated Sukuk Wakalah bi al-Istitsmar Holders of 9.00% (nine point zero percent) per year, paid quarterly for a term of 7 (seven) years from the Issuance Date and will mature on July 2, 2032.

Sukuk Wakalah bi al-Istitsmar Subordinasi I bank bjb syariah Tahun 2025 diterbitkan dengan peringkat idA(sy) (*Single A Sharia*) yang diperoleh dari agen pemeringkat efek PT Pefindo pada tanggal 6 Februari 2025.

The Subordinated Sukuk Wakalah bi al-Istitsmar I Bank BJB Syariah Year 2025 is issued with idA(sy) (Single A Sharia) rating which was obtained from the securities rating agency PT Pefindo on February 6, 2025.

Bertindak sebagai wali amanat Sukuk Wakalah bi al-Istitsmar Subordinasi I bank bjb syariah Tahun 2025 adalah PT Bank Syariah Indonesia.

The trustee for Sukuk Wakalah bi al-Istitsmar Subordinated I bank bjb syariah Year 2025 is PT Bank Syariah Indonesia Tbk.

24. Pinjaman yang Diterima / *24. Borrowings*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
PT Bank Central Asia Tbk	6,500,000	6,200,000	*PT Bank Central Asia Tbk*
Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia	5,586,766	4,582,641	*Ministry of Public Works And Public Housing of Republic of Indonesia*
PT Sarana Multigriya Finansial (Persero)	4,469,823	2,157,990	*PT Sarana Multigriya Finansial (Persero)*
PT Bank Danamon Indonesia Tbk	4,000,000	4,000,000	*PT Bank Danamon Indonesia Tbk*
PT Bank DKI	1,500,000	1,500,000	*PT Bank DKI*
PT Bank ICBC Indonesia	800,000	800,000	*PT Bank ICBC Indonesia*
PT BPR Supra Artapersada	8,867	10,734	*PT BPR Supra Artapersada*
PT Bank Oke Indonesia Tbk	4,550	5,561	*PT Bank Oke Indonesia Tbk*
PT Bank CIMB Niaga Tbk	5,417	5,417	*PT Bank CIMB Niaga Tbk*
PT BPR Daya Lumbung Asia	5,342	6,266	*PT BPR Daya Lumbung Asia*
PT Bank Mandiri (Persero) Tbk	--	1,500,000	*PT Bank Mandiri (Persero) Tbk*
PT Bank Maybank Indonesia Tbk	--	500,000	*PT Bank Maybank Indonesia Tbk*
Bank Indonesia	--	250,865	*Bank Indonesia*
Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Kecil dan Menengah	--	5,500	*Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Kecil dan Menengah*
Total	**22,880,765**	**21,524,974**	***Total***

PT Bank Central Asia Tbk

Bank mendapatkan fasilitas pinjaman dari PT Bank Central Asia Tbk, sebagai berikut:

a. *Term Loan Non Revolving* 2 dengan plafon Rp2.000.000. Sebelumnya pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 27 Maret 2027 dengan tingkat suku bunga sebesar JIBOR 3 bulan + margin per tahun. Berdasarkan addendum perjanjian keduabelas tanggal 18 Desember 2025, Bank melakukan perpanjangan jangka waktu dan perubahan suku bunga sehingga jatuh tempo pinjaman menjadi tanggal 27 Maret 2028 dan perubahan tingkat suku bunga menjadi *Compounded* IndONIA 90 Hari + *margin* per tahun.

b. *Term Loan Non Revolving* 3 dengan plafon Rp2.000.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan dengan tingkat suku bunga sebesar JIBOR 3 bulan + margin per tahun berdasarkan addendum perjanjian ke-dua belas tanggal 18 Desember 2025, dan jatuh tempo pinjaman tanggal 17 Oktober 2027 dan suku bunga akan berubah pada periode *repricing* menjadi *Compounded* IndONIA 90 Hari + *margin* per tahun.

PT Bank Central Asia Tbk

Bank received borrowing facilities from PT Bank Central Asia Tbk as follows:

a. Term Loan Non-Revolving Term Loan 2 with a plafond of Rp2,000,000. Previously, this loan had a tenor of 24 (twenty-four) months until March 27, 2027, with an interest rate of 3-month JIBOR + margin per annum. Based on the twelfth addendum to the agreement dated December 18, 2025, the Bank extended the loan tenor and revised the interest rate, resulting in a new maturity dare of March 27, 2028 and adjusted the interest rate to Compounded IndONIA 90 Days + annual margin.

b. Non Revolving Term Loan 3 with a plafond of Rp2,000,000. This loan had a tenor of 24 (twenty four) months with interest rate is JIBOR 3 months + margin per annum. Based on the twelfth addendum to the agreement dated December 18, 2025, and maturity date of October 17, 2027 the loan becomes October 17, 2027. The interest rate will be adjusted at the repricing periode to Compounded IndONIA 90 Days + margin per annum.

c. *Term Loan Non Revolving* 4 dengan plafon Rp1.700.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 30 Juni 2027 untuk plafon sebesar Rp1.500.000 dan 29 Oktober 2027 untuk plafon sebesar Rp200.000 dengan tingkat suku bunga sebesar JIBOR 3 bulan + margin per tahun. Berdasarkan addendum perjanjian keduabelas tanggal 18 Desember 2025, dilakukan perubahan suku bunga sehingga perubahan suku bunga menjadi *Compounded* IndONIA 90 Hari + *margin* per tahun.

c. Term Non-Revolving Loan 4 with a plafond of Rp1,700,000. This loan has a tenor of 24 (twenty-four) months, with maturity dates of June 30, 2027 for the credit limit of Rp1,500,000 and October 29, 2027 for the credit limit of Rp200,000, bearing an interest rate of Jibor 3 Months+ margin per annum. Based on the twelve addendum to the agreement dated December 18, 2025, the Interest rate was adjusted to Compounded 90-Day IndONIA plus margin per annum.

d. *Term Loan Non Revolving* 5 dengan plafon Rp500.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 19 Desember 2026 dengan tingkat suku bunga sebesar JIBOR 3 bulan + margin per tahun. Bank melakukan perpanjangan jangka waktu dan perubahan suku bunga sehingga jatuh tempo pinjaman menjadi tanggal 19 Desember 2027 dan perubahan tingkat suku bunga menjadi *Compounded* IndONIA 90 Hari + *margin* per tahun.

d. Term Loan Non Revolving 5 with a plafond of Rp500,000. This loan had a tenor of 24 (twenty-four) months until December 19, 2026, bearing an interest rate of JIBOR 3 Months+ margin per annum. The Bank extended the loan tenor and revised the interest rate, resulting in a new maturity date of December 19, 2027, with the interest rate adjusted to Compounded 90-Day IndONIA + margin per annum.

e. *Term Loan Non Revolving* 6 dengan plafon Rp300.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 18 Desember 2027 dengan tingkat suku bunga sebesar *Compounded* IndONIA 90 Hari + *margin* per tahun.

e. Term Loan Non Revolving 6 with a plafond of Rp300,000. This loan has a term of 24 (twenty four) months until December 18, 2027 with an interest rate of Compounded IndONIA 90 Days + margin per annum.

Selama Bank belum membayar lunas Utang atau Batas Waktu Penarikan dan/atau Pengunaan Fasilitas Kredit belum berakhir, Bank tidak diperkenankan untuk melakukan hal - hal, tanpa persetujuan tertulis terlebih dahulu dari BCA.

a. memperoleh pinjaman uang/kredit baru dari pihak lain dan/atau mengukatkan diri sebagai penananggung/penjamin dalam bentuk dan dengan nama apapun dan/atau mengagunkan harta kekayaan Bank kepada pihak lain (kecuali dalam rangka menjalankan kegiatan usaha sehari-hari);
b. meminjamkan uang, termasuk tetapi tidak terbatas kepada perusahaan afiliasinya, kecuali dalam rangka menjalankan usaha sehari-hari;
c. melakukan transaksi dengan seseorang atau sesuatu pihak, termasuk tetapi tidak terbatas dengan perusahaan afiliasinya, dengan cara yang berbeda atau diluar praktek dan kebiasaan yang ada;
d. menjual atau melepaskan harta tidak bergerak atau harta kekayaan utama dalam menjalankan usahanya, kecuali dalam rangka menjalankan usaha sehari-hari;
e. melakukan peleburan, penggabungan, pengambilan atau pembubaran; dan
f. mengubahan status kelembagaan, serta para pemegang saham mayoritas.

As long as the Bank has not fully repaid the Debt or the Withdrawal Period and/or Utilization Period of the Credit Facility has not expired, the Bank is not permitted to undertake the following actions without prior written approval from BCA:

a. obtaining new loans/credit from other parties and/or binding itself as a guarantor/surety in any form and under any name and/or pledging the Bank's assets to other parties (except in the ordinary course of business);
b. lending money, including but not limited to its affiliated companies, except in the ordinary course of business;
c. entering into transactions with any person or party, including but not limited to its affiliated companies, in a manner that differs from or is outside existing practices and customs;
d. selling or disposing of immovable property or principal assets used in the course of its business, except in the ordinary course of business;
e. carrying out consolidation, merger, acquisition or dissolution; and
f. changing its institutional status and the majority shareholders.

Jumlah penerimaan dana dan pembayaran pembiayaan BCA tersebut pada 31 Desember 2025 dan 2024 berturut-turut adalah sebesar Rp2.000.000 dan Rp1.700.000 serta Rp6.500.000 dan Rp6.000.000.

The total receipt of funds and payments for the BCA financing in the current year of December 31, 2025 and 2024 was Rp2,000,000 and Rp1,700,000, and Rp6,500,000, and Rp6,000,000, respectively.

Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia

Pinjaman dari Kementerian Pekerjaan Umum dan Perumahan Rakyat (KEMENPUPERA) Republik Indonesia merupakan fasilitas penyaluran dana program Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) melalui Pembiayaan Pemilikan Rumah (PPR) Sejahtera Syariah bagi masyarakat berpenghasilan rendah dengan Perjanjian Kerja Sama Operasional No. HK.02.03-Sg.DL/03/2017, No. 001/PKS/DIR-KS/2017 tanggal 3 Januari 2017 dan Perjanjian Kerja Sama Operasional No. 13/PKS/Satker-DJPB/2017, No. 003/PKS/DIR-KS/2017 tanggal 5 Januari 2017. Pinjaman memiliki tingkat suku bunga sebesar 4,40%.

Ministry of Public Works and Public Housing of Republic of Indonesia

Loan from the Ministry of Public Works and Public Housing (KEMENPUPERA) of the Republic of Indonesia is a funding facility for the Housing Financing Liquidity Facility (FLPP) program through Sharia Housing Ownership Financing (PPR) for low income households under the Cooperation Agreement No. HK.02.03-Sg.DL/03/2017, No. 001/PKS/DIRKS/2017 dated January 3, 2017 and the Agreement on Cooperation of Operations No. 13/PKS/SatkerDJPB/2017, No. 003/PKS/DIR-KS/2017 dated January 5, 2017. The interest rate of borrowings is 4.40%.

Ketentuan perjanjian kerja sama tersebut sebagai berikut:

a. Akad penanaman dana dari KEMENPUPERA sebagai pemilik dana kepada BJBS dengan sistem bagi hasil berdasarkan nisbah yang disepakati dengan sistem *revenue sharing*;
b. Objek dalam perjanjian tersebut adalah Dana KPR Sejahtera yang terdiri dari dana KEMENPUPERA dan BJBS dengan jumlah paling tinggi sebesar Rp237.000 untuk pembiayaan KPR Sejahtera paling rendah 2.500 unit, dengan dana yang disiapkan oleh pihak BJBS paling rendah sebesar 10% dari total dana yang diperjanjikan;
c. Atas dana yang dikelola oleh BJBS, KEMENPUPERA menerima pembayaran imbal bagi hasil setiap bulan sebesar *counter* nisbah imbal hasil maksimal yang berlaku di BJBS;
d. Imbal hasil yang dihitung berdasarkan saldo rata-rata harian x jumlah hari x (*gross yield* x nisbah)/365 sebagaimana perjanjian antara BJBS dengan Dirjen Kementerian Keuangan;
e. BJBS menyediakan laporannya yang terkait dengan pelaksanaan FLPP yang mencakup data nasabah dan lainnya;
f. Kelompok sasaran KPR Sejahtera merupakan masyarakat berpenghasilan rendah dengan batasan penghasilan tertentu sesuai dengan Peraturan Kementerian PUPERA No. 552/KPTS/M/2016, antara lain:
    - Nilai KPR paling tinggi sebesar batasan harga jual rumah dikurangi dengan nilai uang muka yang ditetapkan;
    - Margin KPR paling tinggi 5,00% (lima persen) per tahun (bersifat tetap);

The terms of agreement as follows:

a. Contract of fund investment from customer KEMENPUPERA as the owner of funds to the BJBS, with profit sharing system based on ratio agreed with revenue sharing system;
b. The object of the agreement is the fund of KPR Sejahtera consisting of KEMENPUPERA and BJBS funds with the highest amount of Rp237,000 for KPR Sejahtera financing at the minimum of 2,500 units, with funds prepared by BJBS minimum of 10% of the total funds agreed;
c. For the funds managed by BJBS, KEMENPUPERA receives payment of profit sharing each month amounting to the maximum counter rate of the maximum yield applicable in BJBS;
d. The yields calculated based on the average daily balance x the number of days x (gross yield x nisbah)/365 as the interbank agreement with Director General of the Finance Ministry;
e. BJBS prepares its reports relating to the implementation of FLPP covering customer and other data;
f. KPR Sejahtera targets BJBS and its subsidiaries for low income households with certain income limits in accordance with the Regulation of the Ministry of Public Works and Housing of the Republic of Indonesia No. 552/KPTS/M/2016, among others:
    - *The highest value of Housing Ownership Loan is the selling price of the house less the determined down payment;*
    - *The highest margin for Housing Ownership Loan is at 5.00% (five percent) per annum (fix rate mortage);*

- Jangka waktu KPR Sejahtera paling lama 20 (dua puluh) tahun.

g. Pengembalian pokok dana FLPP ke KEMENPUPERA dilakukan setiap tanggal 10 bulan berikutnya sejak BJBS menerima perintah pemindahbukuan dana FLPP.

Bank mendapatkan fasilitas pinjaman untuk melakukan pengembangan ekspansi kredit.

Jumlah penerimaan dana dan pembayaran pembiayaan KEMENPURERA 31 Desember 2025 dan 31 Desember 2024 berturut-turut adalah sebesar dan Rp2.936.112 dan Rp1.931.987 serta Rp1.788.579 dan Rp1.175.676.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pinjaman. Bank tidak menjaminkan apapun atas pinjaman ini.

PT Sarana Multigriya Finansial (Persero)
BJBS mendapatkan fasilitas pinjaman dari PT Sarana Multigriya Finansial (Persero) (SMF) berdasarkan akad pembiayaan No. 124/AKAD/SMF-BJBS/XI/2018 tanggal 4 September 2018 yang berjangka waktu 15 tahun dan akan jatuh tempo pada tanggal 4 September 2033. Porsi nisbah yang disepakati adalah 77,75% untuk SMF dan 22,25% untuk BJBS.

BJBS mendapatkan fasilitas pinjaman untuk melakukan pengembangan ekspansi kredit.

Selama masa pinjaman, BJBS memiliki kewajiban untuk memenuhi persyaratan antara lain:
(i) menyerahkan laporan keuangan setiap 6 (enam) bulan;
(ii) perubahan akta pendirian dan anggaran Bank;
(iii) kesesuaian penggunaan dana dengan tujuan pemberian fasilitas.

BJBS telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2025 dan 2024. Bank tidak menjaminkan apapun atas pinjaman ini.

Jumlah penerimaan dana dan pembayaran pembiayaan SMF pada 31 Desember 2025 dan 2024 berturut-turut adalah sebesar Rp1.847.013 dan Rp1.035.180 serta Rp1.651.264 dan Rp782.943.

Bank mendapatkan fasilitas pinjaman dari PT Sarana Multigriya Finansial (Persero) (SMF) berdasarkan Perjanjian Pemberian *Uncommitted Facility Line* No. 37 tanggal 29 November 2024. Pada tanggal 30 April 2025 Bank telah melakukan penarikan Fasilitas sebesar Rp1.500.000 yang terbagi atas dengan

- *The maximum duration for Housing Ownership Loan is 20 (twenty) years;*

g. Refund of FLPP funds to KEMENPUPERA shall be made on the 10th of the ensuing month after BJBS receives the FLPP fund book-entry instruction.

Bank received Term Loan facility to develop credit expantion.

The total receipts and payments of KEMENPURERA financing on December 31, 2025 and December 31, 2024 were Rp2,936,112 and Rp1,931,987, and, Rp1,788,579 and Rp1,175,676 respectively.

Bank has complied with all of the existing terms of the fund borrowing agreement. The Bank does not provide any collateral for this loan.

PT Sarana Multigriya Finansial (Persero)
BJBS received borrowing facility from PT Sarana Multigriya Finansial (Persero) (SMF) based on financing agreement No. 124/AKAD/SMF-BJBS/XI/2018 dated September 4, 2018 which has 15 years period and will due on September 4, 2033. The agreed nisbah portion for PT SMF are 77.75% and 22.25% for BJBS.

BJBS received Term Loan facility to develop credit expantion.

Over the period of borrowing, BJBS is required to comply with terms of the borrowing as follows:
(i) provide financial statement semiannually;
(ii) Amendment of the Bank's Deed of Establishment and Article of Association;
(iii) Conformity between the use of fund and the purpose of the borrowing facility.

BJBS has complied with all of the existing terms of the fund borrowing agreement for the December 31, 2025 and 2024. The Bank does not provide any collateral for this loan.

The total receipt of funds and payments for the SMF financing in the current year of December 31, 2025 and 2024 was Rp1,847,013 and Rp1,035,180, and Rp1,651,264 and Rp782,943, respectively.

The Bank obtained a loan facility from PT Sarana Multigriya Finansial (Persero) (SMF) based on the Uncommitted Facility Line Agreement No. 37 dated November 29, 2024. On April 30, 2025, the Bank has carried out Facility withdrawal of Rp1,500,000 divided into nominal Rp1,000,000. This loan has a term of 24 (twenty four) months until April 30, 2027

nominal Rp1.000.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 30 April 2027 dengan tingkat suku bunga sebesar 7,25% per tahun dan untuk plafonnominal sebesar Rp500.000 memiliki jangka waktu 15 bulan sampai tanggal 30 Juli 2027 dengan tingkat suku bunga sebesar 7,23% per tahun.

with an interest rate of 7.25% per year and for a nominal ceiling of Rp500,000 has a term of 15 months until July 30, 2027 with an interest rate of 7.23% per year.

Selama masa pinjaman, Bank memiliki kewajiban untuk memenuhi persyaratan antara lain:

1. CAR Minimum 11%;
2. Menjaga maksimum *Non Performing Loan* (NPL) net sebesar 5%;
3. Menjaga *net income* tahun berjalan dengan angka positif;
4. Menjaga *Liquidity Coverage Ratio* minimal sebesar 100%;
5. Menjaga kinerja rating eksternal tidak mengalami penurunan lebih dari tiga *notch*. Rating saat penandatanganan AA.

During the loan term, the Bank is obliged to meet the following requirements:

1. *Minimum CAR of 11%;*
2. *Maintain a maximum net Non-Performing Loan (NPL) of 5%;*
3. *Maintain a positive net income for the current year;*
4. *Maintain a Liquidity Coverage Ratio of at least 100%;*
5. *Maintain a performance rating of no more than three notches. The rating at the time of signing is AA.*

Jumlah penerimaan dana dan pembayaran pembiayaan PT SMF tersebut pada 31 Desember 2025 adalah sebesar Rp 1.500.000 dan Nihil.

The total amount of funds received and financing payments from PT SMF on December 31, 2025 was Rp 1,500,000 and Nill.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2025. Bank tidak menjaminkan apapun atas pinjaman ini.

The Bank has fulfilled all the requirements set out in the agreement as of December 31, 2025. The Bank does not provide any collateral for this loan.

PT Bank Danamon Indonesia Tbk

Bank mendapatkan fasilitas “Kredit Angsuran Berjangka” (KAB) dari PT Bank Danamon Indonesia Tbk, sebagai berikut :

a. KAB-2 dengan plafon sebesar Rp1.000.000 yang memiliki jangka waktu 3 (tiga) tahun dari tanggal 27 September 2024 sampai dengan 27 September 2027 dengan tingkat suku bunga tetap (*fixed rate*) *repricing* setiap 3 bulan;
b. KAB-3 dengan plafon sebesar Rp3.000.000. yang terbagi atas Rp1.500.000. jangka waktu selama 3 (tiga) tahun dari tanggal 27 September 2024 sampai dengan 27 September 2027. Dan Rp1.500.000 jangka waktu selama 3 (tiga) tahun dari tanggal 18 Oktober 2022 sampai dengan 18 Oktober 2027 dengan tingkat suku bunga tetap (*fixed rate*) dengan *repricing* setiap 3 bulan.

PT Bank Danamon Indonesia Tbk

The bank has received a "Kredit Angsuran Berjangka (KAB)" facility from PT Bank Danamon Indonesia Tbk, with fixed interest rate as follows:

a. KAB-2 with a ceiling of Rp1,000,000, has a term of 3 (three) years from September 27, 2024, to September 27, 2027, with a fixed interest rate and repricing every 3 months;

b. KAB-3 with a ceiling of Rp3,000,000, divided into Rp1,500,000 with a term of 3 (three) years from September 28, 2024, to September 27, 2027, and Rp1,500,000 with a term of 3 (three) years from October 18, 2022, to October 18, 2027, with a fixed interest rate and repricing every 3 months.

Selama masa pinjaman, Bank memiliki kewajiban untuk menjaga agar kolektibilitas debitur pada setiap kreditur dari debitur adalah tetap pada kolektibilitas 1 sesuai aturan yang ditetapkan oleh Bank Indonesia.

During the borrowing period, the Bank is required to ensure that the debtor's collectability for each creditor of the debtor remains at collectability 1 in accourdance with the rules set by Bank Indonesia.

Jumlah penerimaan dana dan pembayaran pembiayaan Danamon pada 31 Desember 2025 dan 2024 berturut-turut adalah sebesar Nihil dan Nihil serta Rp5.000.000 dan Rp5.000.000.

The total receipts and payments of Danamon financing on December 31, 2025 and 2024 were Nill and Nill, and Rp5,000,000 and Rp5,000,000, respectively.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2025 dan 2024. Bank tidak memberikan jaminan apapun atas pinjaman ini.

The Bank has complied with all of the existing terms of the fund borrowing agreement for the December 31, 2025 and 2024. The Bank does not provide any collateral for this loan.

PT Bank DKI

PT Bank DKI

Bank mendapatkan fasilitas kredit dari PT Bank DKI dengan plafon Rp1.500.000. Jangka waktu kredit selama 2 (dua) tahun dari tanggal 29 September 2022 sampai dengan 27 September 2024 dengan tingkat suku bunga pinjaman adalah JIBOR 3 M + 0,65%.

The Bank received term loan from PT Bank DKI with a plafond Rp1,500,000. The Term Loan has period 2 (two) years from September 29, 2022 until September 27, 2024 with interest rate is JIBOR 3 M + 0.65%.

Fasilitas kredit pada PT Bank DKI dengan nilai nominal Rp1.500.000 telah dilunasi oleh Bank pada tanggal 30 April 2024.

Credit facility at PT Bank DKI with nominal value of Rp1,500,000 had been repaid by the Bank on April 30, 2024.

Bank juga mendapatkan fasilitas kredit dari PT Bank DKI dengan plafon Rp1.500.000. Jangka waktu kredit selama 2 (dua) tahun dari tanggal 30 April 2024 sampai dengan 30 April 2026 dengan tingkat suku bunga pinjaman adalah JIBOR 3 M + 0,50%.

Bank also received term loan from PT Bank DKI with a plafond Rp1,500,000. The Term Loan has period 2 (two) years from April 30, 2024 until April 30, 2026 with interest rate is JIBOR 3 M + 0.50%.

Selama masa pinjaman, Bank memiliki kewajiban untuk menyerahkan laporan keuangan tahunan yang telah diaudit oleh Kantor Akuntan Publik terdaftar OJK selambat-lambat 180 hari setelah tanggal penutupan buku.

During the borrowing period, the Bank is required to provide audited financial statement no later than 180 days after the closing date.

Bank mendapatkan fasilitas pinjaman untuk tujuan memenuhi kebutuhan likuiditas.

The Bank received term loan facility to to meet liquidity needs.

Jumlah penerimaan dana dan pembayaran pembiayaan Bank DKI pada 31 Desember 2025 dan 2024 berturut-turut adalah sebesar Nihil dan Nihil serta Rp1.500.000 dan Rp1.500.000.

The total receipts and payments of DKI financing on December 31, 2025 and 2024 were Nill and Nill, and Rp1,500,000 and Rp1,500,000, respectively.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2025 dan 2024. Bank tidak menjaminkan apapun atas pinjaman ini.

The Bank has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2025 and 2024. The Bank does not provide any collateral for this loan.

PT Bank ICBC Indonesia

PT Bank ICBC Indonesia

Bank mendapatkan fasilitas kredit dari PT Bank ICBC Indonesia dengan limit Rp800.000.000. Jangka waktu kredit selama 2 (dua) tahun 3 (tiga) bulan dari tanggal 24 Desember 2024 sampai dengan 24 Maret 2027 dengan tingkat suku bunga pinjaman JIBOR 3M + 0,60%.

The Bank obtained a credit facility from PT Bank ICBC Indonesia with a limit of Rp800,000,000. The credit term is 2 (two) years and 3 (three) months, from 24 December 2024 to 24 March 2027, with an interest rate of JIBOR 3M + 0.60%.

Bank mendapatkan fasilitas kredit untuk pembiayaan umum. Persyaratan-persyaran penting (*financial covenant*) dalam perjanjian pinjaman Bank antara lain:

a. Menjaga minimum *Capital Adequancy Ratio* (CAR) sesuai dengan peraturan Otoritas Jasa Keuangan (OJK);
b. Mempertahankan *non performing loan* (NPL) net maksimum sebesar 5% (lima persen);
c. Mempertahankan laba bersih positif (*Positive Net Income*); dan
d. Mempertahankan minimum *Liquidity Coverage Ratio* (LCR) sebesar 100% (seratus persen).

The Bank obtained a credit facility for general financing purposes. The significant terms and conditions (financial covenants) in the Bank's loan agreement include the following:

a. Maintaining a minimum Capital Adequacy Ratio (CAR) in accordance with the regulations of the Financial Services Authority (OJK);
b. Maintaining a maximum net non-performing loan (NPL) of 5% (five percent);
c. Maintaining positive net income; and
d. Maintaining a minimum Liquidity Coverage Ratio (LCR) of 100% (one hundred percent).

Jumlah penerimaan dana dan pembayaran pembiayaan ICBC pada 31 Desember 2025 dan 2024 berturut-turut adalah sebesar Nihil dan Nihil serta Rp800.000 dan Rp800.000.

The total receipts and payments of ICBC financing on December 31, 2025 and 2024 were Nill and Nil, and Rp800,000 and Rp800,000, respectively.

Perusahaan telah memenuhi seluruh persyaratan yang disebutkan dalam perjanjian fasilitas pinjaman ini. Fasilitas kredit diberikan tanpa jaminan khusus (*clean basis*).

The Company has complied with all requirements mentioned in this loan facility agreement. The credit facility is granted without specific collateral (clean basis).

PT BPR Supra Artapersada

Berdasarkan Perjanjian Restrukturisasi Kredit No. 1129 tanggal 10 September 2024, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp7.047. Pinjaman memliki jangka waktu 72 (tujuh puluh dua) bulan. Tingkat suku bunga pinjaman sebesar 7% efektif per tahun.

PT BPR Supra Artapersada

Based on Credit Restructuring Agreement No. 1129 dated September 10, 2024, BPR Intan Jabar received an existing credit restructuring facility with a ceiling of Rp7,047. The loan has a term of 72 (seventy-two) months. The loan interest rate is 7% effective per year.

Berdasarkan Perjanjian Restrukturisasi Kredit No. 0140 tanggal 10 September 2024, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp4.151. Pinjaman memliki jangka waktu 72 (tujuh puluh dua) bulan. Tingkat suku bunga pinjaman sebesar 7% efektif per tahun.

Based on Credit Restructuring Agreement No. 0140 dated September 10, 2024, BPR Intan Jabar received an existing credit restructuring facility with a ceiling of Rp4,151. The loan has a term of 72 (seventy-two) months. The loan interest rate is 7% effective per year.

Jumlah penerimaan dana dan pembayaran pembiayaan PT BPR Supra Artapersada pada 31 Desember 2025 dan 2024 berturut-turut adalah sebesar Nihill dan Rp1.867 serta Nihil dan Rp466.

The total receipts and payments of PT BPR Supra Artapersada financing on December 31, 2025 and 2024 were Nill and Rp1,867, and Nill and Rp466, respectively.

PT BPR Intan Jabar telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2025 dan 2024. PT BPR Intan Jabar tidak menjaminkan apapun atas pinjaman ini.

PT BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2025 and 2024. PT BPR Intan Jabar does not provide any collateral for this loan.

PT Bank Oke Indonesia Tbk

BPR Intan Jabar memperoleh fasilitas Kredit Modal Kerja dari PT Bank Oke Indonesia Tbk dengan fasilitas kredit dengan plafon sebesar Rp40.000 dengan rincian sebagai berikut:

a. Berdasarkan Surat Perjanjian Pinjaman No. 086/BA/JKT/V/2017 tanggal 28 Mei 2017 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp20.000. Pinjaman memiliki jangka waktu 48 (empat puluh delapan) bulan. Tingkat suku bunga pinjaman ini adalah 10,75% per tahun;
b. Berdasarkan Surat Perjanjian Pinjaman No. 078/BOI/BD/IV/2018 tanggal 5 April 2018 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp20.000. Pinjaman memiliki jangka waktu 48 (empat puluh delapan) bulan. Tingkat suku bunga pinjaman ini adalah 10,50% per tahun.

Pinjaman tersebut dijamin dengan piutang usaha yang berasal dari fasilitas kredit yang diberikan.

PT Bank Oke Indonesia Tbk

PT BPR Intan Jabar received a working capital loan from PT Bank Oke Indonesia Tbk with a plafond of Rp40,000 as follows:

a. Based on the loan agreement No. 086/BA/JKT/V2017 dated May 28, 2017, BPR Intan Jabar received borrowing facility with a plafond Rp20,000. The borrowing has period 48 (fourty eight) months. The interest rate is 10.75% per annum;

b. Based on the loan agreement No. 078/BOI/BD/IV/2018 dated April 5, 2018, BPR Intan Jabar received borrowing facility with a plafond Rp20,000. The borrowing has period of 48 (fourty eight) monts. The interest rate is 10.50% per annum.

The borrowing is guaranteed with accounts receivables from credit facility provided.

BPR Intan Jabar telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pinjaman.

BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement.

Berdasarkan Perjanjian Restrukturisasi Kredit No. 461 tanggal 28 Juni 2024, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp6.067. Pinjaman memliki jangka waktu 72 (tujuh puluh dua) bulan.

Based on Credit Restructuring Agreement No. 461 dated June 28, 2024, BPR Intan Jabar received an existing credit restructuring facility with a ceiling of Rp6,067. The loan has a term of 72 (seventy two) months.

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank Oke Indonesia Tbk pada 31 Desember 2025 dan 2024 sebesar Nihil dan Rp1.011 serta Nihil dan Rp5.

The total receipts and payments of PT Bank Oke Indonesia Tbk financing on December 31, 2025 and 2024 were Nil dan Rp1,011 and Nill and Rp5, respectively.

PT Bank CIMB Niaga Tbk

Berdasarkan persetujuan kredit No. 1792 tanggal 30 Desember 2019, BPR Intan Jabar memperoleh fasilitas Pinjaman modal kerja dari PT Bank CIMB Niaga Tbk. Jumlah fasilitas kredit sebesar Rp7.500, dengan tingkat suku bunga sebesar 9% per tahun, jangka waktu 60 (enam puluh) bulan dan jatuh tempo pada tanggal 31 Desember 2024. Pinjaman tersebut dijamin dengan piutang usaha yang berasal dari fasilitas kredit yang diberikan.

PT Bank CIMB Niaga Tbk

Based on credit agreement No. 1792 dated December 30, 2019, BPR Intan Jabar obtained a working capital loan facility from PT Bank CIMB Niaga Tbk. The amount of the credit facility is Rp7,500, with an interest rate of 9% per annum, a term of 60 (sixty) months and due on December 31, 2024. The loan is secured by accounts receivable originating from the credit facility provided.

Jumlah penerimaan dana dan pembayaran pembiayaan PT CIMB Niaga Tbk pada 31 Desember 2025 dan 2024 berturut-turut adalah sebesar Nihil dan Nihil serta Nihil dan Nihil.

The total receipts and payments of PT Bank CIMB Niaga Tbk financing on September 30, 2025 and December 31, 2024 were Nil and Nil, and Nil and Nil, respectively.

BPR Intan Jabar telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pada tanggal 31 Desember 2025 dan 2024. Bank tidak menjaminkan apapun atas pinjaman ini.

BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2025 and 2024. The Bank does not provide any collateral for this loan.

PT BPR Daya Lumbung Asia

PT BPR Intan Jabar memperoleh fasilitas Kredit Modal Kerja dari PT BPR Daya Lumbung Asia dengan fasilitas kredit dengan plafon sebesar Rp6.000 dengan rincian sebagai berikut:

a. Berdasarkan Surat Perjanjian Pinjaman No. 0119/BPR-DLA/KREDIT/IV/2020 tanggal 27 April 2020 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp3.000. Pinjaman memiliki jangka waktu 24 (dua puluh empat) bulan. Tingkat suku bunga pinjaman ini adalah 5,93% per tahun;
b. Pada tanggal 9 Juli 2020 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp2.000. Pinjaman memiliki jangka waktu 24 (dua puluh empat) bulan. Tingkat suku bunga pinjaman ini adalah 5,79% per tahun;
c. Pada tanggal 14 September 2020 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp1.000. Pinjaman memiliki jangka waktu 24 (dua puluh empat) bulan. Tingkat suku bunga pinjaman ini adalah 11,00% per tahun;

PT BPR Daya Lumbung Asia

PT BPR Intan Jabar received a working capital loan from PT BPR Daya Lumbung Asia with a plafond of Rp6,000 as follows:

a. Based on the loan agreement No. 0119/BPR-DLA/KREDIT/IV/2020 dated Apr 27, 2020, BPR Intan Jabar received borrowing facility with a ceiling Rp3,000. The borrowing has period 24 (twenty four) months. The interest rate is 5.93% per annum;

b. On July 9, 2020, BPR Intan Jabar received borrowing facility with a ceiling of Rp2,000. The borrowing has period 24 (twenty four) months. The interest rate is 5.79% per annum;

c. On September 14, 2020, BPR Intan Jabar received borrowing facility with a ceiling of Rp1,000. The borrowing has period 24 (twenty four) months. The interest rate is 11.00% per annum;

d. Berdasarkan Perjanjian Restrukturisasi Kredit No. 14 tanggal 26 Desember 2022, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp3.000. Pinjaman memliki jangka waktu 60 (enam puluh) bulan. Tingkat suku bunga pinjaman sebesar 9% efektif per annum;
e. Berdasarkan Perjanjian Restrukturisasi Kredit No. 59 tanggal 26 Desember 2022, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp5.000. Pinjaman memliki jangka waktu 60 (enam puluh) bulan. Tingkat suku bunga pinjaman sebesar 9% efektif per annum.

Jumlah penerimaan dana dan pembayaran pembiayaan PT BPR Daya Lumbung Asia pada 31 Desember 2025 dan 2024 berturut-turut adalah sebesar Nihil dan Rp925 serta Nihil dan Rp1.502.

PT BPR Intan Jabar telah memenuhi semua semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2025 dan 2024. PT BPR Intan Jabar tidak menjaminkan apapun atas pinjaman ini.

PT Bank Mandiri (Persero) Tbk

Bank mendapatkan fasilitas kredit dari PT Bank Mandiri (Persero) Tbk dengan limit Rp1.500.000. Jangka waktu kredit selama 2 (dua) tahun dari tanggal 25 September 2023 sampai dengan 24 September 2025 dengan tingkat suku bunga pinjaman adalah JIBOR 3 + *margin*.

Bank mendapatkan fasilitas pinjaman untuk melakukan pengembangan ekspansi kredit. Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian pinjaman Bank antara lain:

a. Menjaga *Capital Adequacy Ratio (CAR)* minimal sebesar 10,28% atau sesuai dengan ketentuan OJK untuk Bank Buku III dan profil risiko bank mana yang lebih besar;
b. Menjaga maksimum *Non Performing Loan* (NPL) net sebesar 3,50%;
c. Menjaga *net income* tahun berjalan dengan angka positif;
d. Menjaga *Liquidity Coverage Ratio* minimal sebesar 100% pada posisi laporan keuangan triwulan.

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank Mandiri (Persero) Tbk pada 31 December 2025 dan 2024 berturut-turut adalah sebesar Nihil dan Rp1.500.000 serta Nihil dan Nihil. Fasilitas kredit ini telah dilunasi pada saat jatuh tempo pada 25 September 2025.

d. Based on the loan restructuring agreement No. 14 dated December 26, 2022, BPR Intan Jabar received an existing loan restructuring facility with a ceiling Rp3,000. The borrowing has period 60 (sixty) months. The interest rate is 9,00% per annum;

e. Based on the loan restructuring agreement No. 59 dated December 26, 2022, BPR Intan Jabar received an existing loan restructuring facility with a ceiling Rp5,000. The borrowing has period 60 (sixty) months. The interest rate is 9,00% per annum.

The total receipts and payments of PT BPR Daya Lumbung Asia financing on December 31, 2025 and 2024 were Nil dan Rp925, and Nil and Rp1,502, respectively.

PT BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement as of December 30, 2025 and 2024. PT BPR Intan Jabar does not provide any collateral for this loan.

PT Bank Mandiri (Persero) Tbk

The Bank received Term Loan from PT Bank The Bank received Term Loan from PT Bank Mandiri (Persero) Tbk with a plafond Rp1,500,000. The Term Loan has period 2 (two) year from September 25, 2023 until September 24, 2025 with interest rate is JIBOR 3 + margin.

The Bank received Term Loan facility to develop credit expantion. The significant requirements (financial covenants) in the Bank's loan agreement include the following:

a. Capital Adequacy Ratio (CAR) minimum of 10.28% or in accordance with OJK regulations for Bank Book III and which bank's risk profile is greater;
b. Non-Performing Loan (NPL) ratio maximum of 3.50%;
c. Net income for the current year with positive numbers;
d. Liquidity Coverage Ratio minimum of 100% for quarterly financial statement positions.

The total receipts and payments of Mandiri financing on December 31, 2025 and 2024 were Nill and Rp1,500,000 and Nill, and Nill, respectively. This credit facility has been fully repaid on maturity date September 25, 2025.

PT Bank Maybank Indonesia Tbk

Bank mendapatkan fasilitas kredit dari PT Bank Maybank Indonesia Tbk dengan plafon Rp500.000. Jangka waktu kredit selama 2 (dua) tahun dari tanggal 28 Desember 2023 sampai dengan 28 Desember 2025 dengan tingkat suku bunga pinjaman adalah JIBOR 3M + 0,65%.

Selama masa pinjaman, Bank memiliki kewajiban untuk menyerahkan laporan keuangan tahunan yang telah diaudit oleh Kantor Akuntan Publik terdaftar OJK selambat-lambat 180 hari setelah tanggal penutupan buku.

Bank mendapatkan fasilitas pinjaman untuk tujuan umum Bank. Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian pinjaman Bank antara lain:

a. Menjaga *Capital Adequacy Ratio* (CAR) minimal sebesar 14,00%;
b. Menjaga rasio maksimum *Nett Non Performing Loan* (NPL) sebesar 4,00%;
c. Mematuhi hukum dan peraturan dari Bank Indonesia dan/atau OJK atau institusi lainnya yang mengawasi debitur.

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank Maybank Indonesia Tbk pada 31 Desember 2025 dan 2024 berturut-turut adalah sebesar Nihil dan Rp500.000, serta Nihil dan Nihil. Fasilitas kredit ini telah jatuh tempo dan dilunasi pada 26 Desember 2025.

Bank Indonesia

Pada tanggal 31 Desember 2024, Entitas Anak yaitu PT Bank Jabar Banten Syariah mendapatkan fasilitas penyediaan dana berdasarkan prinsip syariah dari Bank Indonesia untuk pengelolaan likuiditas sebesar Rp250.865 dengan persentase bagi hasil sebesar 6,25% per tahun serta jatuh tempo pada tanggal 6 Januari 2025. Fasilitas ini dijamin dengan agunan berupa surat berharga yang memenuhi prinsip syariah dengan nilai pasar sebesar Rp250.865.

Fasilitas pembiayaan pada Bank Indonesia dengan nilai nominal Rp250.865 telah dilunasi oleh Bank pada tanggal 6 Januari 2025.

Jumlah penerimaan dana dan pembayaran pembiayaan Bank Indonesia pada 31 Desember 2025 dan 2024 berturut-turut adalah sebesar Nihil dan Rp250.865, serta Rp250.865 dan Nihil.

Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah

Bank mendapatkan pinjaman dari Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah (LPDB) dengan plafon sebesar Rp200.000. Pinjaman memiliki jangka waktu 5 (lima) tahun setelah pencairan pertama. Bank melakukan pencairan pertama pada September 2019.

PT Bank Maybank Indonesia Tbk

The Bank received Term Loan from PT Bank Maybank Indonesia Tbk with a plafond Rp500,000. The Term Loan has period 2 (two) years from December 28, 2023 until December 28, 2025 with interest rate is JIBOR 3M + 0.65%.

During the borrowing period, the Bank is required to provide audited financial statement to public accounting firm no later than 180 days after the closing date.

The Bank received Term Loan facility to meet general purpose of Bank needs. The significant requirements (financial covenants) in the Bank's loan agreement include the following:

a. Capital Adequacy Ratio (CAR) minimum of 14.00%;
b. Nett Non-Performing Loan (NPL) ratio maximum of 4.00%;
c. Comply with laws and regulations from Bank Indonesia and/or OJK or other institutions that supervise debtors.

The total receipts and payments of PT Bank Maybank Indonesia Tbk on December 31, 2025 and 2024 were Nill and Rp500,000, and Nill and Nill, respectively. This credit facility has been matured and fully paid on December 26, 2025.

Bank Indonesia

On December 31, 2024, Bank's subsidiary, PT Bank Jabar Banten Syariah, will receive a facility to provide funds based on sharia principles from Bank Indonesia for liquidity management of Rp250,865 with a profit sharing percentage of 6.25% per annum and maturing on January 6, 2025. This facility is guaranteed by collateral in the form of securities that meet sharia principles with a market value of Rp250,865.

The financing facility from Bank Indonesia with a nominal value of Rp250,865 was fully settled by the Bank on January 6, 2025

The total receipts and payments of Bank Indonesia on December 31, 2025 and 2024 were Nil and Rp250,865, and Rp250,865 and Nil, respectively.

Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah

Bank received borrowing facilities from Lembaga Pengelola Dana Bergulir micro, small and middle bussines (LPDB) with a total ceiling of Rp200,000. The borrowing has period 5 (five) years after first disbursement. The first disbursement is in September 2019.

Pinjaman yang diberikan kepada Bank nantinya akan disalurkan sebagai kredit kepada Koperasi Usaha Mikro dan Menengah. Porsi penyaluran kredit dari Bank adalah 80% dari plafon atau Rp160.000, untuk Usaha Mikro Kecil dan Menengah dan 40% atau Rp40.000 untuk Koperasi. Tingkat suku bunga yang diberikan dari LPDB ke Bank sebesar 5% dan suku bunga dari Bank kepada Usaha Mikro dan Menengah sebesar maksimal 16% pertahun.

The borrowings are distributed to micro, small and middle bussines. The portion of loans from the Bank is 80% of the limit or Rp160,000, for micro, small and medium bussines and 40% or Rp40,000 for the cooperative. The interest rate given from Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah for Bank is 5% and from Bank for micro, small and medium bussines is a maximum 16% for annum.

Jaminan atas pinjaman ini adalah jaminan fidusia atas piutang dengan kategori sehat dan tidak sedang dijaminkan kepada pihak manapun, dengan nilai minimal sebesar 125% dari plafon pinjaman.

The collateral for this loan is a fiduciary guarantee for receivables with category of healthy and is not being guaranteed to any party, with a minimum is 125% of the limit.

Berdasarkan perjanjian pinjaman Bank disyaratkan untuk memperhatikan dan menjaga tingkat kesehatan keuangannya sesuai dengan Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 14/SEOJK.03/2017 tentang Tingkat Kesehatan Keuangan Bank Umum dengan tingkat kesehatan minimal "SEHAT".

Based on the loan agreement, Bank is required to maintain the financial health in accordance with Surat Edaran Otoritas Jasa Keuangan (SEOJK) Number 14/SEOJK.03/2017 about Tingkat Kesehatan Keuangan Bank Umum dengan tingkat kesehatan minimal "SEHAT".

Jumlah penerimaan dana dan pembayaran pembiayaan LPDB-KUMKM selama tahun yang berakhir pada 31 Desember 2025 dan 2024 berturut-turut adalah sebesar Nihil dan Rp5.500, serta Nihil dan Rp28.965.

Total receipts and payments of LPDB-KUMKM financing for the year ended on December 31, 2025 and 2024 were Nill and Rp5,500, and Nill and Rp28,965, respectively.

Bank berkewajiban melakukan pengembalian pokok dilakukan secara bulanan, selambat-lambatnya pada tanggal 25 (dua puluh lima), sesuai dengan jadwal angsuran pinjaman ke Rekening Pengembalian Pokok Dana Bergulir LPDB-KUMKM.

Over the period of borrowing, the Bank is required to repay its principal, before the 25th (twenty fifth) of each month, as required by the borrowing schedule to the revolving fund account of LPDB-KUMKM.

25. Estimasi Kerugian Komitmen dan Kontinjensi / *25. Estimated Losses on Commitments and Contingencies*

a. Estimasi kerugian komitmen dan kontinjensi / *a. Estimated losses on commitments and contingencies*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah			***Rupiah***
Fasilitas kredit yang belum digunakan	17,643	13,043	*Unused loan facility*
Bank garansi	2,579	790	*Bank guarantee*
Total	**20,222**	**13,833**	***Total***

b. Perubahan estimasi kerugian komitmen dan kontinjensi

b. Movements in the estimated losses on commitments and contingencies

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Saldo awal	13,833	13,131	*Beginning balance*
Dampak akuisisi			*Acquisition impact*
Entitas Anak	--	444	*Establishment of Subsidiary*
Penyisihan selama tahun berjalan	2,635	1,229	*Provision during the year*
Pembalikan selama tahun berjalan	3,754	(971)	*Reversal during the year*
Saldo akhir	**20,222**	**13,833**	***Ending balance***

Manajemen berpendapat bahwa jumlah estimasi kerugian komitmen dan kontinjensi yang dibentuk telah memadai.

Management believes that the above estimated losses on commitments and contingencies are adequate.

26. Pajak Penghasilan / *26. Income Tax*

a. Utang pajak

a. Taxes payable

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Bank			***Bank***
Pajak penghasilan badan (Pasal 29)	44,304	103,490	*Corporate Income tax (Article 29)*
Pajak penghasilan badan (Pasal 25)	9,143	20,823	*Corporate Income tax (Article 25)*
Pajak penghasilan			*Income tax*
Pasal 21	1,360	2,187	*Article 21*
Pasal 4(2) dan 23	8,897	11,283	*Article 4(2) and 23*
	63,704	137,783	
Entitas anak			***Subsidiary***
Pajak penghasilan badan (Pasal 29)	17,423	18,990	*Corporate Income tax (Article 29)*
Pajak penghasilan			*Income tax*
Pasal 21	5,255	3,995	*Article 21*
Pasal 4(2) dan 23	6,059	10,418	*Article 4(2) and 23*
	28,737	33,403	
Total	**92,441**	**171,186**	***Total***

b. Beban (manfaat) pajak

b. Tax expense (benefit)

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Bank			***Bank***
Pajak kini	193,283	356,292	*Current tax*
Pajak tangguhan	25,558	(74,496)	*Deferred tax*
	218,841	281,796	
Entitas anak			***Subsidiary***
Pajak kini	163,705	62,923	*Current tax*
Pajak tangguhan	(7,777)	(16,122)	*Deferred tax*
	155,928	46,801	
Neto	**374,769**	**328,597**	***Net***

Rekonsiliasi antara beban pajak penghasilan dengan menggunakan tarif pajak yang berlaku dari laba sebelum beban pajak dan beban pajak penghasilan seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif konsolidasian adalah sebagai berikut:

The reconciliation between the tax expense 0computed by applying the applicable tax rate on the income before tax expense and the tax expense shown in the consolidated statement of profit or loss and other comprehensive income are as follows:

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Laba sebelum beban pajak konsolidasian	1,958,895	1,783,783	*Consolidated income before tax expense*
Laba (rugi) sebelum beban pajak entitas anak	(692,950)	(205,606)	*Income (loss) before tax expense subsidiaries*
Transaksi eliminasi	(14,778)	(21,400)	*Elimination transaction*
Laba sebelum beban pajak (Bank)	1,251,167	1,556,777	*Income before tax expense (Bank only)*
Beda waktu			***Timing differences***
Pembalikan kerugian kredit	--	296,520	*Reversal of allowance for loan losses*
Penghargaan kerja	(18,400)	(32,686)	*Gratuity*
Penyisihan beban *Corporate Social Responsibility*	(15,149)	(27,584)	*Provision for Corporate Social Responsibility*
Penyisihan beban imbalan kerja pasti	(525)	10,958	*Provision for defined employee benefits*
Pembalikan kerugian aset nonproduktif dan aset produktif selain kredit yang diberikan	(7,763)	6,246	*Reversal for possible losses on non-earning assets earning assets other than loans*
Kerugian (keuntungan) dari perubahan aset keuangan yang diukur pada nilai wajar melalui laba rugi	(15,353)	43,171	*Loss (gain) from financial assets at fair value through profit or loss*
Aset hak guna dan liabilitas sewa	(77,310)	95,460	*Right of use assets and lease liability*
	(134,500)	392,085	
Beda tetap			***Permanent differences***
Beban yang tidak dapat dikurangkan	(99,340)	(73,643)	*Non-deductible expenses*
Laba kena pajak	1,017,327	1,875,219	*Taxable income*
Beban pajak penghasilan badan			*Corporate income tax expense*
2025: 19% x Rp1.017.327	193,283	--	*2025: 19% x Rp1,017,327*
2024: 19% x Rp1.875.219	--	356,292	*2024: 19% x Rp1,875,219*
Dikurangi pajak dibayar dimuka	(148,979)	(252,802)	*Less prepaid tax*
Utang pajak penghasilan	**44,304**	**103,490**	***Corporate income tax payable***

Rekonsiliasi antara laba sebelum beban pajak menurut laporan laba rugi dan penghasillan komprehensif lain dengan taksiran penghasilan kena pajak, adalah sebagai berikut:

The reconciliation between income before tax expense, as shown in the statement of profit or loss and other comprehensive income, as follows:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Laba sebelum beban pajak konsolidasian	1,958,895	1,783,783	*Consolidated income before tax expense*
Laba (rugi) sebelum beban pajak entitas anak	(692,950)	(205,606)	*Income (loss) before tax expense subsidiaries*
Transaksi eliminasi	(14,778)	(21,400)	*Elimination transaction*
Laba sebelum beban pajak (Bank)	1,251,167	1,556,777	*Income before tax expense (Bank only)*
Pajak dihitung pada tarif pajak yang berlaku (19%)	237,722	295,788	*Tax expense calculated at prevailing tax rate (19%)*
Pengaruh beban yang tidak dapat dikurangkan	(18,879)	(13,992)	*Non-deductible expenses*
Manfaat (beban) pajak entitas anak	155,926	46,801	*Tax benefit (expense) of subsidiaries*
Beban pajak konsolidasian - neto	**374,769**	**328,597**	***Tax expense - net***

Bank telah menyampaikan Surat Pemberitahuan Tahunan untuk tahun 2024 sesuai dengan prinsip *self assessment* pada Bulan April 2025.

The Bank has submitted the Annual Corporate Income Tax Return for 2024 according to the self assessment principle in April 2025.

Laba kena pajak hasil rekonsiliasi digunakan untuk menyiapkan Surat Pemberitahuan Pajak (SPT) untuk tahun yang berakhir pada tanggal 31 Desember 2025.

Taxable income from the reconciliation is used as basis for preparing annual corporate income tax (SPT) return for the year ended December 31, 2025.

c. Aset (liabilitas) pajak tangguhan – neto
Perhitungan manfaat (beban) pajak tangguhan dan aset pajak tangguhan adalah sebagai berikut:

c. Deferred tax assets (liabilities) – net
The computation of deffered tax benefit (expense) deffered tax assets are detailed below:

	31 Desember 2025/ December 31, 2025				
	1 Januari/ *January 1*	Diakui pada laporan laba rugi/ *Recognized in statement of profit or loss*	Diakui pada penghasilan komprehensif lain/ *Recognized in other comprehensive income*	31 Desember/ *December 31*	
Entitas Induk					***Parent Entity***
Penyisihan beban *Corporate Social Responsibility*	15,140	(2,878)	--	12,262	*Provision for Corporate Social Responsibility*
Penyisihan liabilitas imbalan kerja pasti	73,322	(100)	(16,424)	56,798	*Provision for defined employee benefit liability*
Penyisihan kerugian kredit	3	(3)	--	--	*Provision for loan losses*
Perubahan nilai wajar surat berharga yang diukur melalui penghasilan komprehensif lain	117,123	--	(166,528)	(49,405)	*Changes in fair value of marketable securities measured at fair value through other comprehensive income*
Perubahan nilai wajar surat berharga yang diukur melalui laba rugi	8,610	(2,917)	--	5,693	*Changes in fair value of marketable securities measured at fair value through profit or loss*
Pencadangan penghargaan direksi	5,911	(3,496)	--	2,415	*Gratuity*
Penyisihan kerugian aset nonproduktif dan aset produktif selain dari kredit yang diberikan	(241)	(1,475)	--	(1,716)	*Provision for losses on non-earning assets and earning assets other than loan*
Aset hak guna	90,052	6,810	--	96,862	*Right of use assets*
Liabilitas sewa	(109,287)	(21,499)	--	(130,786)	*Lease liabilities*
Sub Total Entitas Induk	**200,633**	**(25,558)**	**(182,952)**	**(7,877)**	***Parent Entity Sub Total***
Entitas Anak					***Subsidiary Entity***
Aset pajak tangguhan	53,103	7,777	(11,198)	49,682	*Deferred tax asset*
Sub Total Entitas Anak	**53,103**	**7,777**	**(11,198)**	**49,682**	***Subsidiary Entity Sub Total***
Aset Pajak Tangguhan	**253,736**	**(17,781)**	**(194,150)**	**41,805**	***Deferred Tax Assets***

	31 Desember 2024/ December 31, 2024				
	1 Januari/ *January 1*	Diakui pada laporan laba rugi/ *Recognized in statement of profit or loss*	Diakui pada penghasilan komprehensif lain/ *Recognized in other comprehensive income*	31 Desember/ *December 31*	
Entitas Induk					***Parent Entity***
Penyisihan beban *Corporate Social Responsibility*	20,381	(5,241)	--	15,140	*Provision for Corporate Social Responsibility*
Penyisihan liabilitas imbalan kerja pasti	52,476	2,082	18,764	73,322	*Provision for defined employee benefit liability*
Penyisihan kerugian kredit	(56,336)	56,339	--	3	*Provision for loan losses*
Perubahan nilai wajar surat berharga yang diukur melalui penghasilan komprehensif lain	70,804	--	46,319	117,123	*Changes in fair value of marketable securities measured at fair value through other comprehensive income*
Perubahan nilai wajar surat berharga yang diukur melalui laba rugi	(9,527)	18,137	--	8,610	*Changes in fair value of marketable securities measured at fair value through profit or loss*
Pencadangan penghargaan direksi	12,121	(6,210)	--	5,911	*Gratuity*
Penyisihan kerugian aset nonproduktif dan aset produktif selain dari kredit yang diberikan	(1,428)	1,187	--	(241)	*Provision for losses on non-earning assets and earning assets other than loan*
Aset hak guna	(114,049)	4,762	--	(109,287)	*Right of use assets*
Liabilitas sewa	86,611	3,441	--	90,052	*Lease liabilities*
Entitas Induk	**61,053**	**74,497**	**65,083**	**200,633**	***Parent Entity***
Entitas Anak	993	10,053	42,057	53,103	***Subsidiary***
Aset Pajak Tangguhan	**62,046**	**84,550**	**107,140**	**253,736**	***Deferred Tax Assets***

d. Uang muka pajak

Pada tanggal 31 Desember 2025 dan 2024, Bank mencatat saldo uang muka pajak masing-masing sebesar Rp440.037 dan Rp449.117 (Catatan 18).

Tahun Pajak 2022
Pada tanggal 19 Desember 2024 bank bjb menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) atas Pajak Penghasilan (PPh) Badan, PPh Pasal 21, Pasal 23, Pasal 4 ayat (2), dan Pajak Pertambahan Nilai (PPN) tahun pajak 2022 dengan jumlah sebesar Rp125.654 (termasuk sanksi administrasi). bank bjb membayar keseluruhan nilai SKPKB PPh Badan, PPh Pasal 21, Pasal 23, Pasal 4 ayat (2), dan PPN sebesar Rp125.654. Atas SKPKB Pajak Penghasilan (PPh) Badan dan PPh Pasal 4 ayat (2) tahun pajak 2022, bank bjb mengajukan keberatan untuk PPh Badan dan PPh Pasal 4 ayat (2) sebesar Rp123.737 ke Direktorat Jenderal Pajak dan sampai dengan saat ini sedang dalam proses keberatan.

Tahun Fiskal 2018
Pada tanggal 20 November 2023 bank bjb menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) untuk Pajak Penghasilan (PPh) Badan, PPh Pasal 21, PPh Pasal 23, PPh Pasal 4 ayat (2) dan Pajak Pertambahan Nilai (PPN) tahun pajak 2018 dengan jumlah sebesar Rp192.103 (termasuk sanksi administrasi) dan bank bjb membayar keseluruhan nilai SKPKB tahun pajak 2018 sebesar Rp192.103. Atas SKPKB PPh Badan yang tidak disetujui sebesar Rp188.212 dicatat sebagai uang muka pajak, sedangkan untuk yang disetujui sebesar Rp3.891 telah menjadi beban pajak pada tahun 2023. Atas SKPKB yang tidak disetujui bank bjb

d. Tax advance

As of December 31, 2025 and 2024, Bank recorded tax advance amounting to Rp440,037 and Rp449,117, respectively (Note 18).

Fiscal Year 2022
On December 19, 2024, bank bjb received a Tax Underpayment Assessment Letter (SKPKB) for Corporate Income Tax (PPh), PPh Article 21, Article 23, Article 4 paragraph (2), and Value Added Tax (PPN) for the 2022 tax year amounting to Rp125,654 (including administrative sanctions). bank bjb paid the entire amount of the SKPKB for Corporate Income Tax, PPh Article 21, Article 23, Article 4 paragraph (2), and PPN amounting to Rp125,654. Regarding the SKPKB for Corporate Income Tax (PPh) and PPh Article 4 paragraph (2) for the 2022 tax year, bank bjb submitted an objection for Corporate Income Tax and Article 4 paragraph (2) Income Tax amounting to IDR 123,737 to the Directorate General of Taxes and is currently in the objection process.

Fiscal Year 2018
On November 20, 2023, bank bjb received a Tax Underpayment Assessment Letter (SKPKB) for Corporate Income Tax (PPh), PPh Article 21, PPh Article 23, PPh Article 4 paragraph (2) and Value Added Tax (PPN) for the 2018 tax year amounting to Rp192,103 (including administrative sanctions) and bank bjb paid the entire value of the SKPKB for the 2018 tax year amounting to Rp192,103. The unapproved SKPKB for Corporate Income Tax amounting to Rp188,212 was recorded as a tax down payment, while the approved amounting to Rp3,891 it has become a tax burden in 2023.

mengajukan keberatan ke Direktorat Jenderal Pajak. Direktorat Jenderal Pajak mengabulkan sebagian atas permohonan keberatan yang diajukan bank bjb dan telah menerima pengembalian atas putusan keberatan. bank bjb mengajukan banding terhadap putusan keberatan PPh Badan sebesar Rp179.311 yang belum dikabulkan melalui Banding ke Pengadilan Pajak. Pada saat ini bank bjb sedang menjalani proses sidang banding.

Bank bjb filed an objection to the unapproved SKPKB with the Directorate General of Taxes. The Directorate General of Taxes has partially granted the objection application submitted by bank bjb and and has received refund of the objection decision. bank bjb has appealed the outstanding corporate income tax objection decision of Rp179,311 to the Tax Court. bank bjb is currently undergoing the appeals hearing.

Tahun Pajak 2019

Pada tanggal 28 Juni 2021 bank bjb menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) untuk Pajak Penghasilan (PPh) Badan, PPh Pasal 21, PPh Pasal 23/26, PPh Pasal 4 ayat (2), Pajak Pertambahan Nilai (PPN) tahun pajak 2018 dengan jumlah sebesar Rp 39.686 (termasuk sanksi administrasi) dan bank bjb membayar keseluruhan nilai SKPKB sebesar Rp39.686. Atas SKPKB PPh Badan yang tidak disetujui sebesar Rp34.964 dicatat sebagai uang muka pajak dan untuk SKPKB yang disetujui sebesar Rp 4.722 telah menjadi beban pajak pada tahun 2021. PPh Badan tahun pajak 2019 adalah Lebih Bayar (LB) sebesar (Rp52.588). Atas SKPKB sebesar Rp34.797 yang tidak disetujui bank bjb, sampai dengan tanggal Laporan Keuangan ini disusun masih menunggu putusan dari Pengadilan Pajak.

Fiscal Year 2019

On June 28, 2021, bank bjb received a Tax Underpayment Assessment Letter (SKPKB) for Corporate Income Tax (PPh), PPh Article 21, PPh Article 23/26, PPh Article 4 paragraph (2), Value Added Tax (PPN) for the 2018 tax year in the amount of Rp39,686 (including administrative sanctions) and bank bjb paid the total SKPKB amounting to Rp39,686. The unapproved SKPKB for Corporate Income Tax amounting to Rp34,964 was recorded as a tax down payment and the approved SKPKB of IDR 4,722 it has become a tax burden in 2021. Corporate Income Tax for the 2019 tax year was an Overpayment (LB) of (Rp52,588). Regarding the SKPKB of IDR 34,797 which was not approved by bank bjb,As of the date this Financial Report was prepared, bank bjb is still awaiting a decision from the Tax Court for the unapproved SKPKB.

Penyelesaian Administrasi Perpajakan Lainnya

Terdapat pembayaran pendahuluan atas Pemeriksaan Pajak sebesar Rp33.585.

Completion of Other Tax Administration

There is an advance payment for the Tax Audit of Rp33,585.

27. Bunga yang Masih Harus Dibayar dan Bagi Hasil / *27. Interest Payable and Revenue Sharing*

	31 Desember/*December 31,* 2025		31 Desember/*December 31,* 2024		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
Simpanan nasabah		205,182		225,358	*Deposits from customer*
Pinjaman yang diterima		67,026		37,024	*Borrowings*
Efek utang yang diterbitkan		17,921		69,862	*Debt securities issued*
Bagi hasil syariah		2,509		19,978	*Sharia profit sharing*
Simpanan dari bank lain		32,961		1,126	*Deposits from other banks*
		325,599		353,348	
Dolar Amerika Serikat					***United States Dollar***
Simpanan nasabah	922,268	15,379	561,321	9,034	*Deposits from customer*
Simpanan dari bank lain		--	40,104	645	*Deposits from other banks*
		15,379		9,679	
Total		**340,978**		**363,027**	***Total***

28. Liabilitas Lain-Lain / *28. Other Liabilities*

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	
Rupiah					***Rupiah***
Liabilitas sewa		595,177		558,116	*Lease liabilities*
Jasa produksi		274,734		318,053	*Employee bonus*
Dana *Corporate Social Responsibility*		89,239		98,636	*Corporate Social Responsibility fund*
Setoran jaminan		84,570		82,625	*Guarantee deposits*
Provisi dan komisi diterima dimuka		28,168		14,320	*Unearned provisions and commision*
Penghargaan kerja		12,718		31,119	*Gratuity*
Lain-lain		375,443		204,296	*Others*
		1,460,049		1,307,165	
Dolar Amerika Serikat					***United States Dollar***
Setoran jaminan	57,015	951	92,015	1,481	*Guarantee deposits*
Lain-lain	--	--	110	1,337	*Others*
		951		2,818	
Total		**1,461,000**		**1,309,983**	***Total***

Lain-lain terutama terdiri dari rekening titipan, rekening dalam penyelesaian, titipan THR dan titipan insentif prestasi kerja.

Others mainly consist of entrusted account, accounts in process, and religious holiday allowance and entrusted work achievement incentive.

29. Dana Syirkah Temporer / *29. Temporary Syirkah Funds*

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak-pihak berelasi (Catatan 43)			***Related parties (Note 43)***
Rupiah			*Rupiah*
Bukan bank			*Non - bank*
Giro *mudharabah*	1,148	1,450	*Mudharabah current savings*
Tabungan *mudharabah*	7,996	5,882	*Mudharabah savings*
Deposito mudharabah berjangka	35,398	17,694	*Mudharabah time deposits*
	44,542	25,026	
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Bukan bank			*Non - bank*
Giro *mudharabah*	1,584,084	1,423,559	*Mudharabah current account*
Tabungan *mudharabah*	1,671,557	1,762,095	*Mudharabah savings*
Deposito *mudharabah* berjangka	8,182,448	6,867,381	*Mudharabah time deposits*
	11,438,089	10,053,035	
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Bank			*Bank*
Giro *mudharabah*	5,068	13,770	*Mudharabah current account*
Tabungan *mudharabah*	16,544	9,998	*Mudharabah savings*
Deposito *mudharabah* berjangka	32,450	40,069	*Mudharabah time deposits*
	54,062	63,837	
Total	**11,536,693**	**10,141,898**	***Total***

b. Rincian deposito berjangka *mudharabah* berdasarkan jangka waktu

b. Details of mudharabah time deposits by term

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Rupiah			***Rupiah***
Bukan bank			***Non - bank***
1 bulan	5,080,995	3,625,728	*1 month*
3 bulan	2,074,226	2,224,195	*3 months*
6 bulan	569,077	568,957	*6 months*
12 bulan	481,866	451,479	*12 months*
Lebih dari 12 bulan	11,682	14,716	*More than 12 months*
	8,217,846	6,885,075	
Bank			***Bank***
1 bulan	4,000	8,369	*1 month*
3 bulan	15,000	15,000	*3 months*
6 bulan	--	4,500	*6 months*
12 bulan	13,150	11,900	*12 months*
Lebih dari 12 bulan	300	300	*More than 12 months*
	32,450	40,069	
Total	**8,250,296**	**6,925,144**	***Total***

c. Tingkat bagi hasil deposito berjangka *mudharabah*

Deposito berjangka *mudharabah* merupakan investasi pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan BJBS atas penggunaan dana tersebut dengan nisbah yang ditetapkan dan disetujui sebelumnya.

c. Profit sharing rate from mudharabah time deposits

Mudharabah time deposits are entitled to receive a share in the income derived by the BJBS from the use of such funds based on a pre-determined ratio.

Tingkat bagi hasil setara per tahun untuk deposito berjangka *mudharabah* adalah sebagai berikut:

The annual equivalent revenue sharing ratio for mudharabah time deposits are as follows:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
1 bulan	4,21%	4.88%	*1 month*
3 bulan	4,04%	4.84%	*3 months*
6 bulan	4,05%	4.51%	*6 months*
12 bulan	3,88%	4.34%	*12 months*
Lebih dari 12 bulan	1,97%	2.02%	*More than 12 months*

30. Modal Saham / *30. Share Capital*

Pemegang Saham	Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid*	Persentase kepemilikan/ *Percentage of ownership*	Total dalam Rupiah/ *Amount in Rupiah*
31 Desember/*December* 31, 2025 dan/and 31 Desember/*December 31, 2024*			
A PEMERINTAH DAERAH			
1 Pemerintah Provinsi Jawa Barat			
Saham Seri A	3,756,415,785		939,104
Saham Seri B	296,756,810		74,189
	4,053,172,595	38.52%	1,013,293
2 Pemerintah Kota & Kab. se-Jawa Barat			
Kota Bandung			
Saham Seri A	116,000,006		29,000
Saham Seri B	8,048,569		2,012
Total Kota Bandung	124,048,575	1.18%	31,012
Kota Cirebon			
Saham Seri A	17,837,704		4,459
Saham Seri B	1,237,655		309
Total Kota Cirebon	19,075,359	0.18%	4,768
Kota Sukabumi			
Saham Seri A	38,545,063		9,636
Saham Seri B	2,674,412		669
Total Kota Sukabumi	41,219,475	0.39%	10,305
Kota Bekasi			
Saham Seri A	62,493,022		15,623
Saham Seri B	4,336,029		1,084
Total Kota Bekasi	66,829,051	0.64%	16,707
Kota Bogor			
Saham Seri A	46,737,809		11,684
Saham Seri B	3,242,866		811
Total Kota Bogor	49,980,675	0.48%	12,495
Kota Cimahi			
Saham Seri A	104,000,000		26,000
Saham Seri B	7,215,958		1,804
Total Kota Cimahi	111,215,958	1.06%	27,804
Kota Depok			
Saham Seri A	93,777,672		23,444
Saham Seri B	-		
Total Kota Depok	93,777,672	0.89%	23,444
Kota Tasikmalaya			
Saham Seri A	62,810,189		15,703
Saham Seri B	4,428,044		1,107
Total Kota Tasikmalaya	67,238,233	0.64%	16,810
Kota Banjar			
Saham Seri A	41,000,000		10,250
Saham Seri B	2,878,228		720
Total Kota Banjar	43,878,228	0.42%	10,970
Kabupaten Bandung			
Saham Seri A	712,485,914		178,121
Saham Seri B	49,435,275		12,359
Total Kabupaten Bandung	761,921,189	7.24%	190,480

31 Desember/*December* 31, 2025 dan/and 31 Desember/*December 31, 2024*

Pemegang Saham	Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid*	Persentase kepemilikan/ *Percentage of ownership*	Total dalam Rupiah/ *Amount in Rupiah*
A PEMERINTAH DAERAH			
2 Pemerintah Kota & Kab. se-Jawa Barat (Lanjutan)			
Kabupaten Cirebon			
Saham Seri A	56,121,123		14,030
Saham Seri B	3,893,920		973
Total Kabupaten Cirebon	60,015,043	0.57%	15,003
Kabupaten Karawang			
Saham Seri A	56,863,937		14,216
Saham Seri B	9,841,711		2,460
Total Kabupaten Karawang	66,705,648	0.63%	16,676
Kabupaten Ciamis			
Saham Seri A	32,721,097		8,180
Saham Seri B	4,059,040		1,015
Total Kabupaten Ciamis	36,780,137	0.35%	9,195
Kabupaten Tasikmalaya			
Saham Seri A	130,953,800		32,738
Saham Seri B	9,963,099		2,491
Total Kabupaten Tasikmalaya	140,916,899	1.34%	35,229
Kabupaten Sukabumi			
Saham Seri A	86,889,260		21,722
Saham Seri B	6,028,743		1,507
Total Kabupaten Sukabumi	92,918,003	0.88%	23,229
Kabupaten Subang			
Saham Seri A	44,937,610		11,234
Saham Seri B	-		
Total Kabupaten Subang	44,937,610	0.43%	11,234
Kabupaten Indramayu			
Saham Seri A	87,986,270		21,997
Saham Seri B	7,380,073		1,845
Total Kabupaten Indramayu	95,366,343	0.91%	23,842
Kabupaten Bekasi			
Saham Seri A	73,550,504		18,388
Saham Seri B	5,103,243		1,276
Total Kabupaten Bekasi	78,653,747	0.75%	19,664
Kabupaten Sumedang			
Saham Seri A	46,052,684		11,513
Saham Seri B	3,195,329		799
Total Kabupaten Sumedang	49,248,013	0.47%	12,312
Kabupaten Bogor			
Saham Seri A	202,523,232		50,631
Saham Seri B	14,051,915		3,513
Total Kabupaten Bogor	216,575,147	2.06%	54,144
Kabupaten Cianjur			
Saham Seri A	102,416,760		25,604
Saham Seri B	-		
Total Kabupaten Cianjur	102,416,760	0.97%	25,604
Kabupaten Kuningan			
Saham Seri A	28,797,110		7,199
Saham Seri B	1,845,018		461
Total Kabupaten Kuningan	30,642,128	0.29%	7,660
Kabupaten Majalengka			
Saham Seri A	35,462,669		8,866
Saham Seri B	7,380,073		1,845
Total Kabupaten Majalengka	42,842,742	0.41%	10,711
Kabupaten Garut			
Saham Seri A	26,366,698		6,592
Saham Seri B	4,428,044		1,107
Total Kabupaten Garut	30,794,742	0.29%	7,699

31 Desember/*December* 31, 2025 dan/and 31 Desember/*December 31, 2024*

	Pemegang Saham	Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid*	Persentase kepemilikan/ *Percentage of ownership*	Total dalam Rupiah/ *Amount in Rupiah*
A	**PEMERINTAH DAERAH**			
2	**Pemerintah Kota & Kab. se-Jawa Barat (Lanjutan)**			
	Kabupaten Purwakarta			
	Saham Seri A	51,219,171		12,805
	Saham Seri B	5,904,059		1,476
	Total Kabupaten Purwakarta	57,123,230	0.54%	14,281
	Kabupaten Bandung Barat			
	Saham Seri A	5,263,157		1,316
	Saham Seri B	7,380,073		1,845
	Total Kabupaten Bandung Barat	12,643,230	0.12%	3,161
	Kabupaten Pangandaran			
	Saham Seri A	--		
	Saham Seri B	2,656,826		664
	Total Kabupaten Pangandaran	2,656,826	0.03%	664
3	**Pemerintah Provinsi Banten**			
	Saham Seri A	520,589,856		130,147
	Saham Seri B	--		
	Total Provinsi Banten	520,589,856	4.95%	130,147
4	**Pemerintah Kota & Kab. se-Banten**			
	Kota Tangerang			
	Saham Seri A	125,117,942		31,279
	Saham Seri B	8,681,210		2,170
	Total Kota Tangerang	133,799,152	1.27%	33,449
	Kota Cilegon			
	Saham Seri A	60,631,578		15,158
	Saham Seri B	4,059,041		1,015
	Total Kota Cilegon	64,690,619	0.61%	16,173
	Kota Tangerang Selatan			
	Saham Seri A	--		
	Saham Seri B	7,380,073		1,845
	Total Kota Tangerang Selatan	7,380,073	0.07%	1,845
	Kota Serang			
	Saham Seri A	--		
	Saham Seri B	7,380,073		1,845
	Total Kota Serang	7,380,073	0.07%	1,845
	Kabupaten Serang			
	Saham Seri A	151,092,304		37,773
	Saham Seri B	10,332,103		2,583
	Total Kabupaten Serang	161,424,407	1.53%	40,356
	Kabupaten Tangerang			
	Saham Seri A	289,306,189		72,327
	Saham Seri B	20,073,282		5,018
	Total Kabupaten Tangerang	309,379,471	2.94%	77,345
	Kabupaten Lebak			
	Saham Seri A	37,586,022		9,397
	Saham Seri B	2,607,876		652
	Total Kabupaten Lebak	40,193,898	0.38%	10,049
	Kabupaten Pandeglang			
	Saham Seri A	110,162,524		27,541
	Saham Seri B	--		
	Total Kabupaten Lebak	110,162,524	1.05%	27,541
B	**PUBLIK**			
	Saham Seri A	-		
	Saham Seri B	2,572,850,355		643,213
	Total Publik	2,572,850,355	24.45%	643,213
	TOTAL	**10,521,443,686**		**2,630,361**

Pada tanggal 31 Desember 2025 dan 2024, saham Seri A khusus dimiliki oleh pemerintah pusat, pemerintah provinsi, kota dan kabupaten sedangkan saham Seri B dimiliki oleh Direksi, Dewan Komisaris, Karyawan, Masyarakat dan Pemerintah.

Share capital as of December 31, 2025 and 2024, Class A shares are specially owned by the central government, provinces, cities and districts while the Class B shares are owned by Board of Director, Board of Commissioner, Employee, Public, and Government.

Saham Seri A memiliki hak khusus dalam kuorum kehadiran dan persetujuan pada agenda Rapat Umum Pemegang Saham tertentu, yaitu:

Series A Shares have special rights in the quorum of attendance and approval on the agenda of a certain General Meeting of Shareholders, namely:

1) pengangkatan, pemberhentian dan persetujuan pengunduran diri Direksi dan Dewan Komisaris;
2) perubahan Anggaran Dasar, pengeluaran Efek bersifat Ekuitas atau perubahan Modal ditempatkan dan disetor;
3) penyetoran saham dalam bentuk benda lain uang, baik benda berwujud maupun benda tidak berwujud; dan
4) penggabungan, peleburan, pengambilalihan, dan pemisahan serta pengajuan permohonan agar Bank dinyatakan pailit dan pembubaran Bank.

1) appointment, dismissal and approval of the resignation of the Board of Directors and Board of Commissioners;
2) amendments to the Articles of Association, issuance of Equity Securities or changes to issued and paid up Capital;
3) deposit of shares in the form of other cash objects, both tangible and intangible objects; and
4) merger, consolidation, acquisition and separation as well as submission of applications for the Bank to be declared bankrupt and the Bank to be dissolved.

31. Tambahan Modal Disetor / *31. Additional Paid in Capital*

Pada tanggal 31 Desember 2025 dan 2024, rincian tambahan modal disetor adalah sebagai berikut:

As of December 31, 2025 and 2024, details of additional paid in capital are as follows:

	31 Desember 2025 dan 2024 *December 31, 2025 and 2024*	
Masyarakat	987,821	*Public*
Provinsi Jawa Barat	404,511	*Provinsi Jawa Barat*
Kabupaten Bandung	106,731	*Kabupaten Bandung*
Kabupaten Bogor	30,485	*Kabupaten Bogor*
Kabupaten Serang	22,606	*Kabupaten Serang*
Kabupaten Tangerang	22,181	*Kabupaten Tangerang*
Kota Tangerang	18,857	*Kota Tangerang*
Kabupaten Bandung Barat	16,839	*Kabupaten Bandung Barat*
Kabupaten Karawang	15,075	*Kabupaten Karawang*
Kabupaten Indramayu	14,653	*Kabupaten Indramayu*
Kabupaten Sukabumi	13,079	*Kabupaten Sukabumi*
Kabupaten Tasikmalaya	11,009	*Kabupaten Tasikmalaya*
Kota Tasikmalaya	9,530	*Kota Tasikmalaya*
Kota Bekasi	9,405	*Kota Bekasi*
Kota Bandung	8,894	*Kota Bandung*
Kota Cilegon	8,827	*Kota Cilegon*
Kabupaten Cirebon	8,448	*Kabupaten Cirebon*
Kabupaten Pandeglang	8,158	*Kabupaten Pandeglang*
Kabupaten Majalengka	8,155	*Kabupaten Majalengka*
Kota Tangerang Selatan	8,155	*Kota Tangerang Selatan*
Kota Serang	8,155	*Kota Serang*
Kota Cimahi	7,974	*Kota Cimahi*
Kota Depok	6,923	*Kota Depok*
Kabupaten Purwakarta	6,524	*Kabupaten Purwakarta*
Kota Sukabumi	5,801	*Kota Sukabumi*
Kabupaten Lebak	5,665	*Kabupaten Lebak*
Kabupaten Bekasi	5,639	*Kabupaten Bekasi*
Kabupaten Garut	4,893	*Kabupaten Garut*
Kabupaten Ciamis	4,485	*Kabupaten Ciamis*
Kabupaten Kuningan	4,166	*Kabupaten Kuningan*
Kota Bogor	3,583	*Kota Bogor*
Kabupaten Sumedang	3,531	*Kabupaten Sumedang*
Kabupaten Subang	3,318	*Kabupaten Subang*
Kota Banjar	3,180	*Kota Banjar*
Kabupaten Pangandaran	2,936	*Kabupaten Pangandaran*
Kota Cirebon	2,684	*Kota Cirebon*
Total	**1,812,876**	

32. Obligasi Subordinasi / *32. Subordinated Bonds*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Obligasi Subordinasi Berkelanjutan II			*Continuing Subordinated Bonds II*
Tahap I Bank Jabar Banten	368,000	500,000	*of Bank Jabar Banten Phase I*
Obligasi Subordinasi Berkelanjutan II			*Continuing Subordinated Bonds II*
Tahap II Bank Jabar Banten	337,420	500,000	*of Bank Jabar Banten Phase II*
Obligasi Subordinasi Berkelanjutan III			*Continuing Subordinated Bonds III*
Tahap I Bank Jabar Banten	1,000,000	1,000,000	*of Bank Jabar Banten Phase I*
Obligasi Subordinasi Berkelanjutan III			*Continuing Subordinated Bonds III*
Tahap II Bank Jabar Banten	1,000,000	1,000,000	*of Bank Jabar Banten Phase II*
Obligasi Subordinasi Berkelanjutan IV			*Continuing Subordinated Bonds IV*
Tahap I Bank Jabar Banten	1,441,310	1,441,310	*of Bank Jabar Banten Phase I*
	4,146,730	4,441,310	
Beban emisi obligasi			
yang belum diamortisasi	(20,818)	(16,466)	*Unamortized bonds issuance cost*
Total	**4,125,912**	**4,424,844**	***Total***

Obligasi Subordinasi Berkelanjutan II Tahap I Bank Jabar Banten terdiri dari:

1) Seri A dengan nilai nominal Rp132.000 dengan suku bunga tetap sebesar 8,60% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan telah dilunasi saat jatuh tempo pada tanggal 3 Maret 2025;
2) Seri B dengan nilai nominal Rp368.000 dengan suku bunga tetap sebesar 9,35% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 3 Maret 2027;

Continuing Subordinated Bonds II of Bank Jabar Banten Bonds Phase I consisted of:

1) Series A with nominal value of Rp132,000 with fixed interest rate of 8.60% per annum which is payable every three months with a five-year term; and are due on March 3, 2025;
2) Series B with nominal value of Rp368,000 with fixed interest rate of 9.35% per annum which is payable every three months with a seven-year term and are due on March 3, 2027;

Obligasi Subordinasi Berkelanjutan II Tahap II Bank Jabar Banten terdiri dari:

1) Seri A dengan nilai nominal Rp162.580 dengan suku bunga tetap sebesar 8,50% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan telah dilunasi saat jatuh tempo pada tanggal 17 November 2025;
2) Seri B dengan nilai nominal Rp337.420 dengan suku bunga tetap sebesar 9,00% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 17 November 2027.

Continuing Subordinated Bonds II of Bank Jabar Banten Bonds Phase II consisted of:

1) Series A with nominal value of Rp162,580 with fixed interest rate of 8.50% per annum which is payable every three months with a five-year term and are due on November 17, 2025;
2) Series B with nominal value of Rp337,420 with fixed interest rate of 9.00% per annum which is payable every three months with a seven-year term and are due on November 17, 2027.

Obligasi Subordinasi Berkelanjutan III Tahap I Bank Jabar Banten terdiri dari:

1) Seri A dengan nilai nominal Rp379.000 dengan suku bunga tetap sebesar 7,85% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 15 Juli 2026;
2) Seri B dengan nilai nominal Rp621.000 dengan suku bunga tetap sebesar 8,60% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 15 Juli 2028;

Continuing Subordinated Bonds III of Bank Jabar Banten Bonds Phase I consisted of:

1) Series A with nominal value of Rp379,000 with fixed interest rate of 7.85% per annum which is payable every three months; with a five-year term; and are due on July 15, 2026;
2) Series B with nominal value of Rp621,000 with fixed interest rate of 8.60% per annum which is payable every three months; with a seven-year term; and are due on July 15, 2028.

Obligasi Subordinasi Berkelanjutan III Tahap II Bank Jabar Banten terdiri dari:
1) Seri A dengan nilai nominal Rp399.910 dengan suku bunga tetap sebesar 7,85% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 9 Juni 2027;
2) Seri B dengan nilai nominal Rp600.090 dengan suku bunga tetap sebesar 8,60% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 9 Juni 2029.

Continuing Subordinated Bonds III of Bank Jabar Banten Bonds Phase II consisted of:
1) Series A with nominal value of Rp399,910 with fixed interest rate of 7.85% per annum which is payable every three months; with a five-year term; and are due on June 9, 2027;

2) Series A with nominal value of Rp600,090 with fixed interest rate of 8.60% per annum which is payable every three months; with a seven-year term; and are due on June 9, 2029.

Obligasi Subordinasi Berkelanjutan IV Tahap I Bank Jabar Banten terdiri dari:
1) Seri A dengan nilai nominal Rp744.265 dengan suku bunga tetap sebesar 8,00% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 5 Juli 2029;
2) Seri B dengan nilai nominal Rp697.045 dengan suku bunga tetap sebesar 8,50% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 5 Juli 2031.

Continuing Subordinated Bonds IV of Bank Jabar Banten Bonds Phase I consisted of:
1) Series A with nominal value of Rp744,265 with fixed interest rate of 8.00% per annum which is payable every three months; with a five-year term; and are due on July 5, 2029;

2) Series B with nominal value of Rp697,045 with fixed interest rate of 8.50% per annum which is payable every three months; with a seven-year term; and are due on July 5, 2031.

Pada tanggal 31 Desember 2025 dan 2024, peringkat obligasi subordinasi berkelanjutan ini menurut Pefindo adalah idA+ dan idA+.

As of December 31, 2025 and 2024, the rating of the subordinated bonds based on Pefindo was idA+ and idA+.

Surat Berharga Perpetual Berkelanjutan I Tahap I Bank Jabar Banten dengan nilai nominal Rp1.000.000 dengan suku bunga tetap sebesar 9,50% per tahun yang dibayarkan setiap tiga bulan dan tanpa tanggal jatuh tempo (perpetual).

Continuing Perpetual Bond I of Bank Jabar Banten Phase I with nominal value of Rp1,000,000 with fixed interest rate of 9.50% per annum which is payable every three months and no maturity date (perpetual).

Selama jangka waktu obligasi tersebut di atas, tanpa ijin tertulis dari wali amanat, Bank tidak diperkenankan untuk:
1) Menerbitkan obligasi atau instrumen utang lainnya yang sejenis yang mempunyai kedudukan lebih tinggi dan pembayaran didahulukan dari efek utang, kecuali pengeluaran obligasi atau instrumen utang lain yang sejenis yang tidak mempunyai jaminan khusus; maka Bank tidak memerlukan persetujuan tertulis dari wali amanat, namun cukup menyampaikan pemberitahuan secara tertulis kepada wali amanat, segera setelah Bank mempunyai rencana untuk mengeluarkan obligasi atau instrumen utang lain yang sejenis tersebut;

2) Mengurangi modal dasar dan modal disetor;

3) Melakukan penggabungan, konsolidasi, akuisisi dengan perusahaan lain yang menyebabkan bubarnya Bank, atau yang mempunyai akibat negatif terhadap kelangsungan usaha Bank, atau mengizinkan entitas anak (bila ada) untuk melakukan penggabungan, konsolidasi, dan/atau akuisisi

During the term of the above bonds, without the written permission of the trustee, the Bank is not allowed to:
1) Issue bonds or other similar debt instruments which have a higher rank than the debt securities issued and whose payments are prioritized over the debt securities issued, except for the issue of bonds where the collateral is not bound under the existing trust agreements; except for the issue of bonds or other similar debt instruments which do not have specific collateral, then the Bank does not need written permission from the trustee, the Bank only required to submit written announcement to the trustee, right after the Bank's plan to issue the bonds or other similar debt instruments;
2) Reduce the authorized capital and paid-up capital;
3) Perform any merger, consolidation or acquisition with other companies which causes the liquidation of the Bank, or has a negative impact on the continuity of the Bank's business, or to allow subsidiaries (if any) to perform any merger, consolidation, and/or acquisition with other companies which would

dengan perusahaan lain yang menyebabkan bubarnya entitas anak (bila ada) atau yang mempunyai akibat negatif terhadap kelangsungan usaha entitas anak (bila ada), kecuali sepanjang dilakukan sesuai dengan ketentuan sebagai berikut:

i. Semua syarat dan kondisi obligasi dalam perjanjian perwaliamanatan dan dokumen lain yang berkaitan tetap berlaku dan mengikat sepenuhnya perusahaan penerus (*surviving company*), dan dalam hal Bank bukan merupakan perusahaan penerus, maka seluruh kewajiban obligasi telah dialihkan secara sah kepada perusahaan penerus, dan perusahaan penerus tersebut memiliki aktiva dan kemampuan yang memadai untuk menjamin pembayaran obligasi dan perusahaan penerus tersebut salah satu bidang usahanya adalah bergerak dalam bidang perbankan; atau

ii. Disyaratkan oleh perundang-undangan yang berlaku di Negara Republik Indonesia;

4) Melakukan penjualan atau pengalihan aset tetap milik Bank kepada pihak manapun yang dalam satu tahun berjalan melebihi 50% dari seluruh aset tetap milik Bank berdasarkan laporan keuangan terakhir yang diaudit, dalam satu transaksi atau gabungan transaksi dalam 1 (satu) tahun berjalan;

5) Melakukan transaksi dengan pihak terafiliasi kecuali bila transaksi tersebut dilakukan dengan persyaratan yang menguntungkan Bank atau setidak-tidaknya sama dengan persyaratan yang diperoleh Bank dari pihak ketiga yang bukan terafiliasi dalam transaksi yang lazim.

cause the liquidation of the subsidiary (if any), or have a negative impact on the continuity of the subsidiary's business (if any), except if it is conducted by the following criteria:

i. All requirements and conditions of the bonds in the trustee agreement and other related documents are still valid and completely bind the surviving company, and in the case where the Bank is not a surviving company, then all obligations related to the bond have been transferred legally to the surviving company, and the surviving company have adequate assets and capability to guarantee the payment of the bond and one of the surviving company's business line is engaged in banking industry; or

ii. Is required by the prevailing law in Indonesia;

4) Sell or transfer the Bank's fixed assets to other parties which in one year exceed 50% of all fixed assets owned by the Bank based on the last audited financial statements, in one or combined transaction, in 1 (one) year;

5) Conduct transactions with affiliated parties, except if the transaction is performed with terms and conditions which bring benefits to the Bank or at a minimum, similar to the terms and conditions of transactions conducted with third parties which are affiliated in common transactions.

33. Penggunaan Laba / *33. Distribution of Income*

Penggunaan laba tahun buku 2024 ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) tanggal 16 April 2025 sebagaimana yang tercantum di dalam Akta Notaris No. 42 oleh R. Tendy Suwarman, SH.

Income distribution of the year 2024 was made based on the Annual General Meeting of Shareholders dated April 16, 2025 as stated in Notarial Deed No. 42 of R. Tendy Suwarman, SH.

Berdasarkan keputusan RUPS tersebut di atas, penggunaan laba tahun 2024 ditetapkan sebagai berikut:

Based on the above General Shareholders' Meeting, the distributions of income in 2024 are as follows:

	Laba tahun berjalan/*Income for the year*		
	31 Desember/*December 31*,		
	2024	**2023**	
Dividen	896,593	1,000,063	*Dividend*
Cadangan umum	748,046	3,032,786	*General reserve*

Jasa produksi dan beban *Corporate Social Responsibility* dibukukan sebagai beban pada laba rugi tahun berjalan.

Employee bonus and Corporate Social Responsibility expenses are recorded as expense in the current year profit and loss.

34. Pendapatan Bunga dan Syariah / *34. Interest and Sharia Income*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pendapatan Bunga			***Interest Income***
Rupiah			***Rupiah***
Kredit yang diberikan	13,575,275	12,760,165	*Loans*
Penempatan pada Bank Indonesia dan bank lain	366,148	325,748	*Placements with Bank Indonesia and other banks*
Giro pada Bank Indonesia	65,852	74,777	*Current accounts with Bank Indonesia*
Giro pada bank lain	2,453	2,128	*Current accounts with other banks*
Wesel ekspor dan tagihan lainnya	3,931	9,371	*Bills and other receivables*
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Surat berharga	230,847	126,450	*Marketable securities*
Biaya perolehan yang diamortisasi			***At amortized cost***
Surat berharga	246,215	238,680	*Marketable securities*
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Surat berharga	1,179,641	1,088,200	*Marketable securities*
Mata uang asing			***Foreign currencies***
Dolar Amerika Serikat			*United States Dollar*
Kredit yang diberikan	80,155	61,110	*Loans*
Penempatan pada Bank Indonesia dan bank lain	37,378	86,792	*Placements with Bank Indonesia and other banks*
Wesel ekspor dan tagihan lainnya	288	5,701	*Bills and other receivables*
	15,788,183	**14,779,122**	
Pendapatan syariah			***Sharia income***
Rupiah			***Rupiah***
Syariah			*Sharia*
Margin	526,482	462,168	*Margin*
Bagi Hasil	704,366	561,082	*Profit Sharing*
Pendapatan Sewa Ijarah	27,822	15,899	*Ijarah lease income*
Lainnya	8,877	483	*Others*
	1,267,547	**1,039,632**	
Provisi dan Komisi			***Provision and Commissions***
Provisi dan komisi	7,231	22,105	*Provision and commissions*
Provisi dan Komisi Syariah			***Sharia Provision and Commissions***
Provisi dan komisi syariah	29,620	31,626	*Sharia provision and commissions*
Total	**17,092,581**	**15,872,485**	***Total***

35. Beban Bunga dan Bagi Hasil Syariah / *35. Interest Expense and Sharia Profit Sharing*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Beban Bunga			***Interest Expense***
Rupiah			***Rupiah***
Simpanan nasabah	5,678,560	5,520,992	*Deposits from customers*
Pinjaman yang diterima	1,196,716	1,168,268	*Borrowings*
Efek utang yang diterbitkan	749,621	678,557	*Debt securities issued*
Premi asuransi kredit	459,510	492,613	*Loan insurance premium*
Premi penjaminan	318,888	296,844	*Guarantee premium*
Simpanan dari bank lain	123,437	145,222	*Deposits from other banks*
Lain-lain	161,522	106,181	*Others*
	8,688,254	8,408,677	
Mata uang asing			***Foreign currencies***
Simpanan nasabah	290,551	391,323	*Deposits from customers*
Simpanan dari bank lain	28,286	5,091	*Deposits from other banks*
	318,837	396,414	
	9,007,091	8,805,091	
Beban Provisi dan Komisi			***Provision and Commision Expense***
Rupiah			***Rupiah***
Beban Provisi dan Komisi	7,344	2,369	*Provision and Commision Expense*
	7,344	2,369	
Bagi Hasil Syariah			***Sharia Profit Sharing***
Rupiah			***Rupiah***
Bagi hasil syariah	567,911	438,354	*Sharia profit sharing*
	567,911	438,354	
Total	**9,582,346**	**9,245,814**	***Total***

Lain-lain terutama terdiri dari beban bunga atas liabilitas sewa.

Others consist of interest expense from lease liabilities.

36. Pendapatan Operasional Lainnya / *36. Other Operating Income*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Provisi dan komisi selain dari kredit yang diberikan			*Non-loan related provision and commissions*
Rupiah			***Rupiah***
Provisi dan komisi	1,367,231	1,307,055	*Provision and commissions*
Fee komitmen	9,771	35,628	*Commitment fees*
Dolar Amerika Serikat			***United States Dollar***
Provisi dan komisi	2,208	6,211	*Provision and commissions*
	1,379,210	1,348,894	
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga - neto	407,813	146,329	*Unrealized gain on changes in fair value of marketable securites - net*
Penerimaan kembali kredit yang telah dihapus buku	217,451	235,852	*Recoveries from loans written-off*
Keuntungan dari penjualan surat berharga - neto (Catatan 9)	383,131	196,699	*Gain on sale of marketable securities - net (Note 9)*
Keuntungan transaksi valuta asing - neto	17,774	19,240	*Gain from foreign exchange transactions - net*
Lain-lain	548,753	276,315	*Others*
Total	**2,954,132**	**2,223,329**	***Total***

Lain-lain terutama terdiri dari pendapatan penalti dan sewa *safe deposit box.*

Others consist of income from penalty and safe rental.

37. Beban Operasional Lainnya / *37. Other Operating Expenses*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Beban umum dan administrasi			*General and administrative expenses*
Gaji tenaga kerja kontrak	605,405	468,307	*Contracted employee salaries*
Penyusutan (Catatan 16)	548,728	442,959	*Depreciation (Note 16)*
Pemeliharaan dan perbaikan	289,141	308,297	*Maintenance and repairs*
Promosi	262,047	284,571	*Promotion*
Sewa (Catatan 16)	313,949	221,489	*Rental (Note 16)*
Fee konsultan	150,753	153,397	*Consultant fees*
Komunikasi	203,312	145,930	*Communication*
Alat tulis kantor	75,930	73,220	*Office supplies*
Biaya listrik, air, dan gas	69,523	69,798	*Electricity, water, and gas*
Perjalanan dinas	28,518	32,758	*Business trip*
Premi asuransi	52,290	29,501	*Insurance premium*
Amortisasi biaya efek-efek yang diterbitkan	8,846	5,176	*Amortized debt securities issued*
Lain-lain	428,944	450,085	*Others*
	3,037,386	2,685,488	
Beban tenaga kerja dan tunjangan			*Salaries and employee benefits*
Gaji dan upah	1,362,547	1,406,223	*Salaries and wages*
Tunjangan karyawan	1,386,601	1,018,923	*Employee benefits*
Jasa produksi	324,244	287,170	*Employees bonus*
Pendidikan dan pelatihan	67,844	69,170	*Education and training*
	3,141,236	2,781,486	
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto			*Provision for impairment losses on financial and non-financial assets - net*
Kredit yang diberikan	1,346,136	794,731	*Loans*
Pembiayaan dan piutang syariah	(16,483)	4,280	*Sharia financing and receivable*
Giro pada bank lain	(1,604)	1,736	*Current accounts with other banks*
Surat berharga	39,714	2,766	*Marketable securities*
Penyertaan saham	--	(1,303)	*Investment in shares*
Tagihan akseptasi	(23)	(420)	*Acceptances receivables*
Penempatan pada bank lain	8,238	38,060	*Placements with other banks*
Lain-lain	804	11,667	*Others*
	1,376,782	851,517	
Kerugian yang belum direalisasi dari perubahan nilai wajar penyertaan saham - neto	15,855	7,285	*Unrealized loss on changes in at fair value through - net*
Pembalikan kerugian komitmen dan kontinjensi	6,400	(1,767)	*Reversal of losses on commitment and contingencies*
Beban lainnya			*Others expenses*
Corporate Social Responsibility	72,748	88,758	*Corporate Social Responsibility*
Operasional pemasaran	213,566	218,545	*Marketing operations*
Iuran	26,785	34,185	*Contributions*
Lain-lain	589,967	409,290	*Others*
	903,066	750,778	
Total	**8,480,725**	**7,074,787**	***Total***

Lain-lain terutama terdiri dari biaya keamanan, materai, transportasi, BBM, jasa manajemen transportasi dan *fee* imbal jasa.

Others consist of security costs, stamp duty, transportation, fuel, transportation management services and service fees.

38. Pendapatan (Beban) Non-Operasional / *38. Non-Operating Income (Expenses)*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pendapatan non-operasional			*Non-operating income*
Pendapatan dividen	366	543	*Dividend income*
Lain-lain	25,212	51,455	*Others*
	25,578	51,998	
Beban non-operasional			*Non-operating expenses*
Transfer payment	(20,035)	(18,495)	*Transfer payment*
Lain-lain	(30,290)	(24,933)	*Others*
	(50,325)	(43,428)	
Total beban non operasional neto	**(24,747)**	**8,570**	***Total non operating expense - net***

39. Komitmen dan Kontinjensi / *39. Commitments and Contingencies*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Tagihan komitmen			***Commitments receivables***
Fasilitas pinjaman yang belum di tarik	108,000	108,000	*Unused loan facilities*
Posisi valas yang akan diterima dari transaksi			*Forex positions to be received from spot*
spot dan derivatif / *forward*	--	1,395,323	*and derivative/forward transactions*
Lainnya	11,545,411	10,186,215	*Others*
	11,653,411	11,689,538	
Liabilitas komitmen			***Commitments liabilities***
Fasilitas kredit kepada debitur			
yang belum digunakan	5,029,157	7,387,511	*Unused loan facilities*
Posisi valas yang akan diterima dari transaksi			*Forex positions to be received from spot*
spot dan derivatif / *forward*	--	1,400,265	*and derivative/forward transactions*
Irrevocable letters of credit			*Outstanding irrevocable*
yang masih berjalan	45,891	158,472	*letters of credit*
Lainnya	11,215,560	10,816,688	*Others*
	16,290,608	19,762,936	
Tagihan kontinjensi			***Contingent receivables***
Lainnya	400,959	400,959	*Others*
	400,959	400,959	
Liabilitas kontinjensi			***Contingent liabilities***
Garansi yang diterbitkan	745,905	990,216	*Guarantees issued*
Lainnya	234,255	224,099	*Others*
	980,160	1,214,315	

Lainnya pada Tagihan Komitmen terutama terdiri dari kontrak pembelian *Medium Term Notes*, kontrak pembelian *Negotiable Certificate of Deposit*, kontrak pembelian obligasi dan kontrak pembelian reksadana.

Others in Commitment Receivables consist of Medium Term Notes purchase contracts, Negotiable Certificate of Deposit purchase contracts, bond purchase contracts and mutual fund purchase contracts.

Lainnya pada Liabilitas Komitmen terutama terdiri dari kontrak pembelian *Medium Term Notes*, kontrak pembelian *Negotiable Certificate of Deposit*, kontrak pembelian obligasi.

Others in Commitment Payables consist of Medium Term Notes purchase contracts, Negotiable Certificate of Deposit purchase contracts, bond purchase contracts and mutual fund purchase contracts.

Lainnya pada Tagihan Kontinjensi terutama terdiri dari pendapatan bunga ditangguhkan kredit.

Lainnya pada Liabilitas Kontinjensi terutama terdiri dari fasilitas longgar tarik kredit, tagihan bunga kredit *non-performing loan*, dan tagihan pokok kredit yang dihapus buku.

Others in Contingent Receivables consist of deferred credit interest income.

Others in Contingent Liabilities mainly consist of loose credit facilities, interest claims on non-performing loans, and principal credit claims written off.

40. Aset Keuangan dan Liabilitas Keuangan / *40. Financial Assets and Financial Liabilities*

Nilai wajar yang diungkapkan di bawah ini adalah berdasarkan informasi relevan yang tersedia pada tanggal laporan posisi keuangan konsolidasian dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal laporan posisi keuangan konsolidasian.

Tabel di bawah ini menyajikan nilai tercatat dan nilai wajar aset dan liabilitas keuangan Bank dan entitas anak pada tanggal 31 Desember 2025 dan 2024.

The fair values disclosed below are based on available relevant information at the consolidated statement of financial position date and are not updated to reflect changes in market conditions which have occurred after the date of the consolidated statement of financial position.

The tables below present the carrying amounts and fair values of the Bank and its subsidiaries financial assets and liabilities as of December 31, 2025 and 2024.

	31 Desember/*December 31,* 2025							
	Nilai Tercatat/*Carrying amount*						Nilai wajar/ *Fair value*	
	Kredit yang diberikan dan piutang/ *Loans and receivables*	Biaya perolehan diamortisasi/ *Amortized cost*	Nilai wajar melalui penghasilan komprehensif lain *Fair value through other comprehensive income*	Nilai wajar melalui laba rugi/ *Fair value through profit or loss*	Kewajiban keuangan pada biaya perolehan diamortisasi/ *Financial liabilities at amortized cost*	Total nilai tercatat/ *Total carrying amount*	Total nilai wajar/ *Total fair value*	
Aset Keuangan								***Financial Assets***
Giro pada Bank Indonesia	12,019,401	--	--	--	--	12,019,401	12,019,401	*Current accounts with Bank Indonesia*
Giro pada bank lain	690,311	--	--	--	--	690,311	690,311	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	7,042,699	--	--	--	--	7,042,699	7,042,699	*Placements with Bank Indonesia and other banks*
Surat berharga	--	4,743,334	34,719,224	9,305,357	--	48,767,915	48,767,915	*Marketable securities*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	513,679	--	--	--	--	513,679	513,679	*Receivables from marketable securities purchased under agreement to resell*
Wesel Ekspor dan tagihan lainnya	73,168	--	--	--	--	73,168	73,168	*Bills and other receivables*
Kredit yang diberikan dan pembiayaan dan piutang syariah	137,048,659	--	--	--	--	137,048,659	137,048,659	*Loans and sharia financing and receivables*
Tagihan akseptasi	57,874	--	--	--	--	57,874	57,874	*Acceptances receivable*
Tagihan Derivatif	--	--	--	--	--	--	--	*Derivatif receivable*
Penyertaan saham	--	--	66,890	--	--	66,890	66,890	*Investments in shares*
Bunga yang masih akan diterima	1,464,467	--	--	--	--	1,464,467	1,464,467	*Accrued interest income*
Aset lain-lain*)	33,228	--	--	--	--	33,228	33,228	*Other assets*)*
	158,943,486	**4,743,334**	**34,786,114**	**9,305,357**	**--**	**207,778,291**	**207,778,291**	***Total financial assets***
Liabilitas Keuangan								***Financial Liabilities***
Liabilitas segera	--	--	--	--	1,804,672	1,804,672	1,804,672	*Obligations due immediately*
Simpanan nasabah dan simpanan nasabah syariah	--	--	--	--	141,409,208	141,409,208	141,409,208	*Deposits from customers and deposits from customer sharia*
Simpanan dari bank lain	--	--	--	--	5,330,512	5,330,512	5,330,512	*Deposits from other banks*
Liabilitas derivatif	--	--	--	--	40	40	40	*Derivative payables*
Liabilitas akseptasi	--	--	--	--	57,970	57,970	57,970	*Acceptance liabilities*
Efek hutang yang diterbitkan	--	--	--	--	2,345,156	2,345,156	2,345,156	*Debts securities issued*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	--	--	--	--	8,641,248	8,641,248	8,641,248	*Liabilities from marketable securities sold under agreements to repurchase*
Pinjaman yang diterima	--	--	--	--	22,880,765	22,880,765	22,880,765	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	--	--	--	--	340,978	340,978	340,978	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain**)	--	--	--	--	372,973	372,973	372,973	*Other liabilities**)*
Total liabilitas keuangan	**--**	**--**	**--**	**--**	**183,183,522**	**183,183,522**	**183,183,522**	***Total financial liabilities***

*) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

**) Consist of security deposits and ijarah assets*
***) Consist of security deposits, production service, and gratuity*

	31 Desember/*December 31,* 2024							
	Nilai Tercatat/*Carrying amount*						Nilai wajar/ *Fair value*	
	Kredit yang diberikan dan piutang/ *Loans and receivables*	Biaya perolehan diamortisasi/ *Amortized cost*	Nilai wajar melalui penghasilan komprehensif lain *Fair value through other comprehensive income*	Nilai wajar melalui laba rugi/ *Fair value through profit or loss*	Kewajiban keuangan pada biaya perolehan diamortisasi/ *Financial liabilities at amortized cost*	Total nilai tercatat/ *Total carrying amount*	Total nilai wajar/ *Total fair value*	
Aset Keuangan								***Financial Assets***
Giro pada Bank Indonesia	8,778,253	--	--	--	--	8,778,253	8,778,253	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,013,705	--	--	--	--	1,013,705	1,013,705	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	6,705,886	--	--	--	--	6,705,886	6,705,886	*Placements with Bank Indonesia and other banks*
Surat berharga	--	3,356,891	31,306,609	8,361,470	--	43,024,970	43,024,970	*Marketable securities*
Tagihan atas efek-efek yang dibeli dengan janji	954,598	--	--	--	--	954,598	954,598	
Wesel Ekspor dan tagihan lainnya	354,148	--	--	--	--	354,148	354,148	*Bills and other receivables*
Kredit yang diberikan dan pembiayaan dan piutang syariah	143,634,714	--	--	--	--	143,634,714	143,634,714	*Loans and sharia financing and receivables*
Tagihan akseptasi	114,112	--	--	--	--	114,112	114,112	*Acceptances receivable*
Tagihan Derivatif	2,591	--	--	--	--	2,591	2,591	*Derivatif receivable*
Penyertaan saham	--	--	--	82,834	--	82,834	82,834	*Investments in shares*
Bunga yang masih akan diterima	1,529,827	--	--	--	--	1,529,827	1,529,827	*Accrued interest income*
Aset lain-lain*)	30,646	--	--	--	--	30,646	30,646	*Other assets*)*
	163,118,480	**3,356,891**	**31,306,609**	**8,444,304**	**--**	**206,226,284**	**206,226,284**	***Total financial assets***
Liabilitas Keuangan								***Financial Liabilities***
Liabilitas segera	--	--	--	--	1,293,147	1,293,147	1,293,147	*Obligations due immediately*
Simpanan nasabah dan simpanan nasabah syariah	--	--	--	--	143,776,926	143,776,926	143,776,926	*Deposits from customers and deposits from customer sharia*
Simpanan dari bank lain	--	--	--	--	4,149,689	4,149,689	4,149,689	*Deposits from other banks*
Liabilitas derivatif	--	--	--	--	7,534	7,534	7,534	*Derivative payables*
Liabilitas akseptasi	--	--	--	--	114,231	114,231	114,231	*Acceptance liabilities*
Efek hutang yang diterbitkan	--	--	--	--	2,044,884	2,044,884	2,044,884	*Debts securities issued*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	--	--	--	--	10,546,667	10,546,667	10,546,667	*Liabilities from marketable securities sold under agreements to repurchase*
Pinjaman yang diterima	--	--	--	--	21,524,974	21,524,974	21,524,974	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	--	--	--	--	363,027	363,027	363,027	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain**)	--	--	--	--	433,278	433,278	433,278	*Other liabilities**)*
Total liabilitas keuangan	**--**	**--**	**--**	**--**	**184,254,357**	**184,254,357**	**184,254,357**	***Total financial liabilities***

*) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consist of security deposits and ijarah assets*
**) *Consist of security deposits, production service, and gratuity*

Tabel di bawah ini menyajikan instrumen keuangan yang diakui pada nilai wajar berdasarkan hierarki yang digunakan untuk menentukan dan mengungkapkan nilai wajar instrumen keuangan:

(i) Tingkat 1: dikutip dari harga pasar aktif untuk aset atau liabilitas keuangan yang identik;

(ii) Tingkat 2: yang melibatkan input selain dari harga pasar aktif yang dikutip yang termasuk dalam tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (seperti harga) atau tidak langsung (turunan dari harga);

(iii) Tingkat 3: input untuk aset dan liabilitas yang tidak didasarkan pada data yang dapat diobservasi di pasar (input yang tidak dapat diobservasi).

The tables below shows the financial instruments recognized at fair value based on the hierarchy used in determining and disclosing the fair value of financial instruments:

(i) Level 1: quoted (unadjusted) prices in active markets for identical financial assets or liabilities;

(ii) Level 2: those involving inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (as prices) or indirectly (derived from prices);

(iii) Level 3: those with inputs for the asset or liability that are not based on observable market data (unobservable inputs).

	31 Desember/*December 31,* 2025				
	Tingkat/ *Level 1*	Tingkat/ *Level 2*	Tingkat/ *Level 3*	Total	
Aset Keuangan					***Financial Assets***
Giro pada Bank Indonesia	--	12,019,401	--	12,019,401	*Current accounts with Bank Indonesia*
Giro pada bank lain	--	690,311	--	690,311	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	--	7,042,699	--	7,042,699	*Placements with Bank Indonesia and other banks*
Surat berharga					*Marketable securities*
Nilai wajar melalui laba rugi					*Fair value through profit or loss*
Obligasi	1,570,572	--	--	1,570,572	*Bonds*
Reksadana	6,796,280	--	--	6,796,280	*Mutual funds*
Sertifikat Deposito Bank Indonesia	938,505	--	--	938,505	*Bank Indonesia Certificate of Deposit*
Nilai wajar melalui penghasilan komprehensif lainnya					*Fair value through other comprehensive income*
Obligasi	34,719,224	--	--	34,719,224	*Bonds*
Sertifikat Deposito Bank Indonesia	--	--	--	--	*Bank Indonesia Certificate of Deposit*
Biaya perolehan yang diamortisasi					*Amortised cost*
Obligasi	4,743,334	--	--	4,743,334	*Bonds*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	513,679	--	--	513,679	*Receivables from marketable securities purchased under agreement to resell*
Wesel Ekspor dan tagihan lainnya	--	73,168	--	73,168	*Bills and other receivables*
Kredit yang diberikan, pembiayaan dan piutang syariah	--	137,048,659	--	137,048,659	*Loans and sharia financing and receivables*
Tagihan akseptasi	--	57,874		57,874	*Acceptances receivable*
Tagihan Derivatif	--	--	--	--	*Derivative payable*
Penyertaan saham	--	--	66,890	66,890	*Investments in shares*
Bunga yang masih akan diterima	--	1,464,467	--	1,464,467	*Accrued interest income*
Aset lain-lain*)	--	33,228	--	33,228	*Other assets*)*
Total Aset Keuangan	**49,281,594**	**158,429,807**	**66,890**	**207,778,291**	***Total Financial Assets***
Liablitas Keuangan					***Financial Liabilities***
Liabilitas segera	--	1,804,672	--	1,804,672	*Obligations due immediately*
Simpanan nasabah dan simpanan nasabah syariah	--	141,409,208	--	141,409,208	*Deposits from customers and deposits from customer sharia*
Simpanan dari bank lain	--	5,330,512	--	5,330,512	*Deposits from other banks*
Pinjaman yang diterima	--	22,880,765	--	22,880,765	*Borrowings*
Liabilitas derivatif	--	40	--	40	*Derivatifes payable*
Efek hutang yang diterbitkan	--	2,345,156	--	2,345,156	*Debts securities issued*
Liabilitas akseptasi	--	57,970	--	57,970	*Acceptance liabilities*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	--	8,641,248	--	8,641,248	*Liabilities from marketable securities sold under agreements to repurchase*
Bunga yang masih harus dibayar dan bagi hasil	--	340,978	--	340,978	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain**)	--	372,973	--	372,973	*Other liabilities**)*
Total Liabilitas Keuangan	**--**	**183,183,522**	**--**	**183,183,522**	***Total Financial Liabilities***

*) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consist of security deposits and ijarah assets*
**) *Consist of security deposits, production service, and gratuity*

	31 Desember/*December 31,* 2024				
	Tingkat/ *Level 1*	Tingkat/ *Level 2*	Tingkat/ *Level 3*	Total	
Aset Keuangan					***Financial Assets***
Giro pada Bank Indonesia	--	8,778,253	--	8,778,253	*Current accounts with Bank Indonesia*
Giro pada bank lain	--	1,013,705	--	1,013,705	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	--	6,705,886	--	6,705,886	*Placements with Bank Indonesia and other banks*
Surat berharga					*Marketable securities*
Nilai wajar melalui laba rugi					*Fair value through profit or loss*
Obligasi	1,922,835	--	--	1,922,835	*Bonds*
Reksadana	5,398,396	--	--	5,398,396	*Mutual funds*
Sertifikat Deposito Bank Indonesia	1,040,239	--	--	1,040,239	*Bank Indonesia Certificate of Deposit*
Nilai wajar melalui penghasilan komprehensif lainnya					*Fair value through other comprehensive income*
Obligasi	31,306,609	--	--	31,306,609	*Bonds*
Sertifikat Deposito Bank Indonesia	--	--	--	--	*Bank Indonesia Certificate of Deposit*
Biaya perolehan yang diamortisasi					*Amortised cost*
Obligasi	3,356,891	--	--	3,356,891	*Bonds*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	954,598	--	--	954,598	*Receivables from marketable securities purchased under agreement to resell*
Wesel Ekspor dan tagihan lainnya	--	354,148	--	354,148	*Bills and other receivables*
Kredit yang diberikan, pembiayaan dan piutang syariah	--	143,634,714	--	143,634,714	*Loans and sharia financing and receivables*
Tagihan akseptasi	--	114,112		114,112	*Acceptances receivable*
Tagihan Derivatif	--	2,591	--	2,591	*Derivative payable*
Penyertaan saham	--	--	82,834	82,834	*Investments in shares*
Bunga yang masih akan diterima	--	1,529,827	--	1,529,827	*Accrued interest income*
Aset lain-lain*)	--	30,646	--	30,646	*Other assets*)*
Total Aset Keuangan	**43,979,568**	**162,163,882**	**82,834**	**206,226,284**	***Total Financial Assets***
Liablitas Keuangan					***Financial Liabilities***
Liabilitas segera	--	1,293,147	--	1,293,147	*Obligations due immediately*
Simpanan nasabah dan simpanan nasabah syariah	--	143,776,926	--	143,776,926	*Deposits from customers and deposits from customer sharia*
Simpanan dari bank lain	--	4,149,689	--	4,149,689	*Deposits from other banks*
Pinjaman yang diterima	--	21,524,974	--	21,524,974	*Borrowings*
Liabilitas derivatif	--	7,534	--	7,534	*Derivatifes payable*
Efek hutang yang diterbitkan	--	2,044,884	--	2,044,884	*Debts securities issued*
Liabilitas akseptasi	--	114,231	--	114,231	*Acceptance liabilities*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	--	10,546,667	--	10,546,667	*Liabilities from marketable securities sold under agreements to repurchase*
Bunga yang masih harus dibayar dan bagi hasil	--	363,027	--	363,027	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain**)	--	433,278	--	433,278	*Other liabilities**)*
Total Liabilitas Keuangan	**--**	**184,254,357**	**--**	**184,254,357**	***Total Financial Liabilities***

*) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consist of security deposits and ijarah assets*
**) *Consist of security deposits, production service, and gratuity*

(i) Nilai wajar aset dan kewajiban keuangan tertentu, kecuali kredit yang diberikan, surat-surat berharga, efek utang yang diterbitkan, dan pinjaman yang diterima mendekati nilai tercatatnya karena mempunyai jangka waktu jatuh tempo yang singkat.

Estimasi nilai wajar terhadap aset keuangan tertentu ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk utang dengan risiko kredit dan sisa jatuh tempo yang serupa.

Estimasi nilai wajar terhadap kewajiban keuangan tertentu yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga utang baru dengan sisa jatuh tempo yang serupa.

(ii) Kredit yang diberikan
Portofolio kredit secara umum terdiri dari kredit yang diberikan dengan suku bunga mengambang dan kredit yang diberikan dengan suku bunga tetap. Kredit yang diberikan dinyatakan biaya perolehan yang diamortisasi. Nilai wajar dari kredit yang diberikan menunjukkan nilai diskon dari perkiraan arus kas masa depan yang diharapkan akan diterima dengan menggunakan suku bunga pasar.

Nilai tercatat dari kredit yang diberikan dengan suku bunga mengambang dan pinjaman jangka pendek dengan suku bunga tetap adalah perkiraan yang layak atas nilai wajarnya.

(iii) Surat berharga
Nilai wajar untuk surat-surat berharga yang dimiliki hingga jatuh tempo ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/pedagang efek (*dealer*). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo dan *yield* yang serupa atau dengan menggunakan metode penilaian internal.

(iv) Efek utang yang diterbitkan dan pinjaman yang diterima
Nilai wajar agregat dihitung berdasarkan model diskonto arus kas menggunakan tingkat suku bunga pasar untuk sisa periode jatuh temponya.

(i) The fair values of certain financial assets and liabilities, except for loans, marketable securities, marketable securities issued, and borrowings, approximate their carrying values due to their short-term maturities.

The estimated fair values of certain financial assets are determined based on discounted cash flows using money market interest rates for instruments with similar credit risk and remaining maturities.

The estimated fair values of certain financial obligations which are not quoted in an active market are determined based on discounted cash flows using interest rates of instruments with similar remaining maturities.

(ii) Loans
The credit portfolio generally consists of loans with floating interest rates and short term loan with fixed interest rate. Loans are stated at amortized cost. The fair value of loans shows the estimated value of discounted future cash flows expected to be received using current market interest rates.

Carrying value of loans with floating interest rates and short-term loans with fixed interest rate are the reasonable estimate of fair values.

(iii) Marketable securities
The fair value for marketable securities held to maturity is determined based on market price or quoted price of broker/dealer. If this information is not available, fair value is estimated using quoted market prices of securities with similar credit maturity and yield characteristics or using internal valuation model.

(iv) Debt securities issued and borrowings

The aggregate fair value is calculated based on discounted cash flow model using current market rate for the remaining period to maturity.

41. Liabilitas Imbalan Kerja / *41. Employee Benefits Liability*

Bank dan entitas anak memberikan imbalan pasca kerja dan imbalan jangka panjang lainnya kepada para karyawannya yang memenuhi syarat yang terdiri dari program pensiun manfaat pasti, Tunjangan Hari Tua (THT), Penghargaan Masa Kerja (PMK), Masa Persiapan Pensiun (MPP), Cuti Besar dan Kompensasi PKWT.

The Bank and its subsidiaries provides post-employment and long-term benefits to all qualified employees which consist of defined benefit pension plan, Old-age Benefit Plan (THT), Allowance for Gratuity for Services (PMK), Pension Preparation Period (MPP), Grand Leaves and PKWT Compensation.

Program Tunjangan Hari Tua per Juli 2022 dilakukan pengalihan pengeloaan dari YKP Bank bjb ke DPLK bank bjb sesuai Berita Acara nomor 0067/HCA-SKE/BA/2022 tanggal 8 Juli 2022 tentang Penyesuaian Pengelolaan Program Tunjangan Hari Tua. Kontribusi pegawai adalah sebesar 5,00% dari penghasilan dasar pensiun (PhDP) karyawan. Oleh karena itu, sejak tahun 2023, program Tunjangan Hari Tua dicatat bersamaan dengan program Pensiun Manfaat Pasti.

The Old-age benefit plan as July 2022 has been change the diversion management from YKP Bank bjb to DPLK bank bjb according to Minutes number 0067/HCA-SKE/BA/2022 dated July 8, 2022 about Adjustment of The Old-Age Allowance Program. The employee contribution is 5.00% of the employee's basic retirement income (PhDP). Therefore, starting in 2023, the recording of old-age benefit plan is included in the defined benefit pension plan

Program Penghargaan Masa Kerja dikelola sendiri oleh Bank dan entitas anak dan diatur berdasarkan Surat Keputusan Direksi Nomor 0408/SK/DIR-HCA/2025 tanggal 30 September 2025 tentang Standar Operasional dan Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian. Imbalan PMK berupa pembayaran yang jumlahnya sebesar 2 kali penghasilan dan 3 kali penghasilan yang besarannya ditentukan dari single salary kepada pegawai dengan masa kerja 15 tahun dan 25 tahun dengan syarat hasil penilaian kinerja dua tahun terakhir berpredikat baik.

Allowance for Gratuity for Services Program is self-managed by the Bank and its subsidiaries and is based on the latest PMK plan regulation which is stipulated in the Directors' Decision Letter No. 0408/SK/DIR-HCA/2025 dated September 30, 2025 about Operational Standard and Income Management Procedures and Staffing Facilities. The PMK benefit represents a payment amounting two times from single salary and 3 times from single salary of the employee's to employees with working service periods of 15 and 25 years, respectively. The qualifying employee is required to have good results in the performance of evaluation for the last two years.

Program Masa Persiapan Pensiun dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan yang akan memasuki masa pensiun.

Pension Preparation Period is self-managed by the Bank and is an employee benefit plan for employees who will enter pension age.

Berdasarkan Perjanjian Kerja Bersama Nomor 148/PKS/DIR-HCA/2021, ketentuan MPP berlaku untuk pegawai yang telah berusia 50 (lima puluh) tahun atau lebih pada tanggal 1 Januari 2018 dan memiliki usia pensiun normal 55 (lima puluh lima) tahun diberikan Fasilitas MPP. Pelaksanaan MPP bagi Pegawai tersebut selama 12 (dua belas) bulan sebelum jatuh tempo usia Pensiun.

In accordance with the Collective Labor Agreement Number 148/PKS/DIR-HCA/2021, MPP provisions apply to Employees who are 50 (fifty) years of age or more on January 1, 2018 and have a normal retirement age of 55 (fifty five) years are given the Facility MPP. Implementation of the MPP for these Employees for 12 (twelve) months before the retirement age is due.

Namun apabila pegawai tersebut memilik usia pensiun 56 tahun karena menempati jabatan tertentu tidak diberikan fasilitas MPP.

However, if the employee has a retirement age of 56 years due to occupying a certain position, MPP facilities will not be given.

Program Cuti Besar dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan untuk penggantian hak cuti besar.

Grand leave program is self-managed by the Bank and is an employee benefit plan for replacement of grand leave rights.

Program Kompensasi PKWT dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi pegawai PKWT yang telah berakhir masa kontrak kerja.

The PKWT Compensation Program is managed solely by the Bank and is an employee benefit program for PKWT employees whose work contracts have ended.

Perhitungan aktuaria atas liabilitas imbalan kerja jangka panjang dan pasca kerja dihitung oleh aktuaria independen (PT Bestama Aktuaria saat ini bernama KKA Enny Diah Awal) untuk tahun 31 Desember 2025 dan 2024 dengan menggunakan metode *projected unit credit*. Perhitungan aktuaria untuk tahun-tahun yang berakhir pada tanggal tersebut masing-masing berdasarkan laporan aktuaria 6 Maret 2026 dan 6 Januari 2025.

The actuarial calculation of long-term and post-employment benefit liabilities is calculated by an independent actuarial (PT Bestama Aktuaria currently named KKA Enny Diah Awal) for the year December 31, 2025 and 2024 using the projected unit credit method. The actuarial calculations for the years ended on these dates are based on the actuarial reports dated March 6, 2026 and January 6, 2025, repectively.

Perhitungan aktuaris tersebut menggunakan metode projected unit credit serta mempertimbangkan asumsi-asumsi utama sebagai berikut:

Actuarial computations using the projected unit credit method with the following key assumptions:

	31 Desember/ *December 31, 2025*	**31 Desember/ *December 31, 2024***	
Asumsi ekonomi			*Economic assumptions*
Tingkat diskonto per tahun			*Annual discount rate*
Penghargaan Masa Kerja	6.80% - 8.80%	6.70% - 7.80%	*Allowance for gratuity for services*
Masa Persiapan Pensiun	6.60% - 6.70%	6.00% - 6.50%	*Pension preparation period*
Cuti Besar	6.60% - 6.70%	7.30% - 6.80%	*Grand leaves*
Program pensiun	7.10% - 7.20%	7.10% - 7.40%	*Pension plan*
Tingkat bunga imbal hasil investasi aset			*Investment yield of plan asset*
Program pensiun	7.04%	8.20%	*Pension plan*
Tingkat kenaikan penghasilan dasar per tahun	6.3%	6.0%	*Annual salary growth rate*
Asumsi lainnya			*Other assumptions*
Tabel mortalitas	TMI 2019/ *TMI 2019/*	TMI 2019/ *TMI 2019/*	*Mortality table*
Tingkat cacat	0.25% dari TMI III 2019/ 0.25% dari TMI III 2019/	0.25% dari TMI III 2019/ 0.25% dari TMI III 2019/	*Disability rate*
Usia pensiun normal	55	55	*Normal retirement age*
Tingkat pengunduran diri untuk usia:			*Retirement rate per year for ages:*
18 - 44 tahun	1.00%	1.00%	*18 - 44 years old*
45 - 54 tahun	1.00%	1.00%	*45 - 54 years old*

Estimasi pengakuan liabilitas atas imbalan kerja:

Estimated recognition of liabilities assets for employee benefits:

	31 Desember 2025/*December 31, 2025*			
	Program Dana Pensiun/ Pension Fund Program	***Program Lainnya/ Other Benefit***	**Total**	
Nilai kini aset	1,438,947	84,135	1,523,082	*Fair value of plan assets*
Nilai kini kewajiban	(1,377,814)	(467,503)	(1,845,317)	*Present value of obligation*
Batas atas aset	(120,368)	(29,239)	(149,607)	*Limit on assets*
Total	**(59,235)**	**(412,607)**	**(471,842)**	***Total***

	31 Desember 2024/*December 31, 2024*			
	Program Dana Pensiun/ Pension Fund Program	***Program Lainnya/ Other Benefit***	**Total**	
Nilai kini aset	1,395,363	81,612	1,476,975	*Fair value of plan assets*
Nilai kini kewajiban	(869,570)	(444,030)	(1,313,600)	*Present value of obligation*
Batas atas aset	(575,951)	(26,593)	(602,544)	*Limit on assets*
Total	**(50,158)**	**(389,011)**	**(439,169)**	***Total***

Beban imbalan pasca kerja yang dibebankan pada laporan laba rugi adalah:

Employee benefits expense recognized in profit or loss are as follows:

	31 Desember 2025/*December 31, 2025*			
	Program Dana Pensiun/ Pension Fund Program	***Program Lainnya/ Other Benefit***	**Total**	
Diakui dalam laba (rugi):				***Recognized in profit or (loss):***
Biaya jasa kini	(39,631)	(59,986)	(99,617)	*Current service cost*
Iuran peserta	(93,635)	(24,520)	(118,155)	*Participant fees*
Biaya bunga	--	(2,860)	(2,860)	*Interest cost*
Laba aktuaria	(2,145)	13,267	11,122	*Actuarial gain*
Biaya jasa lalu	103,105	--	103,105	*Past service cost*
Imbal hasil atas aset program	(12,516)	--	(12,516)	*Return on plan assets*
Total	**(44,822)**	**(74,099)**	**(118,921)**	***Total***

	31 Desember 2024/*December 31, 2024*			
	Program Dana Pensiun/ Pension Fund Program	***Program Lainnya/ Other Benefit***	**Total**	
Diakui dalam laba (rugi):				***Recognized in profit or (loss):***
Biaya jasa kini	(27,304)	(78,246)	(105,550)	*Current service cost*
Biaya bunga	(90,581)	(24,728)	(115,309)	*Interest cost*
Laba aktuaria	--	(44)	(44)	*Actuarial gain*
Biaya jasa lalu	--	166	166	*Past service cost*
Imbal hasil atas aset program	100,007	(271)	99,736	*Return on plan assets*
Bunga atas dampak batasan aset	(11,643)	--	(11,643)	*Interest of the asset ceiling*
Total	**(29,521)**	**(103,123)**	**(132,644)**	***Total***

Mutasi nilai kini liabilitas yang diakui pada laporan posisi keuangan adalah sebagai berikut:

The movement of present value of obligation is as follows:

	31 Desember 2025/*December 31, 2025*			
	Program Dana Pensiun/ Pension Fund Program	***Program Lainnya/ Other Benefit***	**Total**	
Saldo awal	(50,158)	(389,011)	(439,169)	*Beginning balance*
				Initial balance of the acquisition
Beban tahun berjalan	(44,822)	(74,099)	(118,921)	*Current year expense*
Pengukuran kembali liabilitas				*Reameasurement of employee*
(aset) imbalan kerja - neto	4,572	(21,657)	(17,085)	*benefit liability (asset) - net*
Pembayaran Imbalan	11,553	72,160	83,713	*Actual benefits paid*
Kontribusi pemberi kerja	19,620	--	19,620	*Employer's contribution*
Saldo akhir	**(59,235)**	**(412,607)**	**(471,842)**	***Ending balance***

	31 Desember 2024/*December 31, 2024*			
	Program Dana Pensiun/ Pension Fund Program	*Program Lainnya/ Other Benefit*	Total	
Saldo awal	--	(293,605)	(293,605)	*Beginning balance*
Saldo awal akuisisi entitas anak	(34,297)	(113,162)	(147,459)	*Initial balance of the acquisition of the subsidiary*
Beban tahun berjalan	(29,521)	(103,123)	(132,644)	*Current year expense*
Pengukuran kembali liabilitas (aset) imbalan kerja - neto	(4,124)	22,389	18,265	*Reameasurement of employee benefit liability (asset) - net*
Pembayaran Imbalan	8,212	98,490	106,702	*Actual benefits paid*
Kontribusi pemberi kerja	9,572	--	9,572	*Employer's contribution*
Saldo akhir	**(50,158)**	**(389,011)**	**(439,169)**	***Ending balance***

Portofolio investasi aset program (tidak diaudit) yang ditempatkan dalam bentuk instrumen keuangan Bank terdiri dari surat berharga negara, deposit on call, deposito berjangka, saham, obligasi, unit penyertaan reksadana, efek beragunan aset dari kontrak investasi kolektif beragun aset, penempatan langsung, tanah dan bangunan.

The asset program's investment portfolio (unaudited) that placed in the form of bank's financial instruments consist of government securities, deposit on call, time deposits, shares of stocks, bonds, asset-backed security, direct placement, land and building.

Sensitivitas dari imbalan kerja terhadap perubahan asumsi aktuaria sebagai berikut:

The sensitivity of employee benefit to the changes in actuarial assumptions is as follow:

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Tingkat Diskonto			***Discount Rate***
Kenaikan 1%	967,881	992,641	*Increase 1%*
Penurunan 1%	1,151,749	1,192,233	*Decrease 1%*
Tingkat Gaji			***Salary Rate***
Kenaikan 1%	1,094,556	1,140,207	*Increase 1%*
Penurunan 1%	1,019,196	1,038,956	*Decrease 1%*

Jatuh tempo kewajiban dana manfaat pasti pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The maturity of defined benefit plan obligation as of December 31, 2025 and 2024 is as follows:

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Dalam waktu 12 bulan berikutnya (periode laporan tahun berikutnya)	133,736	115,134	*Within next 12 months (the next annual reporting period)*
Antara 2 dan 5 tahun	282,812	292,751	*Between 2 and 5 years*
Di atas 5 tahun	334,412	495,273	*Beyond 5 years*
Total	**750,960**	**903,158**	***Total***

42. Laba Per Saham Dasar / *42. Basic Earnings Per Share*

Laba per saham dasar dihitung dengan membagi laba periode/tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan.

Earnings per share are computed by dividing income for the period/year attributable to the equity holders of the parent entity by the weighted average number of outstanding common stock during the year.

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk	1,152,816	1,369,463	*Income for the year attributable to equity holders of the parent entity*
Rata-rata tertimbang jumlah saham biasa yang beredar (jumlah penuh)	10,521,443,686	10,521,443,686	*Weighted average number of outstanding common stock (full amount)*
Laba per saham dasar (nilai penuh)	109.57	130.16	*Basic earnings per share (full amount)*

43. Transaksi dengan Pihak-Pihak Berelasi / *43. Related Party Transactions*

Dalam kegiatan normal usaha, Bank dan entitas anak melakukan transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak-pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama.

In the normal course of business, Bank and subsidiaries enter into certain transactions with parties which are related to the management and/or owned by the same ultimate shareholder. All transactions with related parties have met the agreed terms and conditions.

No.	Pihak-pihak berelasi/ *Related parties*	Sifat hubungan istimewa/ *Nature of relationship*	Transaksi/ *Transaction*
1	Pemerintah Provinsi Jawa Barat/ *The Government of the West Java Province*	Pemegang saham pengendali/ *Controlling shareholders*	a. Giro/*Demand deposits* b. Simpanan nasabah/ *Deposits from customers* c. Kredit yang diberikan/*Loans*
2	Manajemen kunci/*Key management personnel*	Hubungan pengendalian kegiatan perusahan/*Relation through control in the Bank's operation*	a. Kredit yang diberikan/*Loans* b. Simpanan nasabah/*Deposits from customers*
3	BPR dan PD-LPK/*BPR and PD-LPK*	Hubungan kepemilikan melalui pemerintah provinsi dan kabupaten/*Ownership relation through province and regional government*	a. Penyertaan saham/*Investment in shares* b. Simpanan dari bank lain/*Deposits from other banks*
4	PT Asuransi Bangun Askrida	Hubungan kepemilikan melalui pemerintah provinsi dan kabupaten/*Ownership relation through province and regional government*	a. Asuransi aset tetap/ *Fixed asset Insurance*

a. Tabel berikut menunjukkan jumlah agregat dari transaksi pihak yang berelasi (selain manajemen kunci) pada tanggal 31 Desember 2025 dan 2024:

a. The following tables show the aggregate amounts of transactions with related parties (except for key management) as of December 31, 2025 and 2024:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Aset			***Assets***
Kredit yang diberikan (Catatan 12)	620,604	432,080	*Loans receivables (Note 12)*
Pembiayaan dan piutang syariah (Catatan 13)	36,523	17,935	*Sharia financing and receivable (Note 13)*
Penyertaan saham (Catatan 15)	66,890	82,834	*Investment in shares (Note 15)*
Total aset dari pihak berelasi	**724,017**	**532,849**	***Total assets from related parties***
Cadangan kerugian penurunan nilai dari pihak-pihak berelasi	(6,685)	(5,446)	*Allowance for impairment losses for related parties*
Total aset dari pihak berelasi - neto	**717,332**	**527,403**	***Total assets from related parties - net***
Persentase total aset pihak berelasi terhadap total aset	**0.32%**	**0.24%**	***Percentage of total assets from related parties to total assets***
Liabilitas			***Liabilities***
Simpanan nasabah dan simpanan nasabah syariah (Catatan 20)	5,333,449	6,309,402	*Deposits from customer and deposits from customer - sharia (Note 20)*
Simpanan dari bank lain (Catatan 21)	108,915	73,079	*Deposits from other banks (Note 21)*
Dana syirkah temporer (Catatan 29)	44,542	25,026	*Temporary syirkah fund (Note 29)*
Total liabilitas dan dana syirkah temporer kepada pihak-pihak berelasi	**5,486,906**	**6,407,507**	***Total liabilities and temporary syirkah fund to related parties***
Persentase total liabilitas dan dana syirkah temporer pihak berelasi terhadap total liabilitas dan total dana syirkah temporer	**2.74%**	**3.20%**	***Percentage of total liabilities and temporary syirkah fund to related parties to total liabilities and temporary syirkah fund***

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pendapatan bunga dan bagi hasil			***Interest income and income from profit sharing***
Kredit yang diberikan dan pembiayaan dan piutang syariah (Catatan 34)	57,792	34,592	*Loans and sharia financing and receivables (Note 34)*
Total pendapatan bunga dan syariah dari pihak berelasi	**57,792**	**34,592**	***Total interest income and income from sharia from related parties***
Persentase terhadap total pendapatan bunga dan syariah	**0.34%**	**0.22%**	***Percentage to total interest and sharia income***
Beban bunga			***Interest expense***
Simpanan nasabah, simpanan nasabah syariah, dan dana syirkah temporer (Catatan 35)	247,180	196,459	*Deposits from customer, deposits from sharia customer, and temporary syirkah fund (Note 35)*
Simpanan dari bank lain (Catatan 35)	1,606	976	*Deposits from other banks (Note 35)*
Total beban bunga dari pihak berelasi	**248,786**	**197,435**	***Total interest expense from related parties***
Persentase terhadap total beban bunga	**2.60%**	**2.14%**	***Percentage to total interest expense***

b. Transaksi dengan manajemen kunci / *b. Transactions with key management personnel*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Beban gaji dan Tunjangan			***Salaries and employee benefits:***
Direksi	20,813	28,492	*Board of Directors*
Komisaris	8,230	7,946	*Board of Commissioners*
Karyawan kunci	108,065	129,278	*Key employees*
Total	**137,108**	**165,716**	***Total***
Persentase terhadap total beban tenaga kerja dan tunjangan karyawan	**4.37%**	**5.96%**	***Percentage to total salaries and employee benefits***

44. Kepentingan Non-Pengendali / *44. Non-Controlling Interest*

Rincian bagian kepentingan non-pengendali atas aset neto dan laba periode/tahun berjalan entitas anak yang dikonsolidasi adalah sebagai berikut:

Details of non-controlling interests proportionate share in the net assets and income for the period/year of the consolidated subsidiaries are as follows:

	31 Desember 2025/*December 31, 2025*		31 Desember 2024/*December 31, 2024*		
	Kepentingan nonpengendali pada entitas anak yang dikonsolidasi/*non-controlling interest in consolidated subsidiaries*		Kepentingan nonpengendali pada entitas anak yang dikonsolidasi/*non-controlling interest in consolidated subsidiaries*		
	Aset neto/ *Net asset*	Laba tahun berjalan/ *Income for the year*	Aset neto/ *Net asset*	Laba tahun berjalan/ *Income for the year*	
Entitas anak					***Subsidiaries***
PT Bank Jabar Banten Syariah	11,603	441	11,130	457	*PT Bank Jabar Banten Syariah*
PT BPR Intan Jabar	(157,014)	11,891	(112,777)	1,157	*PT BPR Intan Jabar*
PT BJB Sekuritas Jawa Barat	1,662	9	1,598	(85)	*PT BJB Sekuritas Jawa Barat*
PT Bank Bengkulu	1,128,987	114,226	1,196,735	73,220	*PT Bank Bengkulu*
PT Bank Jambi	2,802,847	304,743	2,251,048	10,974	*PT Bank Jambi*
Neto	**3,788,085**	**431,310**	**3,347,734**	**85,723**	***Net***

45. Informasi Segmen Usaha / *45. Segment Information*

Bank mempertimbangkan jenis usaha sebagai segmen utama dan lokasi geografis sebagai segmen sekunder.

The Bank considers the nature of its business as the primary segment and geographical areas as the secondary segment.

Informasi yang berkaitan dengan segmen usaha yang utama dari Bank dan entitas anak disajikan dalam tabel di bawah ini:

Information concerning the primary segment of the Bank and its subsidiaries is set out in the table below:

	31 Desember/*December 31, 2025*				
	Konvensional/ *Conventional*	**Syariah/ *Sharia***	**Eliminasi/ *Elimination***	**Total**	
Pendapatan segmen	15,795,133	1,297,448	--	17,092,581	*Segment income*
Beban segmen	(8,970,314)	(612,032)	--	(9,582,346)	*Segment expenses*
Pendapatan segmen - neto	**6,824,819**	**685,416**	**--**	**7,510,235**	***Segment Income - net***
Pendapatan operasional lainnya	2,914,564	39,568	--	2,954,132	*Other operating income*
Penyisihan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(1,354,557)	(22,225)	--	(1,376,782)	*Provision for impairment losses on financial and non-financial assets*
Pembalikan kerugian komitmen dan kontinjensi	(5,400)	(1,000)	--	(6,400)	*Reversal of losses on commitment and contingencies*
Beban operasional lainnya	(6,536,031)	(561,512)	--	(7,097,543)	*Other operating expenses*
Laba operasional	**1,843,395**	**140,247**	**--**	**1,983,642**	***Income from operations***
Pendapatan (beban) non operasional - neto	(34,917)	10,170	--	(24,747)	*Non-operating income (expenses) - net*
Beban pajak - neto	(362,094)	(12,675)	--	(374,769)	*Tax expense - net*
Laba (rugi) tahun berjalan	**1,446,384**	**137,742**	**--**	**1,584,126**	***Income (expense) for the year***
Total aset	**208,234,509**	**16,214,024**	**(3,101,245)**	**221,347,288**	***Total assets***

	31 Desember/*December 31, 2024*				
	Konvensional/ *Conventional*	**Syariah/ *Sharia***	**Eliminasi/ *Elimination***	**Total**	
Pendapatan segmen	14,820,886	1,071,708	(20,109)	15,872,485	*Segment income*
Beban segmen	(8,811,205)	(454,901)	20,292	(9,245,814)	*Segment expenses*
Pendapatan segmen - neto	6,009,681	616,807	183	6,626,671	*Segment Income - net*
Pendapatan operasional lainnya	2,186,134	38,562	(1,367)	2,223,329	*Other operating income*
Penyisihan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(823,897)	(40,912)	13,292	(851,517)	*Provision for impairment losses on financial and non-financial assets*
Pembalikan kerugian komitmen dan kontinjensi	7,217	(5,450)	--	1,767	*Reversal of losses on commitment and contingencies*
Beban operasional lainnya	(5,678,737)	(546,341)	41	(6,225,037)	*Other operating expenses*
Laba operasional	1,700,398	62,666	12,149	1,775,213	*Income from operations*
Pendapatan (beban) bukan operasional - neto	(16,233)	15,551	9,252	8,570	*Non-operating income (expenses) - net*
Beban pajak - neto	(312,744)	(15,853)	--	(328,597)	*Tax expense - net*
Laba (rugi) tahun berjalan	**1,371,421**	**62,364**	**21,401**	**1,455,186**	***Income (expense) for the year***
Total aset	**208,534,574**	**14,624,229**	**(3,198,110)**	**219,960,693**	***Total assets***

46. Risiko Kredit / *46. Credit Risk*

Sesuai dengan karakteristiknya, kredit yang ada di Bank dan entitas anak saat ini terbagi dalam kredit produktif dan kredit konsumtif. Untuk mengelola risikonya, Bank dan entitas anak mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun secara kualitatif. Hal ini untuk memastikan kemungkinan kerugian dari tidak dibayarnya pinjaman yang diberikan menjadi seminimal mungkin, baik untuk debitur individual maupun secara keseluruhan.

In accordance with the loan characteristics, the Bank and its subsidiaries' loan portfolios are classified into productive loans and consumer loans. In order to manage the risk, the Bank and its subsidiaries measure credit risk arising from the existing portfolios quantitatively and qualitatively to ensure that the potential losses from default loans are minimized, both for individual borrowers and the overall portfolio.

Sistem dan prosedur kredit Bank dan entitas anak telah dibakukan untuk menjamin diterapkannya kebijakan dan pelaksanaan pemberian pinjaman secara konsisten. Untuk kredit produktif, Bank dan entitas anak menggunakan model *Internal Credit Risk Rating* untuk menganalisis risiko bisnis dan finansial dari debitur secara objektif dan memberikan *rating* kepada nasabahnya. Selain itu, Bank dan entitas anak juga menggunakan *Credit Risk Capital Allocation and Pricing* untuk menguantifikasi risiko kredit dan menentukan suku bunga yang sesuai berdasarkan profil risiko kredit debitur.

The Bank and its subsidiaries' credit system and procedures have been formalized to ensure consistent implementation and policy in credit approval. For productive loans, the Bank and its subsidiaries use the Internal Credit Risk Rating model to analyze the business and financial risks of debtors objectively and to give ratings to debtors. In addition, the Bank and its subsidiaries also use Credit Risk Capital Allocation and Pricing in quantifying credit risk and determining the appropriate interest rates based on the debtor's credit risk profile.

Dalam analisa kredit, Bank dan entitas anak menggunakan model *Internal Credit Scoring* atau *Internal Credit Rating* yang berfungsi untuk memperkirakan potensi atau peluang gagal bayar dalam pemberian kredit.

In credit analysis, the Bank and its subsidiaries use an Internal Credit Scoring or Internal Credit Rating model to estimate the potential risk of default in credit provision.

Dalam rangka menerapkan prinsip pemberian kredit yang sehat, Bank dan entitas anak menerapkan prinsip *Four Eyes* (proses pemberian kredit dengan melibatkan dua orang atau lebih dalam pengambilan keputusan kredit) pada setiap kantor cabang dengan menggunakan *Credit Scoring* dan *Credit Risk* Reviewer dalam proses analisa kredit.

To implement a healthy credit granting process, the Bank and subsidiaries apply the Four Eyes Principle (credit decision-making proceess involving by two persons or more) at each branch office by using Credit Scoring and Credit Risk Reviewer in the credit analysis process.

Informasi tambahan risiko kredit yang merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia diungkapkan pada Catatan 59j.

The following additional information credit risk that is required by applicable regulations and is not required by Indonesian Accounting Standards is disclosed in Note 59j.

Sistem pengelolaan manajemen risiko kredit Bank dan entitas anak telah dibakukan dalam suatu ketentuan Pedoman Perusahaan (PP) dan dikaji secara periodik.

The Bank and its subsidiaries credit risk management system has been standardized in the Bank's Guidelines and reviewed periodically.

(i) Analisis eksposur maksimum terhadap risiko kredit setelah memperhitungkan dampak agunan dan mitigasi risiko kredit lainnya:

(i) Analysis on maximum exposures against credit risks after considering the impact of collateral and other credit risks mitigation:

Nilai tercatat dari aset keuangan Bank selain kredit yang diberikan dan efek-efek yang dibeli dengan janji dijual kembali menggambarkan eksposur maksimum atas risiko kredit.

The carrying value of the Bank's financial assets other than loans and marketable securities purchased under agreement to resell represents its maximum exposure to credit risk.

Tabel di bawah ini menunjukkan net maximum exposure atas risiko kredit untuk efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2025 dan 2024 :

The table bellow show the net maximum exposure to credit risk of marketable securities purchased under agreement to resell as of December 31, 2025 and 2024:

31 Desember/*December 31, 2025*		
Eksposur Maksimum/ ***Maximum Exposure***	**Agunan/*Collateral***	**Net Eksposur/** ***Nett Exposure***
513,569	78,172	435,397

31 Desember/*December 31, 2024*		
Eksposur Maksimum/ ***Maximum Exposure***	**Agunan/*Collateral***	**Net Eksposur/** ***Nett Exposure***
955,951	931,673	24,278

Bank menetapkan jenis dan nilai agunan yang dijaminkan sesuai skema kredit dan perkiraan tingkat risiko kredit dari *counterparty* sebagai *second way out* yang ditetapkan. Jenis dari agunan terdiri dari:
a) *Physical collateral*, berupa tanah dan bangunan;
b) *Financial collateral*, berupa simpanan (tabungan, giro, dan deposito), surat berharga, dan lain-lain;
c) Lainnya berupa garansi, lembaga penjamin, dan lain-lain.

The Bank determined the type and value of collateral according to the loan scheme as well as estimated credit risk level from the counterparty as a determined second way out. The types of collateral are as follows:
a) Physical collateral, such as land and buildings;
b) Financial collateral, such as third party funds (saving deposits, current accounts, and time deposits), securities, etc;
c) Others, such as guarantees, guarantee institution, etc.

Pemberian kredit yang dilaksanakan oleh Bank diatur dalam kebijakan dan prosedur perkreditan termasuk ketentuan mengenai kriteria agunan yang harus dipenuhi untuk setiap jenis atau skema kredit.

The loan granting conducted by the Bank is stipulated in the loan policy and procedure including provisions regarding the collateral criteria that should be fulfilled for each type or credit scheme.

Untuk segmen kredit korporasi, segmen kredit komersial, segmen kredit KPR, dan segmen kredit UMKM sesuai ketentuan perkreditan wajib dijamin oleh agunan yang memadai. Agunan dapat berupa *physical collateral*, *financial collateral* atau lainnya berupa tagihan usaha atau garansi. Untuk seluruh agunan khususnya *physical collateral* akan dilakukan taksasi yang akan dipergunakan dalam menentukan kecukupan nilai agunan (*coverage ratio*).

For the corporate credit segment, commercial credit segment, mortgage loan segment, and UMKM credit segment, in accordance with credit provisions, it must be guaranteed by adequate collateral. Collateral can be in the form of physical collateral, financial collateral or other forms of business bills or guarantees. For all collateral, especially physical collateral, an assessment will be carried out which will be used to determine the adequacy of the collateral value (coverage ratio).

Selain aspek agunan untuk meminimalkan risiko kredit, pemberian kredit oleh Bank selalu dilakukan berdasarkan evaluasi dan analisis kelayakan sehingga kemampuan pengembalian kredit (*first way out*) dapat dipastikan.

In addition collateral aspect to minimize credit risk, loan granting is conducted based on evaluation and feasibility analysis so that the loan repayment ability (first way out) can be ascertained.

Adanya keharusan bagi debitur untuk memenuhi agunan yang dipersyaratkan, evaluasi atas kelayakan kredit, pengikatan kredit secara legal dan prosedur *pre-screening* akan menurunkan eksposur risiko kredit Bank ke tingkat yang layak dan dapat diterima.

The necessity for debtors to comply with collaterals requirement, loan feasibility evaluation, notarial agreement and pre screening procedures will decrease the Bank's credit risk exposure to the acceptable level.

Manajemen yakin akan kemampuan Bank dan entitas anak untuk mengendalikan dan memelihara eksposur risiko kredit yang berasal dari kredit yang diberikan berdasarkan hal-hal sebagai berikut:

Management believes on the Bank and its subsidiaries' abilities to control and maintain their credit risk exposure arising from loans based on the following:

- Bank dan entitas anak telah memiliki pedoman tertulis mengenai kebijakan dan proses kredit yang mencakup seluruh aspek pemberian kredit yang dilakukan. Setiap pemberian kredit harus senantiasa mengacu pada kebijakan tersebut;
- Bank dan entitas anak telah memiliki sistem deteksi dini masalah melalui "*early warning system*" dan pemantauan yang disiplin.

- *The Bank and its subsidiaries has written guidelines regarding credit policies and processes that cover all aspects of loans granted. Each granting of credit should always refer to such policy;*
- *The Bank and its subsidiaries has an early problem detection system through 'early warning system' and disciplined monitoring.*

(ii) Konsentrasi risiko aset keuangan konsolidasi dengan eksposur risiko kredit

a) Sektor geografis
Tabel berikut menggambarkan rincian eksposur kredit Bank dan entitas anak pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis pada tanggal 31 Desember 2025 dan 2024.

Untuk tabel ini, Bank dan entitas anak telah mengalokasikan eksposur area berdasarkan wilayah geografis tempat mereka beroperasi.

(ii) Concentration of consolidated financial asset risk with credit risk exposure

a. Geographic sector
The following tables describe the details of the Bank and its subsidiaries' credit exposures at the carrying amount (without calculating collateral or other credit support), which are categorized according to geographic areas as of December 31, 2025 and 2024.

This table displays that the Bank and its subsidiaries have identified exposure by geographical area where they are operating.

	31 Desember/*December 31, 2025*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Giro pada Bank Indonesia	11,008,439	1,010,962				12,019,401	*Current accounts with Bank Indonesia*
Giro pada bank lain	560,450	880	56,886	71,688	644	690,548	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	4,325,862	2,719,930	--	--	--	7,045,792	*Placements with Bank Indonesia and other banks*
Tagihan derivatif	--	--	--	--	--	--	*Derivative receivable*
Surat-surat berharga	45,035,016	3,735,161	--	--	--	48,770,177	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	78,120	436,375	--	--	--	514,495	*Marketable securities purchased under agreements to resell*
Wesel Ekspor dan tagihan lainya	73,168	--	--	--	--	73,168	*Bills and other receivable*
Tagihan akseptasi	57,970	--	--	--	--	57,970	*Acceptances receivable*
Kredit yang diberikan dan pembiayaan syariah	117,648,008	20,580,191	1,134,377	658,216	690,857	140,711,649	*Loans and sharia financing*
Penyertaan saham	66,890	--	--	--	--	66,890	*Investment in shares*
Bunga yang masih akan diterima	1,266,084	164,845	8,446	4,234	20,858	1,464,467	*Accrued interest income*
Aset lain-lain*)	33,127	101	--	--	--	33,228	*Other assets*)*
Total kotor	**180,153,134**	**28,648,445**	**1,199,709**	**734,138**	**712,359**	**211,447,785**	***Total - gross***

*) Terdiri dari setoran jaminan dan aset ijarah

**) Consists of security deposits dan ijarah assets*

	31 Desember/*December 31, 2024*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Giro pada Bank Indonesia	7,236,052	1,542,201	--	--	--	8,778,253	*Current accounts with Bank Indonesia*
Giro pada bank lain	818,054	101,488	34,681	30,915	30,359	1,015,497	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	6,458,469	250,000	--	--	--	6,708,469	*Placements with Bank Indonesia and other banks*
Tagihan derivatif	2,591	--	--	--	--	2,591	*Derivative receivable*
Surat-surat berharga	39,436,388	3,594,447	--	--	--	43,030,835	*Marketable securities*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	57,970	897,981	--	--	--	955,951	*Marketable securities purchased under agreements to resell*
Wesel Ekspor dan tagihan lainya	353,071	1,107	--	--	--	354,178	*Bills and other receivable*
Tagihan akseptasi	114,231	--	--	--	--	114,231	*Acceptances receivable*
Kredit yang diberikan dan pembiayaan syariah	123,805,966	19,923,974	1,210,682	757,078	708,045	146,405,745	*Loans and sharia financing*
Penyertaan saham	82,834	--	--	--	--	82,834	*Investment in shares*
Bunga yang masih akan diterima	1,318,606	155,103	10,904	5,421	39,793	1,529,827	*Accrued interest income*
Aset lain-lain*)	30,535	111	--	--	--	30,646	*Other assets*)*
Total kotor	**179,714,767**	**26,466,412**	**1,256,267**	**793,414**	**778,197**	**209,009,057**	***Total - gross***

*) Terdiri dari setoran jaminan dan aset ijarah

**) Consists of security deposits dan ijarah assets*

Eksposur risiko kredit atas rekening administratif konsolidasian adalah sebagai berikut:

Credit risk exposure on the consolidated administrative accounts are as follows:

	31 Desember/*December 31, 2025*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Rekening Administratif *Irrevocable letters of credit* yang masih berjalan	45,891	--	--	--	--	45,891	*Administrative Accounts Outstanding irrevocable letters of credit*
Garansi yang diberikan	665,733	57,407	4,575	17,398	792	745,905	*Guarantees issued*
Total	**711,624**	**57,407**	**4,575**	**17,398**	**792**	**791,796**	***Total***

	31 Desember/*December 31, 2024*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Rekening Administratif *Irrevocable letters of credit* yang masih berjalan	89,013	--	69,459	--	--	158,472	*Administrative Accounts Outstanding irrevocable letters of credit*
Garansi yang diberikan	126,039	--	65,352	794,764	4,061	990,216	*Guarantees issued*
Total	**215,052**	**--**	**134,811**	**794,764**	**4,061**	**1,148,688**	***Total***

b. Sektor industri

Tabel berikut menggambarkan rincian eksposur kredit Bank dan entitas anak pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri.

b. Industry sector

The following tables describe the details of the Bank and its subsidiaries' credit exposures at the carrying amount (without calculating the collsateral or other credit support), which are categorized by industry sector.

	31 Desember/*December 31,* 2025						
	Pemerintah (termasuk Bank Indonesia)/ *Government (including Bank Indonesia)*	**Bank**	**Lembaga keuangan bukan bank/ *Non-bank financial institutions***	**Perusahaan lainnya/ *Other Companies***	**Perseorangan/ *Individuals***	**Total**	
Giro pada Bank Indonesia	12,019,401	--	--	--	--	12,019,401	*Current accounts with Bank Indonesia*
Giro pada bank lain	--	690,548	--	--	--	690,548	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	--	7,045,792	--	--	--	7,045,792	*Placements with Bank Indonesia and other banks*
Tagihan Derivatif	--	--	--	--	--	--	*Derivative receivable*
Surat berharga	39,097,160	1,495,296	5,532,334	2,645,387	--	48,770,177	*Marketable securities*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	514,495	--	--	--	--	514,495	*Marketable securities purchased under agreements to resell*
Wesel ekspor dan tagihan lainnya	--	--	--	73,168	--	73,168	*Bills and other receivables*
Tagihan akseptasi	--	--	--	57,970	--	57,970	*Acceptances receivable*
Kredit yang diberikan dan pembiayaan syariah	2,904,884	4,042,060	1,789,219	18,309,267	113,666,219	140,711,649	*Loans and sharia financing*
Penyertaan saham	--	15,970	--	50,920	--	66,890	*Investment in shares*
Bunga yang masih akan diterima	29,665	41,278	18,272	214,492	1,160,760	1,464,467	*Accrued interest income*
Aset lain-lain*)	--	--	--	33,228	--	33,228	*Other assets*)*
Total kotor	54,565,605	13,330,944	7,339,825	21,384,432	114,826,979	211,447,785	*Total - gross*
Cadangan kerugian penurunan nilai						(3,668,678)	*Allowance for impairment losses*
Total neto						**207,779,107**	***Total - net***

*)Terdiri dari setoran jaminan dan aset ijarah

**) Consists of security deposits dan ijarah assets*

	31 Desember/*December 31,* 2024						
	Pemerintah (termasuk Bank Indonesia)/ *Government (including Bank Indonesia)*	**Bank**	**Lembaga keuangan bukan bank/ *Non-bank financial institutions***	**Perusahaan lainnya/ *Other Companies***	**Perseorangan/ *Individuals***	**Total**	
Giro pada Bank Indonesia	8,778,253	--	--	--	--	8,778,253	*Current accounts with Bank Indonesia*
Giro pada bank lain	--	1,015,497	--	--	--	1,015,497	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	5,625,324	1,083,145	--	--	--	6,708,469	*Placements with Bank Indonesia and other banks*
Tagihan Derivatif	--	2,591	--	--	--	2,591	*Derivative receivable*
Surat berharga	35,775,218	736,659	3,688,139	2,830,819	--	43,030,835	*Marketable securities*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	955,951	--	--	--	--	955,951	*Marketable securities purchased under agreements to resell*
Wesel ekspor dan tagihan lainnya	--	--	--	354,178	--	354,178	*Bills and other receivables*
Tagihan akseptasi	--	--	--	114,231	--	114,231	*Acceptances receivable*
Kredit yang diberikan dan pembiayaan syariah	4,419,214	6,632,823	2,230,913	20,731,275	112,391,520	146,405,745	*Loans and sharia financing*
Penyertaan saham	--	16,059	--	66,775	--	82,834	*Investment in shares*
Bunga yang masih akan diterima	46,177	69,308	23,311	216,626	1,174,405	1,529,827	*Accrued interest income*
Aset lain-lain*)	--	--	--	30,646	--	30,646	*Other assets*)*
Total kotor	55,600,137	9,556,082	5,942,363	24,344,550	113,565,925	209,009,057	*Total - gross*
Cadangan kerugian penurunan nilai						(2,782,773)	*Allowance for impairment losses*
Total neto						**206,226,284**	***Total - net***

*)Terdiri dari setoran jaminan dan aset ijarah

**) Consists of security deposits dan ijarah assets*

Eksposur risiko kredit atas rekening administratif konsolidasian adalah sebagai berikut:

Credit risk exposure on the consolidated administrative accounts are as follows:

	31 Desember/*December 31, 2025*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Rekening Administratif *Irrevocable letters of credit* yang masih berjalan	45,891	--	--	--	--	45,891	*Administrative Accounts Outstanding irrevocable letters of credit*
Garansi yang diberikan	665,733	57,407	4,575	17,398	792	745,905	*Guarantees issued*
Total	**711,624**	**57,407**	**4,575**	**17,398**	**792**	**791,796**	***Total***

	31 Desember/*December 31, 2024*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Rekening Administratif *Irrevocable letters of credit* yang masih berjalan	89,013	--	69,459	--	--	158,472	*Administrative Accounts Outstanding irrevocable letters of credit*
Garansi yang diberikan	126,039	--	65,352	794,764	4,061	990,216	*Guarantees issued*
Total	**215,052**	**--**	**134,811**	**794,764**	**4,061**	**1,148,688**	***Total***

(iii) Penurunan nilai aset keuangan pada tanggal 31 Desember 2025 dan 2024

(iii) Impairment of financial assets as of December 31, 2025 and 2024

1. Giro pada bank lain

1. Current accounts with other banks

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Rupiah	203,385	483,672	*Rupiah*
Mata uang asing	487,163	531,825	*Foreign currencies*
Total	690,548	1,015,497	*Total*
Cadangan kerugian penurunan nilai	(237)	(1,792)	*Allowance for impairment losses*
Neto	**690,311**	**1,013,705**	***Net***

2. Penempatan pada Bank Indonesia dan bank lain

2. Placement with Bank Indonesia and other banks

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Rupiah	5,044,566	3,778,810	*Rupiah*
Mata uang asing	2,001,226	2,929,659	*Foreign currencies*
Total	7,045,792	6,708,469	*Total*
Cadangan kerugian penurunan nilai	(3,093)	(2,583)	*Allowance for impairment losses*
Neto	**7,042,699**	**6,705,886**	***Net***

3. Tagihan akseptasi / *3. Acceptance receivable*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Pihak ketiga			***Third parties***
Rupiah	57,970	114,231	*Rupiah*
Mata uang asing	--	--	*Foreign currencies*
Total	57,970	114,231	*Total*
Cadangan kerugian penurunan nilai	(96)	(119)	*Allowance for impairment losses*
Neto	**57,874**	**114,112**	***Net***

4. Surat berharga / *4. Marketable securities*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Biaya perolehan yang diamortisasi			***At amortized cost***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Obligasi	4,749,902	3,362,756	*Bonds*
Diskonto yang belum diamortisasi	(4,306)	--	*Unamortized discount*
Neto	**4,745,596**	**3,362,756**	***Net***
Nilai wajar yang melalui penghasilan komprehensif lainnya			***Fair value through other comprehensive income***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Obligasi	31,165,020	28,484,728	*Bonds*
Dolar Amerika Serikat			***US Dollar***
Obligasi	3,554,204	2,821,881	*Bonds*
	34,719,224	**31,306,609**	
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Reksadana	6,796,280	5,398,396	*Mutual funds*
Obligasi	1,445,642	1,922,835	*Bonds*
Sertifikat deposito Bank Indonesia	938,505	1,040,239	*Indonesian Bank deposit certificate*
Dolar Amerika Serikat			***US Dollar***
Obligasi	124,930	--	*Bonds*
	9,305,357	**8,361,470**	
Total	**48,770,177**	**43,030,835**	***Total***
Cadangan kerugian penurunan nilai	(2,262)	(5,865)	*Allowance for impairment losses*
Neto	**48,767,915**	**43,024,970**	***Net***

5. Kredit yang diberikan dan piutang dan pembiayaan syariah
Ikhtisar kredit yang diberikan adalah sebagai berikut:

5. Loans and sharia financing and receivables

The details of loans are as follows:

	31 Desember/*December 31, 2025*					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/*Neither past due nor impaired*		Jatuh tempo dan tidak mengalami penurunan nilai/ *Past-due but not Impaired*	Mengalami penurunan nilai/ *Impaired*	Total	
	Tingkat Tinggi/ *High Grade*	Tingkat standar/ *Standard grade*				
Kredit yang diberikan dan piutang/ pembiayaan syariah						*Loans and sharia financing/receivables*
Perdagangan	--	5,418,267	746,360	1,106,092	7,270,719	*Trading*
Jasa-jasa dunia usaha	--	744,908	16,745	43,727	805,380	*Business services*
Konstruksi	--	4,665,555	1,092,191	568,551	6,326,297	*Construction*
Pengangkutan dan gudang	--	298,609	8,185	22,515	329,309	*Transportation and warehousing*
Industri	--	3,982,762	163,171	634,769	4,780,702	*Industry*
Jasa-jasa sosial	--	2,182,779	15,050	8,775	2,206,604	*Social services*
Pertanian	--	2,304,345	113,420	224,491	2,642,256	*Farming*
Listrik, gas dan air	--	152,974	54,247	1,525	208,746	*Electricity, gas and water*
Pertambangan	--	668,959	56,139	2,051	727,149	*Mining*
Lain-lain	30,426,798	82,187,496	1,513,782	1,286,411	115,414,487	*Others*
Total	**30,426,798**	**102,606,654**	**3,779,290**	**3,898,907**	**140,711,649**	***Total***
Cadangan kerugian penurunan nilai					(3,662,990)	*Allowance for impairment losses*
Neto					**137,048,659**	***Net***

	31 Desember/*December 31, 2024*					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/*Neither past due nor impaired*		Jatuh tempo dan tidak mengalami penurunan nilai/ *Past-due but not Impaired*	Mengalami penurunan nilai/ *Impaired*	Total	
	Tingkat Tinggi/ *High Grade*	Tingkat standar/ *Standard grade*				
Kredit yang diberikan dan piutang dan pembiayaan syariah						*Loans and sharia financing and receivables*
Perdagangan	--	7,553,047	642,677	900,006	9,095,730	*Trading*
Jasa-jasa dunia usaha	--	788,812	15,516	38,203	842,531	*Business services*
Konstruksi	--	5,924,955	1,198,567	573,621	7,697,143	*Construction*
Pengangkutan dan gudang	--	510,129	13,488	2,621	526,238	*Transportation and warehousing*
Industri	--	5,007,879	43,483	607,726	5,659,088	*Industry*
Jasa-jasa sosial	--	1,864,480	4,026	10,525	1,879,031	*Social services*
Pertanian	--	2,900,080	89,977	96,492	3,086,549	*Farming*
Listrik, gas dan air	--	235,291	1,294	494	237,079	*Electricity, gas and water*
Pertambangan	--	560,185	39,475	6,307	605,967	*Mining*
Lain-lain	33,214,453	81,206,741	1,338,447	1,016,748	116,776,389	*Others*
Total	**33,214,453**	**106,551,599**	**3,386,950**	**3,252,743**	**146,405,745**	***Total***
Cadangan kerugian penurunan nilai					(2,771,031)	*Allowance for impairment losses*
Neto					**143,634,714**	***Net***

Bank dan entitas anak melakukan penilaian secara individual untuk: (a) kredit dengan plafon di atas Rp5.000 dengan kolektibilitas kurang lancar, diragukan, dan macet; dan (b) kredit yang direstrukturisasi.

Penilaian secara kolektif dilakukan untuk kredit dengan plafon sama dengan atau lebih kecil dari Rp5.000 dan tidak direstrukturisasi.

Bank and its subsidiaries assesses individually for: (a) loans with plafond above Rp5,000 which are classified as substandard, doubtful and loss; and (b) restructured loans.

Collective assessment is applied to loans with plafond equal to or less than Rp5,000 and not restructured.

(iv) Tabel di bawah menunjukkan kualitas aset keuangan berdasarkan golongan aset untuk semua aset keuangan yang mempunyai risiko kredit (nilai yang disajikan adalah bruto).

(iv) The tables below show the quality of financial assets by class of assets for all financial assets with credit risk (gross of allowance for impairment losses).

	31 Desember/*December 31,* 2025					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*		Jatuh tempo dan tidak mengalami penurunan nilai/ *Past-due but not Impaired*	Mengalami penurunan nilai/ *Impaired*	Total	
	Tingkat Tinggi/ *High Grade*	Tingkat standar/ *Standard grade*				
Nilai wajar melalui laba rugi						***Fair value through profit or loss***
Surat berharga	9,305,357	--	--	--	9,305,357	*Marketable securities*
Nilai wajar melalui penghasilan komprehensif lainnya						***Fair value through other comprehensive income***
Surat berharga	34,719,224	--	--	--	34,719,224	*Marketable securities*
Biaya perolehan yang diamortisasi						***Amortised cost***
Surat berharga	4,745,596	--	--	--	4,745,596	*Marketable securities*
Giro pada bank Indonesia	12,019,401	--	--	--	12,019,401	*Bank Indonesia*
Giro pada bank lain	690,480	--	--	68	690,548	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	7,045,792	--	--	--	7,045,792	*Placements with Bank Indonesia and other banks*
Tagihan derivatif	--	--	--	--	--	*Derivative receivable*
Wesel ekspor dan tagihan lainnya	73,168	--	--	--	73,168	*Bills and other receivable*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	514,495	--	--	--	514,495	*Receivable from marketable securities purchased under agreement to resell*
Tagihan akseptasi	57,970	--	--	--	57,970	*Acceptance receivables*
Penyertaan saham	--	4,980	--	61,910	66,890	*Investment in shares*
Kredit yang diberikan dan piutang/ pembiayaan syariah						*Loans and sharia financing/receivables*
Perdagangan	--	5,418,267	746,360	1,106,092	7,270,719	*Trading*
Jasa-jasa dunia usaha	--	744,908	16,745	43,727	805,380	*Business Services*
Konstruksi	--	4,665,555	1,092,191	568,551	6,326,297	*Construction*
Pengangkutan dan gudang	--	298,609	8,185	22,515	329,309	*Transportation and warehousing*
Industri	--	3,982,762	163,171	634,769	4,780,702	*Industry*
Jasa-jasa sosial	--	2,182,779	15,050	8,775	2,206,604	*Social services*
Pertanian	--	2,304,345	113,420	224,491	2,642,256	*Farming*
Listrik, gas dan air	--	152,974	54,247	1,525	208,746	*Electricity, gas and water*
Pertambangan	--	668,959	56,139	2,051	727,149	*Mining*
Lain-lain	30,426,797	83,701,279	--	1,286,411	115,414,487	*Others*
Bunga yang masih akan diterima	--	(49,315)	1,513,782	--	1,464,467	*Acrrued Interest Income*
Aset lain-lain*)	--	3,166,440	--	--	3,166,440	*Other assets*)*
Total	**99,598,280**	**107,242,542**	**3,779,290**	**3,960,885**	**214,580,997**	***Total***
Cadangan kerugian penurunan nilai					(3,668,678)	*Allowance for impairment losses*
Neto					**210,912,319**	***Net***

*) Terdiri dari setoran jaminan dan aset ijarah

*) *Consists of security deposits and ijarah assets*

	31 Desember/*December 31,* 2024					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*		Jatuh tempo dan tidak mengalami penurunan nilai/ *Past-due but not Impaired*	Mengalami penurunan nilai/ *Impaired*	Total	
	Tingkat Tinggi/ *High Grade*	Tingkat standar/ *Standard grade*				
Nilai wajar melalui laba rugi						***Fair value through profit or loss***
Surat berharga	8,361,470	--	--	--	8,361,470	*Marketable securities*
Nilai wajar melalui penghasilan komprehensif lainnya						***Fair value through other comprehensive income***
Surat berharga	31,306,609	--	--	--	31,306,609	*Marketable securities*
Biaya perolehan yang diamortisasi						***Amortised cost***
Surat berharga	3,362,756	--	--	--	3,362,756	*Marketable securities*
Giro pada bank Indonesia	8,778,253	--	--	--	8,778,253	*Bank Indonesia*
Giro pada bank lain	1,015,441	--	--	56	1,015,497	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	6,708,469	--	--	--	6,708,469	*Placements with Bank Indonesia and other banks*
Tagihan derivatif	2,591	--	--	--	2,591	*Derivative receivable*
Wesel ekspor dan tagihan lainnya	354,178	--	--	--	354,178	*Bills and other receivable*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	955,951	--	--	--	955,951	*Other receivable Receivable from marketable securities*
Tagihan akseptasi	114,231	--	--	--	114,231	*Acceptance receivables*
Penyertaan saham		82,834	--	--	82,834	*Investment in shares*
Kredit yang diberikan dan piutang/ pembiayaan syariah						*Loans and sharia financing/receivables*
Perdagangan	--	7,553,047	642,677	900,006	9,095,730	*Trading*
Jasa-jasa dunia usaha	--	788,812	15,516	38,203	842,531	*Business Services*
Konstruksi	--	5,924,955	1,198,567	573,621	7,697,143	*Construction*
Pengangkutan dan gudang	--	510,129	13,488	2,621	526,238	*Transportation and warehousing*
Industri	--	5,007,879	43,483	607,726	5,659,088	*Industry*
Jasa-jasa sosial	--	1,864,480	4,026	10,525	1,879,031	*Social services*
Pertanian	--	2,900,080	89,977	96,492	3,086,549	*Farming*
Listrik, gas dan air	--	235,291	1,294	494	237,079	*Electricity, gas and water*
Pertambangan	--	560,185	39,475	6,307	605,967	*Mining*
Lain-lain	33,214,453	81,206,741	1,338,447	1,016,748	116,776,389	*Others*
Bunga yang masih akan diterima	--	1,529,827	--	--	1,529,827	*Acrrued Interest Income*
Aset lain-lain*)	--	30,646	--	--	30,646	*Other assets*)*
Total	**94,174,402**	**108,194,906**	**3,386,950**	**3,252,799**	**209,009,057**	***Total***
Cadangan kerugian penurunan nilai					(2,782,773)	*Allowance for impairment losses*
Neto					**206,226,284**	***Net***

*) Terdiri dari setoran jaminan dan aset ijarah

**) Consists of security deposits and ijarah assets*

Kualitas kredit didefinisikan sebagai berikut:

Tingkat tinggi
a) Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yaitu giro atau penempatan pada institusi pemerintah, transaksi dengan bank yang memiliki reputasi baik dengan tingkat kemungkinan gagal bayar atas kewajiban yang rendah.
b) Kredit yang diberikan dan piutang/pembiayaan syariah, bunga yang masih akan diterima, tagihan derivatif dan tagihan kepada pihak ketiga yaitu debitur dengan riwayat pembayaran yang sangat baik dan tidak pernah menunggak

The credit quality are defined as follows:

High grade
a) Current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks which are current accounts or placements with the government, transaction with reputable banks with low probability of insolvency.
b) Loans and sharia financing/receivables, interests receivables, derivative receivables and third party receivables are borrowers with very satisfactory track record of loan repayment and whose accounts did not turn past due during the

sepanjang jangka waktu kredit, debitur dengan tingkat stabilitas dan keragaman yang tinggi, memiliki kemampuan membayar yang kuat dan rasio-rasio neraca yang konservatif.

c) Surat berharga dan efek-efek yang dibeli dengan janji dijual kembali yang termasuk dalam *investment grade* dengan *rating* minimal BBB- (Pefindo) atau Baa3 (Moody's).

Tingkat standar

a) Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yaitu giro atau penempatan pada bank lokal yang tidak terdaftar di bursa.

b) Kredit yang diberikan dan piutang/ pembiayaan syariah, bunga yang masih akan diterima, penyertaan saham dan tagihan kepada pihak ketiga yaitu debitur dengan riwayat pembayaran yang baik dan tidak pernah menunggak 90 hari atau lebih; memiliki kemampuan membayar yang cukup.

c) Surat berharga dan efek-efek yang dibeli dengan janji dijual kembali yang termasuk dalam *investment grade* dengan rating antara idBB+ sampai dengan idB (Pefindo) atau Ba1 sampai dengan B2 (Moody's).

(v) Analisis umur pinjaman yang jatuh tempo, tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

term of the loan, borrowers with high degree of stability and diversity, very strong debt service capacity and has conservative balance sheet ratios.

c) Marketable securities and marketable securities purchased under agreement to resell which included in investment grade securities with a rating of at least BBB- (Pefindo) or Baa3 (Moody's).

Standard grade

a) Current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks are current accounts or placements with the local banks not listed in the stock exchange.

b) Loans and sharia financing/receivables, interest receivables, investment in share, and third party receivables are borrowers who have an average track record of loan repayment and whose account did not turn past due for 90 days and over; debt service capacity is adequate.

c) Marketable securities and marketable securities purchased under agreement to resell which included in investment grade securities with a rating between idBB+ to idB (Pefindo) or Ba1 to B2 (Moody's).

(v) The aging analysis of past due but not impaired loans as of December 31, 2025 and 2024, are as follows:

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Industri	163,171	43,483	*Industry*
Perdagangan	746,360	642,677	*Trading*
Pertanian	113,420	89,977	*Farming*
Konstruksi	1,092,191	1,198,567	*Construction*
Pertambangan	56,139	39,475	*Mining*
Pengangkutan dan gudang	8,185	13,488	*Transportation and warehousing*
Jasa-jasa dunia usaha	16,745	15,516	*Business services*
Jasa-jasa sosial	15,050	4,026	*Social services*
Listrik, gas dan air	54,247	1,294	*Electricity, gas and water*
Lain-lain	1,513,782	1,338,447	*Others*
Total	**3,779,290**	**3,386,950**	***Total***

47. Risiko Nilai Tukar

Risiko nilai tukar timbul sebagai kerugian yang ditimbulkan oleh posisi terbuka neto valuta asing pada sisi aktiva, sisi pasiva ataupun rekening administratif akibat perubahan nilai tukar valuta asing. Kegiatan perdagangan mata uang asing meliputi transaksi nilai tukar valuta asing *spot*, *forward*, *swap*, *interest rate swap,* dan *cross currency swap*.

Penerapan Manajemen risiko nilai tukar yang dijalankan oleh Bank adalah dengan melakukan pengukuran, pemantauan, dan pengendalian risiko nilai tukar secara berkala baik secara *bankwide* maupun parsial. Secara *bankwide*, bank melakukan pengukuran risiko nilai tukar melalui simulasi *value at risk* dengan berbagai metode (*Variance Covarince & Historical*) yang disesuaikan dengan karakteristik transaksi bank.

Pemantauan risiko nilai tukar dilakukan melalui pemantauan Posisi Devisa Neto (PDN) dan sebagai bentuk pengendalian risiko nilai tukar, Bank membuat limit internal PDN baik untuk neraca maupun secara keseluruhan sebagai bentuk *risk tolerance* Bank dalam menghadapi risiko nilai tukar. Sedangkan, penerapan manajemen risiko nilai tukar Bank secara parsial pada aktivitas tresuri adalah melalui pengukuran & pengendalian *budget loss limit* & *open position* untuk setiap transaksi nilai tukar dan sebagai bentuk pemantauan risiko nilai tukar, Bank melakukan pelaporan transaksi tresuri sesuai dengan ketentuan secara periodik untuk memastikan bahwa *exposure* yang timbul oleh pergerakan nilai tukar berada pada batas yang telah ditentukan oleh ketentuan internal Bank dan sesuai dengan ketentuan regulasi Bank Indonesia.

PDN secara keseluruhan adalah angka yang merupakan penjumlahan dari nilai absolut untuk jumlah dari selisih bersih aset dan liabilitas dalam laporan posisi keuangan untuk setiap valuta asing ditambah dengan selisih bersih aset dan liabilitas baik yang merupakan komitmen maupun kontinjensi dalam rekening administratif untuk setiap valuta asing.

Informasi tambahan risiko nilai tukar yang merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia diungkapkan pada Catatan 57j.

47. Foreign Exchange Risk

Foreign exchange risk arises as losses arising from net open positions of foreign exchange on assets, liabilities or administrative accounts due to changes in foreign exchange rates. Foreign exchange trading activities include spot, forward, swap, interest rate swaps, and cross currency swap.

Implementation of Forex Risk Management in Bank through a measurement, monitoring, and controlling of foreign exchange risk periodically both partial and comprehensive. comprehensively, bank measure foreign exchange risk through value at risk simulation with several methods (Variance Covarince & Historical) and adjusted to characteristic of transactions.

Bank monitor foreign exchange risk through monitoring of Net Open Position (NOP) and intraday and for a foreign exchange risk control, bank establish internal limit of NOP both on balance sheet and overall as risk tolerance to foreign exchange risk. Meanwhile, implementation of forex risk management partially on treasury activities is performed through measurement & control of budget loss limit & open position for every transaction and for monitoring, bank create Treasury transactions report periodically to ensure that exposure arise from foreign exchange risk is at the limit which has been specified by the internal Bank and Bank Indonesia Regulations.

The overall NOP is the sum of the absolute value of the difference between each foreign currency asset and liability on the statement of financial position and the difference between commitments and contingent assets and liabilities in administrative accounts for each foreign currency.

The following additional information foreign exchange risk that is required by applicable regulations and is not required by Indonesian Accounting Standards is disclosed in Note 57j.

Risiko mata uang adalah kemungkinan kerugian pendapatan yang timbul dari perubahan kurs valuta asing. Bank dan entitas anak mengelola paparan terhadap pengaruh fluktuasi nilai tukar mata uang asing dengan mempertahankan risiko mata uang asing dalam pedoman peraturan yang ada (yaitu menjaga Posisi Devisa Neto sesuai dengan peraturan Bank Indonesia).

Foreign currency risk is the probability of loss to earnings arising from changes in foreign exchange rates. The Bank and its subsidiaries manages exposure to effects of fluctuations in foreign currency exchange rates by maintaining foreign currency exposure within the existing regulatory guidelines (i.e maintaining the Net Open Position based on Bank Indonesia regulations).

	31 Desember 2025/*December 31, 2025*		
	Perubahan basis poin/ *Changes in basis point*	**Pengaruh ke laporan laba rugi/ *Changes in statement profit or loss***	
Dolar Amerika Serikat	0.30%	50	*United States Dollar*
	0.35%	58	

	31 Desember 2024/*December 31, 2024*		
	Perubahan basis poin/ *Changes in basis point*	**Pengaruh ke laporan laba rugi/ *Changes in statement profit or loss***	
Dolar Amerika Serikat	0.30%	48	*United States Dollar*
	0.35%	56	

Sensitivitas atas laporan laba rugi konsolidasian merupakan dampak yang diestimasi atas perubahan yang diasumsikan atas perubahan nilai tukar berdasarkan aset dan liabilitas keuangan yang dalam mata uang asing.

The sensitivity of the consolidated statements of income is the estimated effect of the assumed change in foreign exchange rates on income, based on foreign currency denominated assets and liabilities.

Pada tanggal 31 Desember 2025 dan 2024, dampak atas perubahan nilai tukar dari mata uang lainnya seperti Poundsterling Inggris, Euro Eropa, Yen Jepang, Dolar Singapura, Dolar Australia dan Dolar Hong Kong tidak material.

As of December 31, 2025 and 2024, the effect of fluctuations in exchange rates of other currencies, such as Great Britain Poundsterling, European Euro, Japanese Yen, Singapore Dollar, Australian Dollar and Hong Kong Dollar was not material.

48. Risiko Likuiditas / *48. Liquidity Risk*

Risiko akibat ketidakmampuan Bank dan entitas anak untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank dan entitas anak. Besar kecilnya risiko likuiditas ditentukan antara lain:

a. Kecermatan dalam perencanaan arus kas atau arus dana berdasarkan prediksi pembiayaan dan prediksi pertumbuhan dana, termasuk mencermati tingkat fluktuasi dana;
b. Ketepatan dalam mengatur struktur dana termasuk kecukupan dana;
c. Ketersediaan aset yang siap dikonversikan menjadi kas;
d. Kemampuan menciptakan akses ke pasar antar bank atau sumber dana lainnya, termasuk fasilitas *lender of last resort*.

Risk due to the inability of the Bank and its subsidiaries to fulfill maturing obligations from cash flow funding sources and/or from high-quality liquid assets that can be pledged, without disrupting the activities and financial condition of the Bank and its subsidiaries. The size of the liquidity risk is determined, among others:

a. Accuracy in cash flow or flow of fund planning based on financing and fund growth prediction, include observe the fund rate volatility;
b. The precision in managing the fund structure, including the adequacy of funding;
c. The availability of asset that is ready to be converted into cash;
d. Ability to create access to the interbank market or other funding sources, including the lender of last resort facilities.

Apabila kesenjangan tersebut cukup besar maka akan menurunkan kemampuan Bank dan entitas anak untuk memenuhi kewajibannya pada saat jatuh tempo. Oleh karena itu untuk mengantisipasi terjadinya risiko likuiditas, maka diperlukan manajemen likuiditas, yang merupakan bagian dari pengelolaan liabilitas.

If the gap is large enough it will reduce the Bank and its subsidiaries' ability to meet its liabilities at maturity. Therefore, liquidity management is needed to anticipate liquidity risk, which is a part of the management liability.

Kebijakan likuiditas Bank dan entitas anak ditujukan untuk memastikan bahwa kebutuhan dana dapat dipenuhi, baik untuk membayar kewajiban pada saat jatuh tempo atau untuk memenuhi fasilitas kredit yang belum digunakan.

The Bank and its subsidiaries' liquidity policies are aimed to ensuring that fund requirements can be fulfilled, either to pay time deposits at maturity or to fulfill unused loan facility.

Penerapan manajemen risiko likuiditas diantaranya melalui pengelolaan dan pemantauan posisi likuiditas Bank dan entitas anak berada dalam tanggung jawab Bagian Manajemen ALM & Likuiditas di Divisi *Treasury* sedangkan pengukuran serta analisa terhadap risiko likuiditas menjadi tugas Divisi Manajemen Risiko diantaranya *stress test* likuiditas berdasarkan tiga skenario dan pembuatan profil risiko yang terkait risiko likuiditas, selain itu Bank telah melakukan perhitungan Basel III terkait risiko likuiditas yaitu perhitungan *Net Stable Funding Ratio* (NSFR) dan *Liquidity Coverage Ratio* (LCR).

The application of liquidity risk management includes managing and monitoring the Bank and its subsidiaries' liquidity position in the responsibility of the ALM Management & Liquidity Division in the Treasury Division while measuring and analyzing liquidity risk is the task of the Risk Management Division including stress test liquidity based on three scenarios and risk-related risk profiles liquidity, in addition banks have made Basel III calculations related to liquidity risk, namely the calculation of Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR).

Pengelolaan kelebihan dana likuiditas yang tidak terserap penyaluran kredit, teroptimalisasi melalui pengelolaan *treasury*.

Managing the excess of liquidity fund, which are not absorbed by loans, disbursement will be optimized through managing treasury.

Sebagian besar kelebihan dana likuiditas tersalurkan melalui instrumen-instrumen yang berjangka pendek dan aman. Umumnya, kondisi likuiditas bank terjaga baik dimana penarikan dana nasabah dapat terpenuhi sekaligus kelebihan dana teroptimalkan dengan imbal hasil yang optimal.

Most of the excess of liquidity will be placed in short-term and secured instruments. In general, the Bank and its subsidiaries' liquidity condition is well maintained where the customers withdrawal can be fulfilled while the excess fund can be optimized with optimum return.

Sumber dana dan waktu jatuh tempo deposito dikelola untuk menghindari adanya dana yang *idle* dan menentukan jumlah serta instrumen aset likuid yang tepat untuk menjamin tingkat likuiditas yang terkendali secara terus menerus.

Sources of funds and maturity dates of time deposits are managed to avoid idle funds and determine the appropriate liquidity level and liquid asset instrument to ensure a sustainable liquidity level.

Tabel berikut ini menggambarkan analisis jatuh tempo aset dan liabilitas keuangan Bank dan entitas anak dihitung berdasarkan sisa periode jatuh tempo kontrak pada tanggal laporan posisi keuangan konsolidasian:

The following tables illustrate the maturity profile analysis of the Bank and its subsidiaries' financial assets and liabilities according to their remaining contract maturity period at the consolidated statement of financial position date:

	31 Desember/*December 31,* 2025								
	Nilai tercatat/ *Carrying value*	Tidak mempunyai tanggal jatuh tempo kontraktual/ *No contractual maturity*	Sampai dengan 1 bulan/ *Up to 1 month*	Lebih dari 1 sampai 3 bulan/ *More than 1 to 3 months*	Lebih dari 3 sampai 12 bulan/ *More than 3 to 12 months*	Lebih dari 1 sampai 2 tahun/ *More than 1 to 2 years*	Lebih dari 2 sampai 5 tahun/ *More than 2 to 5 years*	Lebih dari 5 tahun/ *More than 5 years*	
ASET									***ASSETS***
Kas	4,929,381	4,929,381	--	--	--	--	--	--	*Cash*
Giro pada Bank Indonesia	12,019,401	--	12,019,401	--	--	--	--	--	*Current accounts with Bank Indonesia*
Giro pada bank lain - neto	690,311	--	690,311	--	--	--	--	--	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	7,045,792	--	7,045,792	--	--	--	--	--	*Placements with Bank Indonesia and other bank - net*
Tagihan atas efek-efek yang dibeli dengan dengan janji dijual kembal	513,679	--	465,219	48,460	--	--	--	--	*Receivable from marketables securities purchased under agreements to resell*
Surat berharga - neto	48,767,915	--	8,996,087	2,437,539	20,210,052	2,042,216	4,555,073	10,526,948	*Marketable securities - net*
Wesel ekspor dan tagihan lainnya - neto	73,168	--	63,226	6,552	3,390	--	--	--	*Bills and other receivables - net*
Kredit yang diberikan - neto	125,377,033	--	913,774	1,891,411	8,687,689	5,712,650	24,993,636	83,177,873	*Loans - net*
Pembiayaan syariah - neto	11,671,626	--	439,602	435,960	728,367	389,623	2,580,313	7,097,761	*Sharia financing - net*
Tagihan Derivatif	--	--	--	--	--	--	--	--	*Derivative payable*
Tagihan akseptasi - neto	57,874	--	22,113	23,745	12,016	--	--	--	*Acceptances receivable - net*
Penyertaan saham - neto	66,890	66,890	--	--	--	--	--	--	*Investments in shares - net*
Bunga yang masih akan diterima	1,464,467	--	1,464,467	--	--	--	--	--	*Accrued interest income*
Aset lain-lain - neto*)	3,166,440	3,166,440	--	--	--	--	--	--	*Other assets - net*)*
Total	215,843,977	8,162,711	32,119,992	4,843,667	29,641,514	8,144,489	32,129,022	100,802,582	*Total*
LIABILITAS									***LIABILITIES***
Liabilitas segera	1,804,672	1,804,672	--	--	--	--	--	--	*Obligations due immediately*
Simpanan nasabah	140,104,475	58,724,952	24,551,371	40,858,304	15,038,804	922,968	8,076	--	*Deposits from customers*
Simpanan nasabah - syariah	1,304,733	1,304,733	--	--	--	--	--	--	*Deposits from customers - sharia*
Simpanan dari bank lain	5,330,512	--	5,108,947	129,563	89,212	2,790	--	--	*Deposits from other banks*
Liabilitas derivatif	40	40		--	--	--	--	--	*Derivatives payable*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	8,641,248	--	8,641,248	--	--	--	--	--	*Liabilities from marketable securities sold under agreements to repurchase*
Liabilitas akseptasi	57,970	--	22,195	23,754	12,021	--	--	--	*Acceptances payable*
Efek hutang yang diterbitkan - neto	2,345,156	--	--	--	110,955	210,058	798,372	1,225,771	*Debt securities issued - net*
Pinjaman yang diterima	22,880,765	--	3,798,226	--	2,096,963	10,319,489	2,023,879	4,642,208	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	340,978	--	340,978	--	--	--	--	--	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain **)	386,652	386,652	--	--	--	--	--	--	*Other liabilities**)*
Obligasi subordinasi	4,125,912	--	--	--	377,098	1,100,788	1,895,214	752,812	*Subordinated bonds*
	187,323,113	62,221,049	42,462,965	41,011,621	17,725,053	12,556,093	4,725,541	6,620,791	
Perbedaan jatuh tempo	**28,520,864**	**(54,058,338)**	**(10,342,973)**	**(36,167,954)**	**11,916,461**	**(4,411,604)**	**27,403,481**	**94,181,791**	*Maturity gap*

*) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consists of security deposits and ijarah assets*
**) *Consist of security deposits, production service, and gratuity*

	31 Desember/*December 31,* 2024								
	Nilai tercatat/ *Carrying value*	Tidak mempunyai tanggal jatuh tempo kontraktual/ *No contractual maturity*	Sampai dengan 1 bulan/ *Up to 1 month*	Lebih dari 1 sampai 3 bulan/ *More than 1 to 3 months*	Lebih dari 3 sampai 12 bulan/ *More than 3 to 12 months*	Lebih dari 1 sampai 2 tahun/ *More than 1 to 2 years*	Lebih dari 2 sampai 5 tahun/ *More than 2 to 5 years*	Lebih dari 5 tahun/ *More than 5 years*	
ASET									***ASSETS***
Kas	4,701,454	4,701,454	--	--	--	--	--	--	*Cash*
Giro pada Bank Indonesia	8,778,253	--	8,778,253	--	--	--	--	--	*Current accounts with Bank Indonesia*
Giro pada bank lain - neto	1,013,705	--	1,013,705	--	--	--	--	--	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	6,705,886	--	6,705,886	--	--	--	--	--	*Placements with Bank Indonesia and other bank - net*
Tagihan atas efek-efek yang dibeli dengan dengan janji dijual kembal	954,598	--	915,964	38,634	--	--	--	--	*Receivable from marketables securities purchased under agreements to resell*
Surat berharga - neto	43,024,970	--	7,217,127	1,074,600	10,345,994	4,222,693	7,000,762	13,163,794	*Marketable securities - net*
Wesel ekspor dan tagihan lainnya - neto	354,148	--	23,641	14,865	315,642	--	--	--	*Bills and other receivables - net*
Kredit yang diberikan - neto	133,122,908	--	1,335,710	2,920,971	10,118,824	9,038,563	26,237,120	83,471,720	*Loans - net*
Pembiayaan syariah - neto	10,511,806	--	396,379	215,678	763,136	336,478	1,920,134	6,880,001	*Sharia financing - net*
Tagihan Derivatif	2,591	2,591	--	--	--	--	--	--	*Derivative payable*
Tagihan akseptasi - neto	114,112	--	28,726	26,879	58,507	--	--	--	*Acceptances receivable - net*
Penyertaan saham - neto	82,834	82,834	--	--	--	--	--	--	*Investments in shares - net*
Bunga yang masih akan diterima	1,529,827	--	1,529,827	--	--	--	--	--	*Accrued interest income*
Aset lain-lain - neto*)	30,646	30,646	--	--	--	--	--	--	*Other assets - net*)*
Total	210,927,738	4,817,525	27,945,218	4,291,627	21,602,103	13,597,734	35,158,016	103,515,515	*Total*
LIABILITAS									***LIABILITIES***
Liabilitas segera	1,293,147	1,293,147	--	--	--	--	--	--	*Obligations due immediately*
Simpanan nasabah	142,611,851	59,022,214	20,856,359	37,497,354	24,323,344	907,412	5,168	--	*Deposits from customers*
Simpanan nasabah - syariah	1,165,075	1,165,075	--	--	--	--	--	--	*Deposits from customers-sharia*
Simpanan dari bank lain	4,149,689	--	3,869,859	136,976	135,920	6,934	--	--	*Deposits from other banks*
Liabilitas derivatif	7,534	--	7,543	--	--	--	--	--	*Derivatives payable*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	10,546,667	--	10,546,667	--	--	--	--	--	*Liabilities from marketable securities sold under agreements to repurchase*
Liabilitas akseptasi	114,231	--	28,772	26,923	58,536	--	--	--	*Acceptances payable*
Efek hutang yang diterbitkan - neto	2,044,884	--	--	--	114,406	11,397	199,611	1,719,470	*Debt securities issued - net*
Pinjaman yang diterima	21,524,974	--	2,584,190	--	1,533,113	4,500,000	8,500,000	4,407,671	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	363,027	--	363,027	--	--	--	--	--	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain **)	433,278	433,278	--	--	--	--	--	--	*Other liabilities**)
Obligasi subordinasi	4,424,844	--	--	131,744	162,264	378,263	3,064,718	687,855	*Subordinated bonds*
	188,679,201	61,913,714	38,256,417	37,792,997	26,327,583	5,804,006	11,769,497	6,814,996	
Perbedaan jatuh tempo	**22,248,537**	**(57,096,189)**	**(10,311,199)**	**(33,501,370)**	**(4,725,480)**	**7,793,728**	**23,388,519**	**96,700,519**	*Maturity gap*

*) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

**) Consists of security deposits and ijarah assets*
***) Consist of security deposits, production service, and gratuity*

Tabel di bawah ini merangkum profil jatuh tempo liabilitas keuangan Bank dan entitas anak pada tanggal 31 Desember 2025 dan 2024 berdasarkan pada pembayaran kontraktual yang tidak didiskonto:

The table below summarizes the maturity profile of the Bank and its subsidiaries financial liabilities as of December 31, 2025 and 2024 based on undiscounted contractual payments:

	31 Desember 2024/December *31, 2025*						
	Total	**Pada permintaan/ *On demand***	**1 Bulan/ *1 Month***	**Lebih dari 1 Bulan sampai 3 Bulan/ *More than 1 Month to 3 Months***	**Lebih dari 3 Bulan sampai 12 Bulan/ *More than 3 Months to 12 Months***	**Lebih dari 12 Bulan/ *More than 12 Months***	
Liabilitas Keuangan							*Financial Liabilities*
Liabilitas segera	1,804,672	1,804,672	--	--	--	--	*Obligations due immediately*
Simpanan dari nasabah dan syariah	141,409,208	60,029,685	24,551,371	40,858,304	15,038,804	931,044	*Deposits from customers and sharia*
Simpanan dari bank lain	5,330,512	--	5,108,947	129,563	89,212	2,790	*Deposits from other banks*
Liabilitas akseptasi	57,970	--	22,195	23,754	12,021	--	*Acceptances payable*
Liabilitas derivatif	40	40	--	--	--	--	*Derivatives payable*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	8,641,248	--	8,641,248	--	--	--	*Liabilities from marketable securities sold under agreements to repurchase*
Efek hutang yang diterbitkan - neto	2,345,156	--	--	--	110,955	2,234,201	*Debt securities issued - net*
Pinjaman yang diterima	22,880,765	--	3,798,226	--	2,096,963	16,985,576	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	340,978	--	340,978	--	--	--	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain*)	372,973	372,973	--	--	--	--	*Other liabilities*)*
Obligasi subordinasi	4,125,912	--	--	--	377,098	3,748,814	*Subordinated bonds*
Total liabilitas keuangan	**187,309,434**	**62,207,370**	**42,462,965**	**41,011,621**	**17,725,053**	**23,902,425**	***Total financial liabilities***

*) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consist of security deposits, production service, and gratuity*

	31 Desember 2023/*December 31, 2024*						
	Total	**Pada permintaan/ *On demand***	**1 Bulan/ *1 Month***	**Lebih dari 1 Bulan sampai 3 Bulan/ *More than 1 Month to 3 Months***	**Lebih dari 3 Bulan sampai 12 Bulan/ *More than 3 Months to 12 Months***	**Lebih dari 12 Bulan/ *More than 12 Months***	
Liabilitas Keuangan							*Financial Liabilities*
Liabilitas segera	1,293,147	1,293,147	--	--	--	--	*Obligations due immediately*
Simpanan dari nasabah dan syariah	143,776,926	60,187,289	20,856,359	37,497,354	24,323,344	912,580	*Deposits from customers and sharia*
Simpanan dari bank lain	4,149,689	--	3,869,859	136,976	135,920	6,934	*Deposits from other banks*
Liabilitas akseptasi	114,231	--	28,772	26,923	58,536	--	*Acceptances payable*
Liabilitas derivatif	7,534	7,534	--	--	--	--	*Derivatives payable*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	10,546,667	--	10,546,667	--	--	--	*Liabilities from marketable securities sold under agreements to repurchase*
Efek hutang yang diterbitkan - neto	2,044,884	--	--	--	114,406	1,930,478	*Debt securities issued - net*
Pinjaman yang diterima	21,524,974	--	2,589,690	--	1,533,113	17,402,171	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	363,027	--	363,027	--	--	--	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain*)	433,278	433,278	--	--	--	--	*Other liabilities*)*
Obligasi subordinasi	4,424,844	--	--	131,743	162,265	4,130,836	*Subordinated bonds*
Total liabilitas keuangan	**188,679,201**	**61,921,248**	**38,254,374**	**37,792,996**	**26,327,584**	**24,382,999**	***Total financial liabilities***

*) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consist of security deposits, production service, and gratuity*

Bank dan entitas anak telah membangun model pengukuran risiko likuiditas untuk mengukur risiko likuiditas dari portofolio aset dan liabilitas Bank dan entitas anak berdasarkan skenario normal, spesifik, dan krisis secara triwulan dengan proses *stress test* likuiditas.

The Bank and its subsidiaries has developed a liquidity risk measurement model to measure the liquidity risk of the Bank and its subsidiaries' assets and liabilities portfolio, based on normal case, specific case, and crisis case scenarios by liquidity stress testing process.

49. Risiko Suku Bunga / *49. Interest Rate Risk*

Risiko suku bunga merupakan potensi kerugian Bank dan entitas anak yang timbul akibat fluktuasi suku bunga pasar yang berlawanan dengan posisi portofolio Bank dan entitas anak.

Interest rate risk is the Bank and its subsidiaries' potential losses arising from market interest rates fluctuations as opposed to the position of the Bank and its subsidiaries' portfolios.

Tabel di bawah ini menyajikan informasi mengenai tingkat suku bunga rata-rata per tahun untuk aset dan liabilitas keuangan yang penting pada tanggal-tanggal 31 Desember 2025 dan 2024 (tidak diaudit):

The following table presents information on the average annual interest rates for significant financial assets and liabilities as of Desember 31, 2025 and 2024 (unaudited):

	31 Desember/ *December 31,* 2025		31 Desember/ *December 31,* 2024		
	Rupiah/ *Rupiah*	Mata uang asing/ *Foreign currencies*	Rupiah/ *Rupiah*	Mata uang asing/ *Foreign currencies*	
ASET					***ASSETS***
Giro pada bank lain	0.35	-	0.70	-	*Current accounts with other banks*
Penempatan pada bank Indonesia dan bank Lain	3.85	0.04	4.89	1.13	*Placements with Bank Indonesia and other banks*
Surat berharga	5.98	3.29	6.50	2.37	*Marketable securities*
Wesel ekspor dan tagihan lainnya	7.37	5.93	8.13	7.33	*Bills and other receivables*
Kredit yang diberikan	11.81	6.56	11.60	6.56	*Loans*
LIABILITAS					***LIABILITIES***
Simpanan nasabah					*Deposits from customers*
- Giro	0.06	0.01	0.06	0.02	*Current accounts -*
- Tabungan	0.14	0.04	0.13	0.04	*Savings -*
- Deposito berjangka	3.51	1.80	3.49	1.66	*Time deposits -*
Simpanan dari bank lain					*Deposits from other banks*
- Giro	0.45	0.00	0.56	0.00	*Current accounts -*
- Tabungan	1.70	0.00	1.06	0.00	*Savings -*
- Deposito berjangka	3.62	0.00	4.22	0.00	*Time deposits -*
Pinjaman yang diterima	7.40	0.00	7.40	0.00	*Borrowings*
Efek hutang yang diterbitkan	7.36	0.00	7.36	0.00	*Debt securities issued*

Tabel di bawah ini mengikhtisarkan eksposur Bank dan entitas anak terhadap risiko tingkat suku bunga (*gross*):

The following tables summarize the Bank and its subsidiaries' exposures to the interest rate risk (gross):

	31 Desember/*December 31,* 2025										
	Tidak lebih dari 3 bulan/ *Not more than 3 months*	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ *More than 3 months but not more than 1 year*	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ *More than 1 year but not more than 2 years*	Lebih dari 2 tahun tapi tidak lebih dari 3 tahun/ *More than 2 years but not more than 3 years*	Lebih dari 3 tahun tapi tidak lebih dari 4 tahun/ *More than 3 years but not more than 4 years*	Lebih dari 4 tahun tapi tidak lebih dari 5 tahun/ *More than 4 years but not more than 5 years*	Lebih dari 5 tahun/ *More than 5 years*	Suku bunga tetap/ *Fixed interest rate*	Tidak dikenakan bunga/ *Non -interest bearing*	Total/ *Total*	
Aset Keuangan											***Financial Assets***
Kas	--	--	--	--	--	--	--	--	4,929,381	4,929,381	*Cash*
Giro pada Bank Indonesia	12,019,401	--	--	--	--	--	--	--	--	12,019,401	*Current accounts with Bank Indonesia*
Giro pada bank lain	690,548	--	--	--	--	--	--	--	--	690,548	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	--	--	--	--	--	--	--	7,045,752	--	7,045,752	*Placements with Bank Indonesia and other banks*
Surat berharga	--	--	--	--	--	--	--	48,770,177	--	48,770,177	*Marketable securities*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	--	--	--	--	--	--	--	514,495	--	514,495	*Receivable from marketable securities purchased under agreement to resell*
Wesel ekspor dan tagihan lainnya	--	73,168	--	--	--	--	--	--	--	73,168	*Bills and other receivables*
Tagihan derivatif	--	--	--	--	--	--	--	--	--	--	*Derivative receivable*
Tagihan akseptasi	--	--	--	--	--	--	--	57,970	--	57,970	*Acceptances receivable*
Kredit yang diberikan	332,506	3,491,202	3,842,108	3,225,382	3,090,701	98,645	28,670,064	86,040,534	--	128,791,142	*Loans*
Pembiayaan syariah	--	--	--	--	--	--	--	--	11,920,507	11,920,507	*Sharia financing*
Penyertaan saham	--	--	--	--	--	--	--	--	66,890	66,890	*Investment in shares*
Bunga yang masih akan diterima	--	--	--	--	--	--	--	--	1,464,467	1,464,467	*Accrued interest income*
Aset lain-lain*)	--	--	--	--	--	--	--	--	3,166,887	3,166,887	*Other assets*)*
Total aset keuangan	13,042,455	3,564,370	3,842,108	3,225,382	3,090,701	98,645	28,670,064	142,428,928	21,548,132	219,510,785	***Total financial assets***
Liabilitas Keuangan											***Financial Liabilities***
Liabilitas segera	1,804,672	--	--	--	--	--	--	--	--	1,804,672	*Obligations due immediately*
Simpanan nasabah											*Deposits from customers*
- Giro	--	--	--	--	--	--	--	20,170,646	--	20,170,646	*Current accounts -*
- Tabungan	--	--	--	--	--	--	--	38,607,931	--	38,607,931	*Savings-*
- Deposito berjangka	47,483,837	33,520,963	372,823	1,975	--	--	--	--	--	81,379,598	*Time deposits -*
- Negotiable Certificate of Deposits	--	--	--	--	--	--	--	--	--	--	*Negotiable Certificate of Deposits -*
Simpanan syariah	--	--	--	--	--	--	--	1,304,733	--	1,304,733	*Deposits form customer - sharia*
Simpanan dari bank lain											*Deposits from other banks*
- Giro	--	--	--	--	--	--	--	620,309	--	620,309	*Current accounts -*
- Tabungan	--	--	--	--	--	--	--	444,497	--	444,497	*Savings -*
- Deposito berjangka	353,823	140,933	950	--	--	--	--	--	--	495,706	*Time deposits -*
- Interbank call money	3,770,000	--	--	--	--	--	--	--	--	3,770,000	*Interbank call money -*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	--	--	--	--	--	--	--	8,641,248	--	8,641,248	*Liabilities from marketable securities sold under agreements to repurchase*
Liabilitas derivatif	40	--	--	--	--	--	--	--	--	40	*Derivatives payable*
Liabilitas akseptasi	--	--	--	--	--	--	--	57,970	--	57,970	*Acceptance payables*
Efek hutang yang diterbitkan	--	--	--	--	--	--	--	2,345,610	--	2,345,610	*Debt securities issued*
Pinjaman yang diterima	--	--	--	--	--	--	--	22,880,765	--	22,880,765	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	--	--	--	--	--	--	--	--	340,978	340,978	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain**)	--	--	--	--	--	--	--	--	1,473,198	1,473,198	*Other liabilities**)*
Total liabilitas keuangan	**53,412,372**	**33,661,896**	**373,773**	**1,975**	**--**	**--**	**--**	**95,073,709**	**1,814,176**	**184,337,901**	***Total financial liabilities***
Total *gap repricing* suku bunga	**(40,369,917)**	**(30,097,526)**	**3,468,335**	**3,223,407**	**3,090,701**	**98,645**	**28,670,064**	**47,355,219**	**19,733,956**	**35,172,884**	***Total gap repricing interest rate***

*) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consists of security deposits and ijarah assets*
**) *Consist of security deposits, production service, and gratuity*

	31 Desember/*December 31, 2024*										
	Tidak lebih dari 3 bulan/ *Not more than 3 months*	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ *More than 3 months but not more than 1 year*	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ *More than 1 year but not more than 2 years*	Lebih dari 2 tahun tapi tidak lebih dari 3 tahun/ *More than 2 years but not more than 3 years*	Lebih dari 3 tahun tapi tidak lebih dari 4 tahun/ *More than 3 years but not more than 4 years*	Lebih dari 4 tahun tapi tidak lebih dari 5 tahun/ *More than 4 years but not more than 5 years*	Lebih dari 5 tahun/ *More than 5 years*	Suku bunga tetap/ *Fixed interest rate*	Tidak dikenakan bunga/ *Non -interest bearing*	Total/ *Total*	
Aset Keuangan											***Financial Assets***
Kas	--	--	--	--	--	--	--	--	4,701,454	4,701,454	*Cash*
Giro pada Bank Indonesia	8,778,253	--	--	--	--	--	--	--	--	8,778,253	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,015,497	--	--	--	--	--	--	--	--	1,015,497	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	--	--	--	--	--	--	--	6,708,469	--	6,708,469	*Placements with Bank Indonesia and other banks*
Surat berharga	--	--	--	--	--	--	--	43,030,835	--	43,030,835	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	--	--	--	--	--	--	--	955,951	--	955,951	*Receivable from marketable securities purchased under agreement to resell*
Wesel ekspor dan tagihan lainnya	--	354,178	--	--	--	--	--	--	--	354,178	*Bills and other receivables*
Tagihan derivatif	2,591	--	--	--	--	--	--	--	--	2,591	*Derivative receivable*
Tagihan akseptasi	--	--	--	--	--	--	--	114,231	--	114,231	*Acceptances receivable*
Kredit yang diberikan	830,413	7,876,394	5,023,759	3,610,509	3,438,616	71,000	28,715,408	86,089,953	--	135,656,052	*Loans*
Pembiayaan syariah	--	--	--	--	--	--	--	--	10,749,693	10,749,693	*Sharia financing*
Penyertaan saham	--	--	--	--	--	--	--	--	82,834	82,834	*Investment in shares*
Bunga yang masih akan diterima	--	--	--	--	--	--	--	--	1,529,827	1,529,827	*Accrued interest income*
Aset lain-lain*)	--	--	--	--	--	--	--	--	30,646	30,646	*Other assets*)*
Total aset keuangan	10,626,754	8,230,572	5,023,759	3,610,509	3,438,616	71,000	28,715,408	136,899,439	17,094,454	213,710,511	***Total financial assets***
Liabilitas Keuangan											***Financial Liabilities***
Liabilitas segera	1,293,147	--	--	--	--	--	--	--	--	1,293,147	*Obligations due immediately*
Simpanan nasabah											*Deposits from customers*
- Giro	20,703,324	--	--	--	--	--	--	--	--	20,703,324	*Current accounts -*
- Tabungan	38,340,505	--	--	--	--	--	--	--	--	38,340,505	*Savings-*
- Deposito berjangka	52,699,701	30,486,158	378,203	3,960	--	--	--	--	--	83,568,022	*Time deposits -*
- *Negotiable certificate of Deposits*	--	51,947	--	--	--	--	--	--	--	51,947	*Negotiable certificate of Deposits -*
Simpanan syariah	1,165,075	--	--	--	--	--	--	--	--	1,165,075	*Deposits form customer - sharia*
Simpanan dari bank lain											*Deposits from other banks*
- Giro	661,005	--	--	--	--	--	--	--	--	661,005	*Current accounts -*
- Tabungan	457,357	--	--	--	--	--	--	--	--	457,357	*Savings -*
- Deposito berjangka	390,031	185,577	2,869			--	--	--	--	578,477	*Time deposits -*
- *Interbank call money*	2,452,850	--		--	--	--	--	--	--	2,452,850	*Interbank call money -*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	10,546,667	--	--	--	--	--	--	--	--	10,546,667	*Liabilities from marketable securities sold under agreements to repurchase*
Liabilitas derivatif	7,534	--	--	--	--	--	--	--	--	7,534	*Derivatives payable*
Liabilitas akseptasi	--	--	--	--	--	--	--	114,231	--	114,231	*Acceptance payables*
Efek hutang yang diterbitkan	--	--	--	--	--	--	--	2,044,884	--	2,044,884	*Debt securities issued*
Pinjaman yang diterima	--	--	--	--	--	--	--	21,524,974	--	21,524,974	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	--	--	--	--	--	--	--	--	363,027	363,027	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain**)	--	--	--	--	--	--	--	--	433,278	433,278	*Other liabilities**)*
Total liabilitas keuangan	**128,717,196**	**30,723,682**	**381,072**	**3,960**	**--**	**--**	**--**	**23,684,089**	**796,305**	**184,306,304**	***Total financial liabilities***
Total *gap repricing* suku bunga	**(118,090,442)**	**(22,493,110)**	**4,642,687**	**3,606,549**	**3,438,616**	**71,000**	**28,715,408**	**113,215,350**	**16,298,149**	**29,404,207**	***Total gap repricing interest rate***

*) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consists of security deposits and ijarah assets*
**) *Consist of security deposits, production service, and gratuity*

i. Risiko tingkat suku bunga
Analisis sensitivitas untuk beberapa faktor pasar menunjukkan bagaimana laba rugi dan ekuitas dapat dipengaruhi oleh perubahan dari beberapa faktor risiko sesuai dengan tabel dibawah ini. Secara umum, sensitivitas diestimasi dengan membandingkan suatu nilai awal ke nilai tertentu setelah perubahan tertentu dari faktor pasar, dengan mengasumsikan seluruh variabel lainnya tetap. Sensitivitas atas laporan laba rugi merupakan efek atas perubahan estimasi suku bunga atas laba rugi untuk suatu periode, berdasarkan nilai suku bunga mengambang atas aset dan liabilitas yang diperdagangkan dan tidak diperdagangkan yang dimiliki Bank dan entitas anak. Analisis sensitivitas atas laporan laba rugi komprehensif konsolidasian dihitung dengan menilai kembali perubahan estimasi suku bunga tetap atas aset keuangan yang tersedia untuk dijual. Jumlah sensitivitas atas laporan laba rugi komprehensif konsolidasian didasarkan pada asumsi bahwa terdapat perubahan paralel dalam kurva penghasilan.

Tabel di bawah ini menunjukkan sensitivitas dari laporan laba rugi komprehensif konsolidasian Bank dan entitas anak terhadap kemungkinan perubahan wajar atas suku bunga untuk aset dan liabilitas keuangan dengan suku bunga tetap pada tanggal 31 Desember 2025 dan 2024:

i. Interest rate risk
Sensitivity analysis for several market factors showing how profit or loss and equity could be affected by changes in the relevant risk factor are in the following tables below. In general, sensitivity is estimated by comparing an initial value to the value derived after a specified change in the market factor, assuming all other variables are constant. The sensitivity of the statement of income is the effect of the assumed changes in interest rates on the profit or loss for a period, based on the floating rate trading and non-trading financial assets and liabilities held by the Bank and its subsidiaries. The sensitivity of the consolidated statement of comprehensive income is calculated by revaluing fixed rate available-for-sale financial assets for the effects of the assumed changes in interest rates. The total sensitivity of the consolidated statement of comprehensive income is based on the assumption that there are parallel shifts in the yield curve.

The table below demonstrates the sensitivity of the Bank's and subsidiaries' consolidated statement of income and statement of comprehensive income to reasonably possible changes in interest rates for fixed rate financial assets and liabilities as of December 31, 2025 and 2024:

	31 Desember 2025/*December 31, 2025*		
	Perubahan basis poin/*Change in basis point*	**Dampak ke laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebelum pajak/*Impact to the consolidated statement of comprehensive income before tax***	
Rupiah	+125	(326,653)	*Rupiah*
	+50	(130,661)	
	-50	130,661	
	-125	326,653	
Mata uang asing	+125	(29,881)	*Foreign currency*
	+50	(11,953)	
	-50	11,953	
	-125	29,881	

	31 Desember 2024/*December 31, 2024*		
	Perubahan basis poin/*Change in basis point*	**Dampak ke laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebelum pajak/ *Impact to the consolidated statement of comprehensive income before tax***	
Rupiah	+125	(270,322)	*Rupiah*
	+50	(108,129)	
	-50	108,129	
	-125	270,322	
Mata uang asing	+125	(44,760)	*Foreign currency*
	+50	(17,904)	
	-50	17,904	
	-125	44,760	

50. Risiko Operasional / *50. Operational Risk*

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Bank dan entitas anak.

Operational risk is the risk due to the inadequacy and/or non-functioning of internal processes, human error, system failure, and/or the existence of external events affecting the Bank and its subsidiaries' operations.

Sebagai wujud pelaksanaan proses terhadap risiko operasional yang mungkin terjadi, Bank dan entitas anak telah mengembangkan suatu sistem dengan menggunakan metodologi pengukuran sendiri, menggunakan tools *Risk Control Self Assessment* (RCSA) yang dilakukan oleh masing-masing *risk taking unit*, melakukan penilaian terhadap terhadap indikator-indikator utama (*Key Risk Indicator*) Bank dan entitas anak yang digunakan sebagai *early warning system* serta wajib melaporkan timbulnya kerugian/potensi kerugian yang timbul akibat risiko operasional dalam *tools* Lost Event Database (LED). Keseluruhan proses dimaksud merupakan upaya guna meningkatkan *risk awareness* terhadap potensi-potensi risiko yang dihadapi oleh Bank dan entitas anak dan sebagai pedoman bagi manajemen guna melakukan pengendalian dan mitigasi terhadap dampak risiko yang timbul.

As a possible implementation of the process of operational risks, the Bank and its subsidiaries has developed a system using its own measurement methodology, using Risk Control Self Assessment (RCSA) tools performed by each risk taking unit, assessing key indicators (Key Risk Indicator) Bank used as early warning system and must report loss/potential loss arising from operational risk in Lost Event Database (LED) tools. The whole process referred to is an effort to increase risk awareness to the potential risks faced by the Bank and its subsidiaries and as a guide for management to control and mitigate the impact of risks arising.

Sebagai bentuk kecukupan penerapan manajemen risiko, Bank dan entitas anak menerapkan proses manajemen risiko sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tanggal 16 Maret 2016 Tentang Penerapan Manajemen Risiko bagi Bank Umum diantaranya melakukan pengkajian atas produk dan/atau aktivitas baru atau pengembangan yang meningkatkan profil risiko produk dan/atau aktivitas Bank dan entitas anak.

As a form of adequacy of the implementation of risk management, the Bank and its subsidiaries implement a risk management process in accordance with the Financial Services Authority Regulation Number 18/POJK.03/2016 dated 16 March 2016 concerning Implementation of Risk Management for Commercial Banks including conducting reviews of new products and/or activities or developments that increase the product risk profile and/or activities of the Bank and its subsidiaries.

Bank dan entitas anak telah melakukan perhitungan beban modal risiko operasional berdasarkan Basel Committee on Banking Supevision dan Surat Edaran Otoritas Jasa Keuangan Nomor 6/SEOJK.03/2020 Tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Operasional Dengan Menggunakan Pendekatan Standar Bagi Bank Umum. Berdasarkan ketentuan tersebut, Bank melakukan perhitungan ATMR risiko operasional menggunakan Pendekatan Standar.

The Bank and its subsidiaries have calculated operational risk capital charges based on the Basel Committee on Banking Supervision and the Financial Services Authority Circular Letter Number 6/SEOJK.03/2020 dated 29 April 2020 concerning Calculation of Risk-Weighted Assets for Operational Risk Using a Standard Approach for Banks General. Based on these provisions, the Bank calculates RWA for operational risk using the Standardized Approach.

Bank dan entitas anak memiliki Business Continuity Management (BCM) yaitu proses manajemen atau protokol terpadu dan menyeluruh untuk memastikan kelangsungan operasional Bank dan entitas anak dalam menjalani bisnis dan melayani nasabah. Pada tahun 2024, Bank telah memperoleh sertifikat ISO 22301:2019 Business Continuity Management System (BCMS), hal ini menunjukan bahwa Bank telah melakukan penerapan standar internasional didalam pengelolaan kelangsungan usaha dengan menyediakan kerangka kerja yang komprehensif dan struktur yang memungkinkan organisasi untuk membangun, memperbarui, mengontrol dan menerapkan rencana yang efektif yang juga selaras dengan operasional Bank, kontinjensi, dan persyaratan bisnis. Bank juga telah menyusun kebijakan rencana kelangsungan usaha yang fleksibel dengan melibatkan seluruh unit kerja, melakukan pengujian dan evaluasi kelangsungan usaha secara berkala. Tim Tanggap Insiden Siber (TTIS) atau Computer Security Incident Response Team (CSIRT) Bank telah terdaftar di BSSN sebagai salah satu upaya mempermudah proses pertukaran informasi terkait potensi risiko insiden siber.

The Bank and its subsidiaries have Business Continuity Management (BCM), which is an integrated and comprehensive management process or protocol to ensure the continuity of the Bank's and its subsidiaries' operations in conducting business and serving customers. In 2024, the Bank obtained the ISO 22301:2019 Business Continuity Management System (BCMS) certificate, which shows that the Bank has implemented international standards in business continuity management by providing a comprehensive framework and structure that allows organizations to build, update, and implement effective plans that are also aligned with the Bank's operations, contingencies, and business control requirements. The Bank has also prepared a flexible business continuity planning policy by involving all work units, conducting periodic business continuity testing and evaluation. The Cyber Incident Response Team (TTIS) or Computer Security Incident Response Team (CSIRT) of Bank has been registered with BSSN as an effort to facilitate the process of exchanging information related to potential cyber incident risks.

Informasi tambahan risiko operasional yang merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia diungkapkan pada Catatan 57k.

The following additional information operational risk that is required by applicable regulations and is not required by Indonesian Accounting Standards is disclosed in Note 57k.

51. Manajemen Modal dan Rasio Kewajiban Penyediaan Modal Minimum

51. Capital Management and Capital Adequacy Ratio (CAR)

Tujuan manajemen permodalan Bank dan entitas anak adalah untuk memastikan bahwa permodalan telah memenuhi persyaratan permodalan dari ketentuan eksternal, sebagai penyangga untuk menyerap kerugian operasional dan kerugian lainnya, sebagai dasar bagi penetapan batas maksimum pemberian kredit, untuk mengevaluasi tingkat kemampuan bank dalam menghasilkan keuntungan dalam memaksimalkan nilai pemegang saham.

The objective of the Bank and its subsidiaries' capital management is to ensure that capital meets capital requirements of external provisions, as a buffer to absorb operating losses and other losses, as a basis for establishing the maximum crediting limit, to evaluate bank's ability to generate profits in maximizing shareholder value.

Bank dan entitas anak mengatur struktur modal dan membuat penyesuaian atas perubahan kondisi ekonomi dan karakteristik risiko kegiatannya. Dalam rangka mempertahankan atau menyesuaikan struktur modal, Bank dan entitas anak melakukan pengukuran tingkat kecukupan modal yang dinyatakan dalam rasio kecukupan modal atau *capital adequacy ratio* (CAR).

The Bank and its subsidiaries regulates the capital structure and makes adjustments to changes in economic conditions and risk characteristics of its activities. In order to maintain or adjust the capital structure, the Bank and its subsidiaries measures the level of capital adequacy expressed in the capital adequacy ratio (CAR).

Informasi tambahan manajemen modal dan rasio kewajiban penyediaan modal minimum yang merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia diungkapkan pada Catatan 57l.

The following additional information capital management and capital adequacy ratio that is required by applicable regulations and is not required by Indonesian Accounting Standards is disclosed in Note 57l.

52. Manajemen Risiko / *52. Risk Management*

Bank dan entitas anak telah mengimplementasikan prosedur manajemen risiko sesuai dengan POJK No.18/POJK.03/2016, tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan SEOJK No.34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum sehingga Bank dan entitas anak harus mengelola serta melakukan mitigasi risiko sesuai ruang lingkup aktivitas bisnisnya, yaitu risiko kredit, risiko pasar, risiko operasional, risiko likuiditas, risiko hukum, risiko reputasi, risiko strategis, dan risiko kepatuhan.

The Bank and its subsidiaries has implemented risk management procedures in accordance with the POJK No.18/POJK.03/2016, dated March 16, 2016 regarding the Implementation of Risk Management for Commercial Banks and SEOJK No.34/SEOJK.03/2016 dated September 1, 2016 concerning the Application of Risk Management for Commercial Banks so the Bank and its subsidiaries must manage and mitigate risks according to the scope of its business activities, namely credit risk, market risk, operational risk, liquidity risk, legal risk, reputation risk, strategic risk, and compliance risk.

Profil Risiko

Bank dan entitas anak juga membuat profil risiko yang secara garis besar dapat memetakan unit kerja yang memiliki risiko maupun potensi risiko yang menganggu kelangsungan bisnis Bank dan entitas anak serta menggunakan 5 (lima) komposit untuk delapan jenis risiko yang dihadapi Bank dan entitas anak.

Risk Profile

The Bank and its subsidiaries also prepare a risk profile which is able to map those business units which carry risks as well as the potential risks that affect the Bank and its subsidiaries' abilities to continue as a going concern and also use five composites for eight types of risk encountered by the Bank and its subsidiaries.

Bank dan entitas anak telah membentuk struktur organisasi manajemen risiko yang terpusat dan independen yang memiliki fungsi mengidentifikasi, mengukur, memonitor dan mengelola risiko-risiko dasar serta menetapkan pedoman serta kebijakan risiko.

The Bank and its subsidiaries have established an independent and centralized organization structure for risk management which has the function to identify measure, monitor and maintain basic risk and to set guidelines and risk policy.

Pengungkapan mengenai risiko kredit, risiko nilai tukar, risiko likuiditas, risiko suku bunga, dan risiko operasional telah diungkapkan dalam catatan tersendiri (Catatan 46, 47, 48, 49, dan 50).

The disclosure on credit risk, foreign exchange risk, liquidity risk, interest rate risk, market risk, and operational risk has been made in separate notes (Notes 46, 47, 48, 49, and 50).

a. Risiko hukum

Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis dalam bisnis, yang antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna.

a. Legal risks

Legal risk is the risk raised by weaknesses in juridicial aspects of the business, which may be caused by legal claims, non-existence of supported regulation or weaknesses in agreements, such as unfulfilled terms and conditions in contracts and binding collateral which is not complete.

Bank dan entitas anak mengelola risiko hukum dengan memastikan seluruh aktivitas dan hubungan kegiatan usaha Bank dan entitas anak dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dan entitas anak dari segi hukum.

Legal risks are managed by ensuring that all activities and business relationships between the Bank and its subsidiaries with third parties are based on rules and conditions which able to protect the Bank and its subsidiaries' interests from a legal perspective.

b. Risiko reputasi

Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank dan entitas anak atau persepsi negatif terhadap Bank dan entitas anak.

Bank dan entitas anak mengelola risiko reputasi dengan memastikan kesesuaian antara aktivitas kegiatan usaha Bank dan entitas anak bersama-sama dengan aktivitas lain sehingga reputasi Bank dan entitas anak tetap terjaga.

b. Reputational risks

Reputational risk is the risk that is caused by negative publicity related to the business activity of the Bank and its subsidiaries or negative perception of the Bank and its subsidiaries.

The Bank and its subsidiaries manage their reputational risk by ensuring that its business activities are in conformity with its other activities, so as to maintain the Bank and its subsidiaries' reputation.

c. Risiko strategis

Risiko strategis adalah risiko yang antara lain disebabkan adanya penetapan dan pelaksanaan strategi Bank dan entitas anak yang tidak tepat, pengambilan keputusan bisnis yang tidak tepat atau kurang responsifnya Bank dan entitas anak terhadap perubahan eksternal.

Bank dan entitas anak mengelola risiko strategis melalui proses pertimbangan dan pengambilan keputusan setiap kebijakan strategis secara kolektif dan komprehensif oleh Direksi dan Komite-Komite yang telah dibentuk.

c. Strategic risks

Strategic risk is the risk that is caused by inappropriate determination and implementation of the Bank and its subsidiaries strategy, inappropriate business decisions or being un-responsive to external changes.

The Bank and its subsidiaries manage strategic risks through a consideration of, and decision-making process regarding every strategic policy in a collective and comprehensive manner performed by the established Directors and Committees.

d. Risiko kepatuhan

Risiko kepatuhan adalah risiko yang timbul akibat Bank dan entitas anak tidak mematuhi dan/atau tidak melaksanakan peraturan perudang-undangan dan ketentuan yang berlaku, termasuk prinsip syariah bagi Bank Umum Syariah dan Unit Usaha Syariah.

Bank dan entitas anak melaksanakan fungsi kepatuhan meliputi tindakan untuk:

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank dan entitas anak;
2. Mengelola risiko kepatuhan yang dihadapi oleh Bank dan entitas anak; tindakan mengelola risiko kepatuhan dilaksanakan dengan mengacu pada ketentuan Bank Indonesia mengenai Manajemen Risiko Bagi Bank Umum;
3. Memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Bank Indonesia

d. Compliance risks

Compliance risk is the risk that rises because Bank and its subsidiaries did not comply and/or did not follow the law and regulation, including sharia principle for Sharia Bank and Sharia Business Unit.

The Bank and its subsidiaries perform compliance function including:

1. *To create compliance culture in all level of organitation and the Bank and its subsidiaries' business activities;*
2. *Manages compliance risk face by the Bank and its subsidiaries; managing compliance risk is based on Bank Indonesia's regulation about Risk Management for the Bank and its subsidiaries;*
3. *Ensure policy, regulation, system and procedure, and bank business activities inline with Bank Indonesia's regulation and law, including sharia principle for*

dan peraturan perundang-undangan yang berlaku, termasuk Prinsip Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah; dan

4. Memastikan kepatuhan Bank dan entitas anak terhadap komitmen yang dibuat oleh Bank dan entitas anak kepada Indonesia dan/atau otoritas pengawas lain yang berwenang.

Sharia Bank and Sharia Business Unit; and

4. Ensure bank's compliance with comitments made by the Bank and its subsidiaries to Indonesia and/or other monitoring authority.

53. Jaminan Pemerintah terhadap Liabilitas Pembayaran Bank Umum

53. Government Guarantee for Payment Liability of Commercial Banks

Berdasarkan Keputusan Presiden Republik Indonesia No. 15 tahun 2004 tentang pengakhiran tugas dan pembubaran BPPN, dinyatakan dalam pasal 8 bahwa dengan diakhirinya tugas dan dibubarkannya BPPN, Program Penjaminan Pemerintah terhadap kewajiban pembayaran bank umum yang semula dilakukan oleh BPPN berdasarkan Keputusan Presiden Republik Indonesia No. 26 tahun 1998 dan Keputusan Presiden Republik Indonesia No. 27 tahun 1998, selanjutnya dilaksanakan oleh Menteri Keuangan melalui Unit Pelaksanaan Penjaminan Pemerintah (UP3) sebagaimana diatur oleh Keputusan Presiden Republik Indonesia No. 17 tahun 2004, yang diatur lebih lanjut dengan Keputusan Menteri Keuangan No. 84/KMK.06/2004 tanggal 27 Februari 2004 tentang Perubahan atas Keputusan Menteri Keuangan Republik Indonesia No. 179/KMK.017/2000 tentang Syarat, Tatacara dan Ketentuan Pelaksanaan Jaminan Pemerintah terhadap Kewajiban Pembayaran Bank Umum.

Based on Article 8 of the Decision No. 15 year 2004 of the President of the Republic of Indonesia regarding the termination of the role and winding-up of IBRA, the Government Guarantee Program on the obligations of domestic banks, which was originally handled by IBRA based on the Decisions of the President of the Republic of Indonesia No. 26 year 1998 and No. 27 year 1998, shall be handled by the Ministry of Finance, specifically by the Government Guarantee Implementation Unit (Unit Pelaksanaan Penjaminan Pemerintah) (UP3) as provided in the Decision of the President of the Republic of Indonesia No. 17 year 2004, which was further regulated by the Decision No. 84/KMK.06/2004 dated February 27, 2004 of the Ministry of Finance regarding the Amendment of Decision No. 179/ KMK.017/2000 of the Ministry of Finance on the Terms, Implementing Guidelines, and Conditions of the Government Guarantees on the obligations of commercial banks.

Program Penjaminan Pemerintah melalui UP3 telah berakhir pada tanggal 22 September 2005, sebagaimana dinyatakan dalam Peraturan Menteri Keuangan Republik Indonesia No. 68/PMK.05/2005 tanggal 10 Agustus 2005 tentang Perhitungan dan Pembayaran Premi Program Penjaminan Terhadap Pembayaran Bank Umum untuk periode 1 Juli sampai 21 September 2005. Sebagai pengganti UP3 Pemerintah telah membentuk Lembaga Independen, yaitu Lembaga Penjamin Simpanan (LPS) berdasarkan Undang-undang Republik Indonesia No. 24 tahun 2004 tanggal 22 September 2004 tentang Lembaga Penjamin Simpanan dimana LPS menjamin dana masyarakat termasuk dana dari bank lain dalam bentuk giro, deposito, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.

The Guarantee Program by the Government through UP3 ended on September 22, 2005, as stated in Regulation No. 68/PMK.05/2005 dated August 10, 2005 of the Ministry of Finance concerning the Calculation and Payments of Premium on Guarantee Program from Commercial Banks for the period July 1 to September 21, 2005. To replace UP3, the Indonesia Deposit Insurance Corporation (LPS), which is an independent institution that guarantees public funds including funds from other banks in the form of demand deposits, time deposits, certificates of deposit, savings deposits and/or other equivalent form, was established based on Law of the Republic of Indonesia No. 24 year 2004 dated September 22, 2004.

Berdasarkan Salinan Peraturan Lembaga Penjamin Simpanan No. 1 tahun 2023 tanggal 22 Mei 2023 tentang Program Penjaminan Simpanan, mengenai Besarnya Nilai Simpanan yang Dijamin Lembaga Penjaminan Simpanan, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000 untuk per nasabah per bank.

Based on the LPS No. 1 year 2023 dated May 22, 2023 regarding the Deposit Guarantee Program, the amount of deposit covered by LPS is up to Rp2,000 per depositor per bank.

Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Perppu No. 3/2008 menjadi Undang-undang.

On January 13, 2009, the Government of the Republic of Indonesia stipulated Perppu No. 3/2008 to become a law.

Suku bunga penjaminan LPS pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar 3,50% dan 4,25% untuk simpanan dalam mata uang rupiah, dan masing-masing sebesar 2,00 % dan 2,25% untuk simpanan dalam mata uang asing.

LPS interest rates guarantee as of December 31, 2025 and 2024 were 3.50% and 4.25%, respectively, for deposits in Rupiah and 2.00% and 2.25% for deposits in foreign currencies.

Pada tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, Bank dan entitas anak telah membayar premi program penjaminan masing-masing sebesar Rp31.888 dan Rp297.048.

The Bank and its subsidiaries paid a premium on the guarantee program amounting to Rp31,888 and Rp297,048 for the years ended December 31, 2025 and 2024, respectively.

54. Perikatan-Perikatan yang Signifikan / *54. Significant Agreements*

a. Perjanjian penyelenggaraan Anjungan Tunai Mandiri ("ATM") Bersama

1. Pada tanggal 1 April 2008, Bank mengadakan perjanjian penyelenggaraan ATM Bersama dengan PT Artajasa Pembayaran Elektronik. Dalam perjanjian tersebut, Bank akan mendapatkan manfaat jaringan ATM Bersama di lebih dari 81.207 ATM di seluruh Indonesia. Perjanjian tersebut berlaku sampai dengan tanggal 8 Juni 2027.
2. Pada tanggal 1 April 2008, Bank mengadakan perjanjian kerjasama tentang Pemanfaatan Layanan ATM dalam Jaringan Link. Dengan PT Jalin Pembayaran Nusantara. Dalam perjanjian tersebut, Bank akan mendapatkan manfaat jaringan Link di lebih dari 91.000 ATM di seluruh Indonesia. Perjanjian tersebut berlaku sampai dengan tanggal 16 September 2027.

a. Joint Automated Teller Machine ("ATM") agreement

1. On April 1, 2008, the Bank entered into a Joint ATM agreement with PT Artajasa Pembayaran Elektronik. Based on this agreement, the Bank will utilize a joint ATM network of 81.207 ATM units throughout Indonesia. The agreement will due on June 8, 2027.

2. On April 1, 2008, the Bank entered into a cooperation agreement with PT Jalin Pembayaran Nusantara regarding the Utilization of ATM Services within the Link Network. Under the agreement, the Bank will benefit from the Link network of more than 91,000 ATMs throughout Indonesia. The agreement will due on September 16, 2027.

b. Jasa Bank Pengumpulan Uang Tol

Bank telah mengadakan perikatan pengumpulan uang tol dengan PT Jasa Marga (Persero) Tbk dengan data sebagai berikut:

b. Collection of Toll Fees

The Bank has signed an agreement for toll fees collections with PT Jasa Marga (Persero) Tbk summarized as follows:

No.	Kantor Cabang/ *Branch*	Perusahaan/ *Company*	No. Perjanjian/ *Agreement No.*	Tanggal Perjanjian/ *Agreement Date*
1	Purbaleunyi	PT Jasa Marga (Persero) Tbk	CH.HK08.004 dan 001/SK-OPS.PKS/2016	1 Februari / *February 1, 2016*

Berdasarkan perjanjian tersebut, pengelola jalan tol memberi kuasa kepada Bank untuk mengambil hasil pendapatan tol dan menyimpannya di rekening pengelola jalan tol pada Bank.

Based on the agreement, the management of the toll roads gives authorization to the Bank to take the toll fees revenue in cash and deposit it in the management's account at the Bank.

Masa berlaku perjanjian dimulai sejak perjanjian ditandatangani dan dapat diperpanjang sesuai dengan kesepakatan para pihak.

The validity period of these agreements started since they were signed and can be extended in accordance with the agreements of the parties.

c. Nota Kesepahaman dan Perjanjian Kerja Sama (PKS) dengan beberapa perusahaan BUMN dan Institusi lainnya di Indonesia

1. Pada tanggal 6 Juni 2021, Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Pemerintah Provinsi Jawa Barat.

   Ruang lingkup Kerja Sama ini tentang pemanfaatan fasilitas layanan perbankan dalam rangka pengelolaan keuangan desa dan BUMDes di Wilayah Jawa Barat. Perjanjian ini memiliki jangka waktu 5 tahun.

2. Pada tanggal 15 September 2021, Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Tim Pembina Samsat Provinsi Banten.

   Ruang lingkup Kerja Sama ini tentang pelayanan pembayaran pajak kendaraan bermotor, bea balik nama kendaraan bermotor, sumbangan wajib dana kecelakaan lalu lintas jalan, penerimaan negara bukan pajak dan registrasi dan identifikasi kendaraan bermotor, serta pengesahan surat tanda nomor kendaraan melalui seluruh jaringan kantor dan jaringan elektronik PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk pada wilayah hukum kepolisian daerah Banten di Provinsi Banten. Perjanjian ini memiliki jangka waktu 3 tahun.

3. Pada tanggal 16 Agustus 2022 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Badan Perlindungan Pekerja Migran Indonesia.

   Ruang Lingkup Kerja Sama Ini tentang Produk dan Jasa Layanan Perbankan Bagi Pekerja Migran Indonesia. Perjanjian ini memiliki jangka waktu 3 tahun dan akan diperpanjang secara otomatis kecuali diakhiri oleh salah satu pihak.

4. Pada tanggal 21 Oktober 2022, Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan PT Bank Pembangunan Daerah Bengkulu.

   Ruang Lingkup Kerja Sama Ini tentang Layanan Penerimaan Pembayaran Pajak Daerah dan Retribusi Daerah secara *Host to Host.* Perjanjian ini memiliki jangka waktu 3 tahun dan akan diperpanjang secara otomatis kecuali diakhiri oleh salah satu pihak.

5. Pada tanggal 26 Januari 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Universitas Jenderal Achmad Yani (UNJANI).

c. Memorandum of Understanding (MoU) and Cooperation Agreements with several state-owned enterprises and other institutions in Indonesia

1. On June 6, 2021, the Bank has signed a Cooperation Agreement with the West Java Provincial Government.

   The scope of this collaboration is about the use of banking service facilities in the context of managing village finances and BUMDes in the West Java region. This agreement has a term of 5 years.

2. On September 15, 2021, the Bank has signed a Cooperation Agreement with the Banten Province Samsat Development Team.

   The scope of this cooperation concerning services for payment of motor vehicle taxes, transfer fees for motor vehicles, contribution of mandatory funds for road traffic accidents, non-tax state revenues and registration and identification of motorized vehicles as well as ratification of vehicle numbers through all office networks and PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk in the legal territory of the Banten Regional Police in Banten Province. This agreement has a term of 3 years.

3. On August 16, 2022 the Bank has signed a Memorandum of Understanding with Badan Perlindungan Pekerja Migran Indonesia.

   The Scope of This Cooperation Is About Banking Products and Services for Indonesian Migran Workers. This agreement has a term of 3 years and will be automatically extended unless terminated by either party..

4. On October 21, 2022, the Bank has signed a Cooperation Agreement with PT Bank Pembangunan Daerah Bengkulu.

   The Scope of This Cooperation Concerning Services for Accepting Local Tax Payments and Regional Retribution on a Host to Host basis. This agreement has a term of 3 years and will be automatically extended unless terminated by either party..

5. *On January 26, 2023 the Bank signed a Cooperation Agreement with Jenderal Achmad Yani University (UNJANI).*

Ruang Lingkup Kerja Sama Ini tentang Pemberian Fasilitas Kredit Ritel, Bantuan Penagihan dan Pembayaran Kolektif Angsuran Kredit Ritel, Layanan Pembayaran Gaji Karyawan, Layanan bjb *Virtual Account Online.*	*The Scope of This Collaboration Regarding the Provision of Retail Credit Facilities, Billing Assistance and Collective Payment of Retail Credit Installments, Employee Salary Payment Services, Online bjb Virtual Account Services.*
6. Pada tanggal 1 Februari 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Kereta Cepat Indonesia – China (KCIC).	*6. On February 1, 2023 the Bank has signed a Memorandum of Understanding with PT Kereta Api Indonesia - China (KCIC).*
Ruang Lingkup Kerja Sama Ini tentang Pengembangan Integritas Sistem Pembayaran, Penjualan Tiket, dan Jasa Layanan Perbankan.	*The scope of This Cooperation Concerns the Development of Payment System Integrity, Ticket Sales and Banking Services.*
7. Pada tanggal 18 Februari 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Polda Jawa Barat.	*7. On February 18, 2023 the Bank has signed a Memorandum of Understanding with the West Java Regional Police.*
Ruang Lingkup Kerja Sama Ini tentang Layanan Penyaluran Tunjangan Kinerja Bagi Pegawai Negeri Pada Kepolisian Daerah Jawa Barat.	*The scope of this collaboration concerns the distribution of performance allowances for civil servants at the West Java Regional Police.*
8. Pada tanggal 10 Maret 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Polda Jawa Barat.	*8. On March 10, 2023 the Bank has signed a Memorandum of Understanding with the West Java Regional Police.*
Ruang Lingkup Kerja Sama Ini tentang Pemanfaatan Produk dan Jasa Layanan Perbankan.	*The Scope of This Cooperation Regarding the Utilization of Banking Products and Services.*
9. Pada tanggal 16 Maret 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Jasa Sarana. Ruang Lingkup Kerja Sama Ini tentang Pemanfaatan Produk dan Jasa Layanan Perbankan.	*9. On March 16, 2023 the Bank has signed a Memorandum of Understanding with PT Jasa Sarana.* *The Scope of This Cooperation Regarding the Utilization of Banking Products and Services.*
10. Pada tanggal 19 Juni 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Gadjah Mada.	*10. On June 19, 2023 the Bank has signed a Memorandum of Understanding with Gadjah Mada University.*
Ruang Lingkup Kerja Sama Ini tentang Pendidikan, Penelitian, dan Pengabdian Kepada Masyarakat.	*The Scope of This Cooperation Concerning Education, Research, and Community Service.*
11. Pada tanggal 7 Juni 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Trisakti.	*11. On June 7, 2023 the Bank has signed a Memorandum of Understanding with Trisakti University.*
Ruang Lingkup Kerja Sama Ini tentang Pendidikan, Penelitian, dan Pengabdian Kepada Masyarakat.	*The Scope of This Cooperation Concerning Education, Research, and Community Service.*
12. Pada tanggal 23 Juni 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Pertamina (Persero).	*12. On June 23, 2023 the Bank has signed a Memorandum of Understanding with PT Pertamina (Persero).*

Ruang Lingkup Kerja Sama Ini tentang Penempatan Dana Jangka Pendek.	*The Scope of This Cooperation Regarding Placement of Short Term Funds*
13. Pada tanggal 03 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan PT Adhi Persada Beton.	*13. On July 3, 2023 the Bank signed a Cooperation Agreement with PT Adhi Persada Beton.*
Ruang lingkup Kerja Sama ini tentang Layanan Pembayaran Gaji Karyawan (*Payroll Service*).	*The scope of this collaboration is About Employee Salary Payment Services (Payroll Service).*
14. Pada tanggal 6 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Pemerintah Kota Surakarta.	*14. On July 6, 2023 the Bank signed a Cooperation Agreement with the Surakarta City Government.*
Ruang Lingkup Kerja Sama ini tentang Penyediaan Layanan Perbankan Dalam Penerimaan Pajak Daerah di Kota Surakarta.	*The scope of this collaboration concerns the provision of banking services for regional tax revenues in the city of Surakarta.*
15. Pada tanggal 18 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Perusahaan Daerah Pembangunan Kota Cirebon.	*15. On July 18, 2023 the Bank signed a Cooperation Agreement with the Cirebon City Regional Development Company.*
Ruang lingkup Kerja Sama ini tentang Layanan Penerimaan Pembayaran Tiket BRT Trans Cirebon.	*The scope of this collaboration concerns the Trans Cirebon BRT Ticket Payment Acceptance Service.*
16. Pada tanggal 21 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan BPKAD Kota Cimahi.	*16. On July 21, 2023 the Bank signed a Cooperation Agreement with BPKAD Cimahi City.*
Ruang lingkup Kerja Sama ini tentang Penerimaan Pembayaran Pajak Daerah Kota Cimahi.	*The scope of this collaboration concerns Cimahi City Regional Tax Payment Receipts.*
17. Pada tanggal 24 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan PT Flaga Media Asia.	*17. On July 24, 2023 the Bank signed a Cooperation Agreement with PT Flaga Media Asia.*
Ruang lingkup Kerja Sama ini tentang Layanan Pembayaran Gaji Karyawan (*Payroll Service*).	*The scope of this collaboration is About Employee Salary Payment Services (Payroll Service).*
18. Pada tanggal 14 Agustus 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan BPKAD Kota Banjar.	*18. On August 14, 2023 the Bank signed a Cooperation Agreement with BPKAD Banjar City.*
Ruang Lingkup Kerja Sama ini tentang Layanan Penerimaan Setoran Pendapatan Asli Daerah di Kota Banjar.	*The scope of this collaboration is about the Service for Accepting Regional Original Income Deposits in Banjar City.*
19. Pada tanggal 24 Agustus 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan PT Waskita Karya Infrastruktur	*19. On August 24, 2023 the Bank signed a Cooperation Agreement with PT Waskita Karya Infrastruktur.*
Ruang Lingkup Kerja Sama ini tentang Layanan Pembayaran Gaji Karyawan (*Payroll Service*).	*The scope of this collaboration is about Employee Salary Payment Services (Payroll Service).*

20. Pada tanggal 25 Agustus 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Badan Pendapatan Daerah Kabupaten Pangandaran.

    Ruang Lingkup Kerja Sama ini tentang Layanan Penerimaan Setoran Pajak Daerah di Kabupaten Pangandaran.

20. *On August 25, 2023 the Bank signed a Cooperation Agreement with the Pangandaran Regency Regional Revenue Agency.*

    The scope of this collaboration is about Regional Tax Deposit Receiving Services in Pangandaran Regency.

21. Pada tanggal 13 September 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Universitas Mandiri.

    Ruang Lingkup Kerja Sama ini tentang Jasa Layanan Perbankan.

21. *On September 13, 2023 the Bank signed a Cooperation Agreement with Mandiri University.*

    The scope of this collaboration concerns Banking Services.

22. Pada tanggal 16 September 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Himpunan Peternak Domba Kambing Indonesia.

    Ruang Lingkup Kerja Sama ini tentang Pemanfaatan Produk Jasa Layanan Perbankan Untuk Mendukung Kegiatan Organisasi.

22. *On September 16, 2023 the Bank signed a Memorandum of Understanding with the Indonesian Sheep and Goat Breeders Association*

    The scope of this collaboration concerns the use of banking products and services to support organizational activities

23. Pada tanggal 16 Oktober 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Pemerintah Kota Bekasi.

    Ruang Lingkup Kerja Sama ini tentang Pengelolaan Kartu Kredit Pemerintah Daerah.

23. *On October 16, 2023 the Bank signed a Cooperation Agreement with the Bekasi City Government.*

    The scope of this collaboration concerns regional government credit card management.

24. Pada tanggal 16 Oktober 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Widyatama.

    Ruang Lingkup Kerja Sama ini tentang Kerja Sama Tridharma Perguruan Tinggi dan Pemanfaatan Produk dan Jasa Layanan Perbankan.

24. *On October 16, 2023 the Bank signed a Memorandum of Understanding with Widyatama University.*

    The scope of this collaboration is about Tridharma Collaboration in Higher Education and the Utilization of Banking Products and Services.

25. Pada tanggal 03 November 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Sriwidjaya.

    Ruang Lingkup Kerja Sama ini tentang Pendidikan, Penelitian, Pengabdian kepada masyarakat dan Pengembangan Sumber Daya serta Pemanfaatan Jasa Layanan Perbankan.

25. *On November 3, 2023 the Bank signed a Memorandum of Understanding with Sriwidjaya University.*

    The scope of this collaboration concerns Education, Research, Community Service and Resource Development and Utilization of Banking Services.

26. Pada tanggal 15 November 2023 Bank telah melakukan penandatanganan Perjanjian kerjasama dengan Pemerintah Kota Banjar.

    Ruang Lingkup Kerja Sama ini tentang Pengelolaan Kartu Kredit Pemerintah Domestik Bank bjb.

26. *On November 15, 2023 the Bank signed a cooperation agreement with the Banjar City Government.*

    The scope of this collaboration concerns the Management of Domestic Government Credit Cards at Bank bjb.

27. Pada tanggal 17 November 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Telkomsel.

27. *On November 17, 2023 the Bank signed a Memorandum of Understanding with PT Telkomsel.*

Ruang Lingkup Kerja Sama ini tentang Pemanfaatan Produk Jasa Layanan Perbankan dan Telekomunikasi.

The scope of this collaboration concerns the Utilization of Banking and Telecommunications Services Products.

28. Pada tanggal 08 Desember 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Perum Bulog.

    Ruang Lingkup Kerja Sama ini tentang Pemanfaatan Fasilitas Kartu ATM dan Debet Co – Branding Member Boss Food.

28. On December 8, 2023 the Bank signed a Cooperation Agreement with Perum Bulog.

The scope of this collaboration concerns the use of ATM and Debit Card Facilities Co - Boss Food Member Branding.

29. Pada tanggal 13 Desember 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Pemerintah Kota Depok.

    Ruang Lingkup Kerja Sama ini tentang Pengelolaan Kartu Kredit Pemerintah Domestik.

29. On December 13, 2023 the Bank signed a Cooperation Agreement with the Depok City Government.

The scope of this collaboration concerns the Management of Domestic Government Credit Cards.

30. Pada tanggal 15 Desember 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Perusahaan Perkembangan Ekonomi Nasional Rajawali Nusantara Indonesia.

    Ruang Lingkup Kerja Sama ini tentang Adendum MOU Pemanfaatan Produk dan Jasa Layanan Perbankan.

30. On December 15 2023, the Bank signed a Memorandum of Understanding with PT Rajawali Nusantara Indonesia National Economic Development Company.

The scope of this collaboration concerns the Addendum to the MOU for Utilization of Banking Products and Services.

31. Pada tanggal 02 Februari 2024 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Pakuan.

    Ruang Lingkup Kerjasama ini Tentang Pemanfaatan Produk, Jasa Layanan Perbankan dan Tridarma Perguruan Tinggi.

31. On February 2, 2024 the Bank signed a Memorandum of Understanding with Pakuan University.

The scope of this collaboration concerns the Use of Products, Banking Services and the Tridharma of Higher Education

32. Pada tanggal 15 Februari 2024, Bank menandatangani Nota Kesepahaman dengan PT Kliring Berjangka Indonesia.

    Ruang lingkup kerjasama ini menyangkut penggunaan produk dan layanan perbankan serta penggunaan dan pengembangan sistem resi gudang.

32. On February 15, 2024, the Bank signed a Memorandum of Understanding with PT Kliring Berjangka Indonesia.

The scope of this collaboration concerns the use of banking products and services and the use and development of warehouse receipt systems.

33. Pada tanggal 25 Maret 2024 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Universitas Padjadjaran.

    Ruang Lingkup Kerjasama ini Tentang Penyediaan Produk dan Jasa Layanan Perbankan Pada Rumah Sakit Universitas Padjadjaran (RS UNPAD).

33. On March 25, 2024 the Bank signed a Cooperation Agreement with Padjadjaran University.

The scope of this collaboration concerns the Provision of Banking Products and Services at Padjadjaran University Hospital (UNPAD Hospital).

34. Pada tanggal 5 Mei 2024 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Perum BULOG.

34. On May 5, 2024, the Bank signed a Memorandum of Understanding with Perum BULOG.

Ruang Lingkup Kerjasama ini Tentang Penyediaan Produk dan Jasa Layanan Perbankan.

The scope of this collaboration concerns the Provision of Banking Products and Services.

35. Pada tanggal 17 Mei 2024 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PT Asabri (Persero).

    Ruang Lingkup Kerjasama ini Tentang Pembayaran Manfaat Asuransi Sosial dan Pengeloalaan Data Penerima Fasilitas Kredit Kepada Peserta ASABRI.

35. On May 17, 2024, the Bank signed a Cooperation Agreement with PT Asabri (Persero).

The scope of this collaboration concerns the Payment of Social Insurance Benefits and Data Management of Credit Facility Recipients to ASABRI participants.

36. Pada tanggal 25 Juni 2024 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Tim Pembina Samsat Provinsi Banten.

    Ruang Lingkup Kerjasama ini Tentang Pelayanan Pembayaran Pajak Kendaraan Bermotor Tahunan, Sumbangan Wajib Dana Kecelakaan lalu Lintas Jalan Tahunan, dan Pengesahan Surat Tanda Nomor Kendaraan Tahunan melalui Aplikasi Samsat Digital Nasional PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Pada Wilayah Hukum Kepolisian Daerah Banten di Provinsi Banten

36. On June 25, 2024, the Bank signed a Cooperation Agreement with the Banten Province Samsat Development Team.

The scope of this collaboration concerns the Annual Motor Vehicle Tax Payment Service, Mandatory Contributions to the Annual Road Traffic Accident Fund and Ratification of Annual Vehicle Registration Certificates through the National Digital Samsat Application PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. In the Banten Regional Police Legal Area in Banten Province.

37. Pada tanggal 29 Juli 2024 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan BPJS Kesehatan.

    Ruang Lingkup Perjanjian Kerjasama ini meliputi Sinergi Peningkatan Kualitas Layanan Program Jaminan Kesehatan Nasional Melalui Kerjasama Antara Mitra Perbankan dan Badan Penyelenggara Jaminan Sosial Kesehatan.

37. On July 29, 2024, the Bank signed a cooperation agreement with BPJS Kesehatan.

The scope of this cooperation agreement includes synergy in improving the quality of National Health Insurance Program services through cooperation between banking partners and the Health Social Security Administering Body.

38. Pada tanggal 7 Agustus 2024 Bank telah melakukan penandatanganan nota kesepahaman dengan Universitas Telkom.

    Ruang Lingkup nota kesepahaman ini meliputi Penyelenggaraan Pendidikan, Penelitian Pengabdian Kepada Masyarakat, dan Pengembangan Sumber Daya Institusi.

38. On August 7, 2024, the Bank signed a memorandum of understanding with Telkom University.

The scope of this memorandum of understanding includes the Provision of Education, Research, Community Service, and Development of Resource Institutions.

39. Pada tanggal 2 Agustus 2024 Bank telah melakukan penandatanganan nota kesepahaman dengan Universitas Brawijaya.

    Ruang Lingkup nota kesepahaman ini meliputi Pendidikan, Penelitian, dan Pengabdian Kepada Masyarakat.

39. On August 2, 2024 the Bank signed a memorandum of understanding with Brawijaya University.

The scope of this memorandum of Understanding Includes Education, Research and Community Service.

40. Pada tanggal 6 Agustus 2024 Bank telah melakukan penandatanganan nota kesepahaman dengan PT MNC Kapital Indonesia.

40. On August 6, 2024 the Bank signed a memorandum of understanding with PT MNC Kapital Indonesia.

Ruang Lingkup nota kesepahaman ini meliputi Pemanfaatan Produk Dan Jasa Layanan Perbankan dan Keuangan.

The scope of this memorandum of Understanding Includes the Use of Banking and Financial Products and Services.

41. Pada tanggal 13 Agustus 2024 Bank telah melakukan penandatanganan perjanjian kerjasama dengan Dana Pensiun Pertamina.

    Ruang Lingkup Perjanjian kerjasama ini meliputi Pembayaran Manfaat Pensiun & Layanan Pensiun.

41. On August 13, 2024, the Bank signed a cooperation agreement with the Pertamina Pension Fund.

The scope of this cooperation agreement includes Payment of Pension Benefits & Pension Services.

42. Pada tanggal 10 Oktober 2024 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Dahana.

    Ruang Lingkup Nota Kesepahaman ini meliputi Pemanfaatan dan Jasa Layanan Perbankan.

42. On October 10, 2024, the Bank signed a Memorandum Of Understanding with the PT Dahana.

The scope of this Memorandum Understanding includes Banking and Financial Product & Services.

43. Pada tanggal 8 November 2024 Bank telah melakukan penandatanganan Nota Kesepahaman dengan BP Kawasan Rebana.

    Ruang Lingkup Nota Kesepahaman ini meliputi Pemanfaatan Aktivitas Perbankan Dalam Mendukung Pengembangan Kawasan rebana.

43. On November 8, 2024, the Bank signed a Memorandum Of Understanding with BP Rebana.

This agreement's scope Encompasses Leveraging Banking Services to Foster Rebana Are Development.

44. Pada Tanggal 22 November 2024 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PT Kliring Berjangka Indonesia.

    Ruang Lingkup Perjanjian Kerjasama ini meliputi Bank Penyimpanan Dana Margin.

44. On November 22, 2024, the Bank signed a Cooperation Agreement With PT Kliring Berjangka Indonesia.

This Partnership Agreement covers Margin Fund Deposit Services.

45. Pada tanggal 28 November 2024, Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Lembaga Dana Kerjasama Pembangunan Internasional.

    Ruang lingkup perjanjian kerjasama meliputi Penempatan Dana Investasi Pemerintah Dalam Bentuk Deposito Pada PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.

45. On November 28, 2024, The Bank signed a Cooperation Agreement With Lembaga Dana Kerjasama Pembangunan International.

This Partnership Agreement covers Government Fund Deposits at PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.

46. Pada tanggal 5 Desember 2024, Bank telah melakukan Penandatanganan Nota Kesepahaman dengan PT. Superintending Company Of Indonesia

    Ruang lingkup Nota kesepahaman Tersebut meliputi Pemanfaatan Produk dan Jasa Layanan Bersama.

46. On December 5, 2024, The Bank signed Memorandum Of Understanding with PT. Superintending Company Of Indonesia.

The Scoope of this Memorandum of Understanding covers Utilzation Product and Services Offerings.

47. Pada Tanggal 16 Desember 2024, Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Udayana.

    Ruang Lingkup Nota Kesepahaman tersebut meliputi Implementasi Tri Dharma Perguruan Tinggi Melalui Jasa Layanan Perbankan.

47. On December 16, 2024, The Bank signed Memorandum Of Agreement with Udayana Univeversity.

The Memorandum Of Understanding scope encompasses Implementing Higher Education's Tri Dharma Through Banking Services.

48. Pada tanggal 24 Desember 2024, Bank telah melakukan penandatanganan Nita Kesepahaman dengan PT Geo Dipa Energy (Persero).

    Ruang Lingkup Nota Kesepahaman tersebut Meliputi Pemanfaatan Produk dan Jasa Layanan Perbankan.

48. On December 24, 2024, The Bank signed Memorandum Of Agreement with PT Geo Dipa Energy (Persero).

The Memorandum of Understanding Scoope encompasses Utilization Product and Bank Services.

49. Pada tanggal 13 Januari 2025 Bank telah melakukan penandatanganan nota kesepahaman dengan PT Bahana Pembina Usaha Indonesia (Persero).

    Ruang Lingkup Nota Kesepahaman ini meliputi Jasa dan Layanan Perbankan Untuk Mendukung Bisnis di Lingkungan IFG Group dan bank bjb.

49. On January 13, 2025, the Bank signed a Memorandum of Understanding with the PT Bahana Pembina Usaha Indonesia.

The scope of this memorandum Of understanding Encompasses the provision of banking service and product tailored to support the business operation of IFG Group and Bank bjb.

50. Pada tanggal 23 Januari 2025 Bank telah melakukan penandatanganan perjanjian kerjasama dengan Direktorat Jendral Perbendaharaan Kementrian Keuangan Republik Indonesia.

    Ruang Lingkup Perjanjian kerjasama ini meliputi Pengelolaan Kas Negara.

50. On January 23, 2025, the Bank signed a cooperation agreement with the Directorate General of Treasury, Ministry of Finance, Republic Indonesia.

The scope of this cooperation agreement includes Government Cash Management.

51. Pada tanggal 13 Februari 2025 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Balai Kalibrasi Fasilitas Penerbangan Direktorat Jendral Perhubungan Udara Kementrian Perhubungan.

    Ruang Lingkup Nota Kesepahaman meliputi Pemanfaatan Produk dan Jasa layanan Perbankan.

52. On February 13, 2025, the Bank signed a Memorandum of Understanding with the Aviation Facilities Calibration Center of the Directorate General of Air Transportation, Ministry of Transportation.

The scope of the Memorandum of Understanding includes the Utilization of Banking Products and Services.

53. Pada tanggal 13 Februari 2025 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Himpunan Pengusaha Persatuan Islam (HPPI).

    Ruang Lingkup Nota Kesepahaman meliputi Pemanfaatan Produk dan Jasa layanan Perbankan.

53. On February 13, 2025, the Bank has signed a Memorandum of Understanding with the Islamic Entrepreneurs Association (HPPI).

The scope of the Memorandum of Understanding includes the Utilization of Banking Products and Services.

54. Pada tanggal 26 Februari 2025 Bank telah melakukan penandatanganan nota kesepahaman dengan Kementrian Pertahanan Republik Indonesia.

    Ruang Lingkup Nota Kesepahaman ini meliputi Penyediaan dan Penggunaan Jasa Layanan Perbankan di Lingkungan Kementrian Pertahanan RI.

54. On January 26, 2025, the Bank signed a Memorandum Of Understanding with the Ministry Of Defebse Of Republic Indonesia.

The scope of this Memorandum of Understanding includes the Provision and Utilization of Banking Services within the Ministry of Defense of the Republic of Indonesia.

55. Pada tanggal 21 Maret 2025 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Sarinah.

    Ruang Lingkup Nota Kesepahaman meliputi Pemanfaatan Produk dan Jasa layanan Perbankan.

55. *On March 21, 2025, the Bank signed Memorandum of Undesrtanding with PT Sarinah.*

    The scope of this Memorandum includes Leveraging Banking Product and Service.

56. Pada tanggal 6 Mei 2025 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Pengurus Wilayah Nahdatul Ulama (PWNU) Jawa Barat dan Perusahaan Umum (Perum) Bulog Jawa Barat.

    Ruang Lingkup Nota Kesepahaman meliputi Kerjasama Sinergi Penyerapan Cadangan Pangan Pemerintah dan Pendistribusian Produk Bulog Melalui Rumah Pangan Kita (RPK).

56. *On May 6, 2025, the Bank signed Memorandum of Undesrtanding with Pengurus Wilayah Nahdatul Ulama (PWNU) Jawa Barat dan Perusahaan Umum (Perum) Bulog Jawa Barat.*

    The scope of the Memorandum of Understanding includes Cooperation in Synergy in Absorption of Government Food Reserves and Distribution of Rumah Pangan Kita (RPK).

57. Pada tanggal 21 Mei 2025 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Asosiasi Rumah Sakit Swasta Bandung Raya.

    Ruang Lingkup Nota Kesepahaman meliputi Pemanfaatan Produk dan Jasa layanan Perbankan.

57. *On May 21, 2025, the Bank signed Memorandum Of Undesrtanding with Association of Greater Bandung Private Hospital.*

    The scope of this Memorandum includes Leveraging Banking Product and Service.

58. Pada tanggal 13 Juni 2025 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Lembaga Dana Kerjasama Pembangunan International (LDKPI).

    Ruang Lingkup Perjanjian Kerjasama ini meliputi Penempatan Dana Investasi Pemerintah.

58. *On June 13, 2025, the Bank signed Memorandum of Undesrtanding with International Development Cooperation Fund (LDKPI).*

    The scope of this Memorandum includes Placement of Government Investment Funds.

59. Pada tanggal 9 Juli 2025 bank telah melakukan penandatanganan nota kesepahaman dengan Pusat Investasi Pemerintah.

    Ruang lingkup Nota Kesepahaman tersebut meliputi Pemanfaatan Produk dan Jasa Layanan Perbankan dalam Rangka Peningkatan Kapasitas Pelaku Usaha Mikro, Kecil, dan Menengah.

59. *On July 9, 2025, the bank signed a memorandum of understanding with the Government Investment Center.*

    The scope of the Memorandum of Understanding covers the utilization of banking products and services to enhance the capacity of micro, small, and medium enterprises.

60. Pada tanggal 6 Oktober 2025 bank telah melakukan penandatanganan nota kesepahaman dengan Institut Pemerintah Dalam Negri,

    Ruang lingkup Nota Kesepahaman tersebut meliputi Pemanfaatan Produk dan Jasa Layanan Perbankan.

60. *On October 6, 2025, the bank signed a memorandum of understanding with the Institute of Domestic Government.*

    The scope of the Memorandum of Understanding includes the Utilization of Banking Products and Services.

61. Pada tanggal 19 Oktober 2025 bank telah melakukan penandatanganan nota kesepahaman dengan Himpunan Pengusaha Muda Indonesia Jawa Barat.

61. *On October 19, 2025, the bank signed a memorandum of understanding with the West Java Indonesian Young Entrepreneurs Association.*

Ruang lingkup Nota Kesepahaman tersebut meliputi Pemanfaatan Produk dan Jasa Layanan Perbankan.

The scope of the Memorandum of Understanding covers the Utilization of Banking Products and Services.

62. Pada tanggal 8 Oktober 2025 bank telah melakukan penandatanganan nota kesepahaman dengan PT Pos Indonesia.

    Ruang lingkup Nota Kesepahaman tersebut meliputi Pemanfaatan Potensi Jasa Layanan.

62. On October 8, 2025, the bank signed a memorandum of understanding with PT Pos Indonesia.

The scope of the Memorandum of Understanding includes the Utilization of Potential Service

63. Pada tanggal 4 November 2025 bank telah melakukan penandatanganan nota kesepahaman dengan Universitas Negeri Malang.

    Ruang lingkup Nota Kesepahaman tersebut meliputi Pengembangan Pendidikan, Penelitian, Pengabdian Kepada Masyarakat, Peningkatan Sumber Daya Manusia dan Tata Kelola Melalui Produk dan Jasa Layanan Perbankan.

63. On November 4, 2025, the bank signed a memorandum of understanding with Malang State University.

The scope of the Memorandum of Understanding includes the development of education, research, community service, human resource development, and governance through banking products and services.

64. Pada tanggal 21 November 2025 bank telah melakukan penandatanganan nota kesepahaman dengan Universitas Terbuka

    Ruang lingkup Nota Kesepahaman tersebut meliputi Pemanfaatan Produk Jasa Layanan Perbankan dan Fasilitasi Tridharma Perguruan Tinggi.

64. On November 21, 2025, the bank signed a memorandum of understanding with Universitas Terbuka.

The scope of the Memorandum of Understanding includes the Utilization of Banking Services and Facilitation of the Tri Dharma of Higher Education.

65. Pada tanggal 5 November 2025 bank telah melakukan penandatanganan nota kesepahaman dengan Badan Gizi Nasional Republik Indonesia

    Ruang lingkup Nota Kesepahaman tersebut meliputi Pemanfaatan Layanan Jasa Perbankan.

65. On November 5, 2025, the bank signed a memorandum of understanding with the National Nutrition Agency of the Republic of Indonesia.

The scope of the Memorandum of Understanding covers the Utilization of Banking Services.

66. Pada tanggal 5 Desember 2025 bank telah melakukan penandatanganan nota kesepahaman dengan Pemerintah Provinsi Kepulauan Riau

    Ruang lingkup Nota Kesepahaman tersebut meliputi Layanan Jasa Perbankan di Lingkungan Pemerintah Provinsi Kepulauan Riau.

66. On December 5, 2025, the bank signed a memorandum of understanding with the Riau Islands Provincial Government.

The scope of the Memorandum of Understanding covers banking services within the Riau Islands Provincial Government.

67. Pada tanggal 17 Desember 2025 bank telah melakukan penandatanganan nota kesepahaman dengan Kemenko Humas & Imipas

    Ruang lingkup Nota Kesepahaman tersebut meliputi Pemanfaatan Produk & Jasa Layanan Perbankan.

67. On December 17, 2025, the bank signed a memorandum of understanding with the Coordinating Ministry for Public Relations and Imipas.

The scope of the Memorandum of Understanding covers the Utilization of Banking Products and Services.

68. Pada tanggal 23 Desember 2025 bank telah melakukan penandatanganan nota kesepahaman dengan PT Indomarco Prismatama

Ruang lingkup Nota Kesepahaman tersebut meliputi Pemanfaatan Produk & Jasa Layanan Perbankan

68. On December 23, 2025, the bank signed a memorandum of understanding with PT Indomarco Prismatama.

The scope of the Memorandum of Understanding covers the Utilization of Banking Products and Services.

55. Informasi Tambahan Arus Kas / *55. Additional Information on Cash Flows*

a. Transaksi non-kas / *a. Non-cash transaction*

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Penambahan (Pengurangan) Aset melalui Transaksi Akuisis Entitas Anak			*Additional (Deductional) of Assets through Acquisition Transaction of Subsidiary*
Aset Tetap	--	741,356	*Fixed Assets*
Penambahan aset hak guna melalui liabilitas sewa	125,721	--	*Additional of Assets through lease liabilities*

b. Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan. / *b. Reconciliation of liability arising from financing activities.*

	31 Desember/ *December 31,* 2024	Arus kas/*Cash flows* Penerimaan/ *Receipt*	Arus kas/*Cash flows* Pembayaran/ *Payment*	Lain-lain/ *Others*	31 Desember/ *December 31,* 2025	
Pinjaman yang diterima	21,524,974	8,283,125	(6,927,334)	--	22,880,765	*Borrowing*
Efek hutang yang diterbitkan	2,044,884	299,546	--	726	2,345,156	*Debt securities issued*
Obligasi subordinasi	4,424,844	--	(294,580)	(4,352)	4,125,912	*Subordinated bonds*
Liabilitas sewa	558,116	--	(108,197)	145,258	595,177	*Lease liability*
Total	**28,552,818**	**8,582,671**	**(7,330,111)**	**141,632**	**29,947,010**	***Total***

	31 Desember/ *December 31,* 2023	Arus kas/*Cash flows* Penerimaan/ *Receipt*	Arus kas/*Cash flows* Pembayaran/ *Payment*	Lain-lain/ *Others*	31 Desember/ *December 31,* 2024	
Pinjaman yang diterima	--	17,490,708	(16,289,557)	--	21,524,974	*Borrowing*
Efek hutang yang diterbitkan	2,345,156	2,000,000	(888,000)	(25,107)	2,044,884	*Debt securities issued*
Obligasi subordinasi	4,125,912	1,441,310	(693,000)	(2,315)	4,424,844	*Subordinated bonds*
Liabilitas sewa	512,507	--	(20,519)	66,128	558,116	*Lease liability*
Total	**6,983,575**	**20,932,018**	**(17,891,076)**	**38,706**	**28,552,818**	***Total***

56. Kombinasi Bisnis / *56. Business Combination*

PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu)
Pada tanggal 29 Juli 2022, Bank telah menandatangani perjanjian Kerjasama penyertaan modal dalam rangka pembentukan kelompok usaha bank antara Bank dengan PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu) sebanyak-banyaknya maksimum sebesar

PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu)
On July 29, 2022, the Bank has signed a phased capital participation cooperation agreement for the formation of a bank business group between the Bank and PT Bank Pembangunan Daerah Bengkulu with a maximum amount of Rp250,000 (including the takeover of Bank Bengkulu shares

Rp250.000 (termasuk pengambilalihan saham Bank Bengkulu melalui mekanisme penerbitan saham baru) untuk pelaksanaan sinergi bisnis perbankan dalam suatu KUB.

through a new share issuance mechanism) for implementation of banking business synergy within a KUB.

Pada Bulan November 2022, Bank telah melakukan efektif penyertaan modal tahap pertama kepada Bank Bengkulu sebesar Rp99.969.400.000 (nilai penuh) untuk sejumlah 2.617 lembar saham (Seri A) yang dicatat pada Bank Bengkulu sebesar nilai nominal pada modal saham Rp26.170 dan sebagai agio saham sebesar Rp73.799,4 atau setara dengan 7,15% dari total modal disetor Bank Bengkulu. Penyertaan modal ini telah mendapatkan persetujuan dari Otoritas Jasa Keungan (OJK) melalui surat Nomor SR-50/KO.0702/2022 tanggal 29 November 2022.

In November 2022, the Bank has effectively performed the first phase of capital investment to Bank Bengkulu amounting to Rp99,969,400,000 (full amount) for a total of 2,617 shares (Series A) recorded at Bank Bengkulu at a nominal value of share capital of Rp26,170 and as share premium of Rp73,799.4 or equivalent to 7.15% of the total paid-up capital of Bank Bengkulu. This capital investment has been approved by the Financial Services Authority (OJK) via letter Number SR-50/KO.0702/2022 dated November 29, 2022.

Pada bulan Juni 2023, Bank telah menandatangani perjanjian Kerjasama penyertaan modal tahap II dalam rangka pembentukan kelompok usaha bank antara Bank dengan Bank Bengkulu sebesar maksimal Rp150.000 yang dilakukan bersamaan dengan pengambilalihan saham Bank Bengkulu melalui mekanisme penerbitan saham baru yang akan diambil seluruhnya oleh Bank.

In June 2023, the Bank has signed a phase II capital participation cooperation agreement in the context of forming a bank business group between the Bank and Bank Bengkulu with a maximum amount of Rp150,000 which was carried out simultaneously with the takeover of Bank Bengkulu shares through a mechanism for issuing new shares which will be taken up entirely by the Bank.

Pada Bulan Juni 2023, Bank juga telah menandatangani Perjanjian antara Pemegang Saham Pengendali Bank Bengkulu, yaitu antara Pemerintah Daerah Provinsi Bengkulu (Pemprov Bengkulu) dengan Bank. Perjanjian ini mengatur tentang kewenangan Bank terkait hal-hal strategis yang berkaitan dengan kebijakan Keuangan dan operasional Bank Bengkulu. Selain itu Bank dan Pemprov Bengkulu juga sepakat untuk mengkonsolidasikan Laporan Keuangan Bank Bengkulu dalam Laporan Keuangan Bank setelah KUB berlaku efektif dan sesuai dengan ketentuan yang berlaku.

In June 2023, the Bank has also signed an Agreement between the Controlling Shareholders of Bank Bengkulu, namely between the Regional Government of Bengkulu Province (Pemprov Bengkulu) and Bank. This agreement regulates the Bank's authority regarding strategic matters relating to Bank Bengkulu's financial and operational policies. Apart from that, the Bank and the Bengkulu Provincial Government also agreed to consolidate the Bank Bengkulu's Financial statements in the Bank's consolidated Financial statements after the KUB effective and in accordance with applicable regulations.

Berdasarkan akta No. 6 tahun 2023 tertanggal 8 Juni 2023 perihal Berita Acara Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) Bank Bengkulu yang dibuat di hadapan notaris H. Mufti Nokhman, SH notaris di Jakarta, RUPSLB telah memutuskan antara lain menyepakati draft perjanjian antara pemegang saham pengendali Bank Bengkulu, Pemegang saham sepakat untuk menyetujui, tunduk dan patuh pada perjanjian antara pemegang saham pengendali dan setelah KUB efektif Bank akan mengkonsolidasikan Laporan Keuangan Bank Bengkulu dalam Laporan Keuangan Bank.

Based on deed no. 6 of 2023 dated June 8, 2023 regarding the Minutes of the Extraordinary General Meeting of Shareholders (EGMS) of Bank Bengkulu which was prepared before the notary H. Mufti Nokhman, SH notary in Jakarta, the EGMS has decided, among other things, to approve the draft agreement between the controlling shareholders of Bank Bengkulu, the shareholders agree to approve, submit and comply with the agreement between the controlling shareholders and after the KUB is effective, Bank will consolidate the Bank Bengkulu Financial statements in the Bank Financial statements.

Berdasarkan surat Keputusan dari Anggota Dewan Komisioner OJK nomor KEP-21/D.03/2024 tanggal 21 Februari 2024 tentang hasil penilaian kemampuan dan kepatutan Bank sebagai calon pemegang saham pengendali dan Pemerintah Daerah Jawa Barat (Pemda Jabar) sebagai calon

Based on Decree from Members of the OJK Board of Commissioners number KEP-21/D.03/2024 dated February 21, 2024 concerning the results of the fit and proper test of the Bank as a prospective controlling shareholder and the West Java Regional Government (Pemda

ultimate shareholder Bank Bengkulu, bahwa OJK menyetujui Bank sebagai pemegang saham pengendali Bank Bengkulu dan Pemda Jabar sebagai ultimate shareholder Bank Bengkulu.

Jabar) as candidate for ultimate shareholder of Bank Bengkulu, that the OJK approves the Bank as the controlling shareholder of Bank Bengkulu and the West Java Regional Government as the ultimate shareholder of Bank Bengkulu.

Berdasarkan surat Keputusan dari Anggota Dewan Komisioner OJK nomor KEP-24/D.03/2024 tanggal 21 Februari 2024 tentang Izin pembelian 8,45% saham Bank Bengkulu oleh Bank, dimana Bank diberikan izin oleh OJK untuk melakukan pembelian 8,45% saham Bank Bengkulu.

Based on Decree from Members of the OJK Board of Commissioners number KEP-24/D.03/2024 dated February 21, 2024 regarding Permit to purchase 8.45% of Bank Bengkulu shares by the Bank, where the Bank was given permission by the OJK to purchase 8.45% of Bank Bengkulu shares.

Bank telah melakukan penempatan tahap kedua sebesar Rp149.960 pada Bulan Maret 2024 sehingga total penyertaan Bank pada Bank Bengkulu menjadi sebesar Rp249.929 atau sebesar 15,54% dari total saham yang diterbitkan. Setelah efektif penyertaan tersebut, Bank juga telah melaporkan kepada OJK pada tanggal 4 Maret 2024 terkait dengan perubahan struktur KUB, bahwa Bank Bengkulu menjadi anggota KUB bersama dengan Bank BJB Syariah, dimana Bank selaku pemegang saham pengendali atau Perusahaan induk. Bank telah mendapatkan surat dari OJK tentang pengasan struktur kelompok usaha Bank pada tanggal 28 Maret 2024 bahwa pembentukan struktur KUB yang disampaikan oleh Bank telah di tata usahakan dalam administrasi Pengawasan OJK.

The Bank has perform the second phase of placement of Rp149,960 in March 2024, bringing the Bank's total investment in Bank Bengkulu to Rp249,929 or 15.54% of the total issued shares. After the participation became effective, the Bank also reported to the OJK on March 4, 2024 regarding changes to the KUB structure, that Bank Bengkulu became a member of the KUB together with Bank BJB Syariah, where the Bank is the controlling shareholder or holding company. The Bank has received a letter from the OJK regarding the establishment of the KUB structure on March 28, 2024 that the formation of the KUB structure submitted by the Bank has been administered in the OJK Supervision administration.

Pada Bulan Maret 2024, Bank juga menandatangani perjanjian Kerjasama antara pemegang saham pengendali Bank Bengkulu antara Bank dengan Pemprov Bengkulu yang mengatur tentang kewenangan Bank atas pengendalian Bank Bengkulu dan mengatur tentang hal-hal strategis yang berkaitan dengan kebijakan Keuangan, operasional, Likuiditas dan permodalan Bank Bengkulu. Pemprov Bengkulu juga menyetujui bahwa Bank merupakan pihak yang melakukan pengendalian atas Bank Bengkulu.

In March 2024, the Bank also signed a Cooperation Agreement between the controlling shareholders of Bank Bengkulu between the Bank and the Provincial Government Bengkulu which regulates the Bank's authority over the control of Bank Bengkulu and regulates strategic matters relating to financial, operational, liquidity and capital policies of Bank Bengkulu. The Provincial Government Bengkulu also agreed that the Bank is the party that exercises control over Bengkulu Bank.

Sebelum pengendalian diperoleh, Bank memiliki penyertaan langsung atas Bank Bengkulu dicatat dengan menggunakan metode biaya perolehan (Catatan 14).

Before control was obtained, the Bank had a direct participation in Bank Bengkulu recorded using the cost method (Note 14).

Sebagai bagian dari akuntansi kombinasi bisnis, Bank mengukur kembali kepemilikan sebelumnya pada nilai wajar dan menggunakan nilai tersebut untuk menentukan nilai goodwill. Nilai wajar investasi diestimasikan berdasarkan nilai wajar saham yang dihitung oleh penilai independen KJPP Salam dan Rekan, KJPP Terdaftar di OJK. Keuntungan dari penilaian nilai wajar kepemilikan sebagai entitas asosiasi oleh Bank diakui dalam laba rugi tahun berjalan sebagai berikut:

As part of business combination accounting, the Bank remeasures its previous investments at fair value and uses that value to determine the value of goodwill. The fair value of investment is estimated based on fair value of shares calculated by an independent appraiser KJPP Salam dan Rekan, registered KJPP in OJK. Gains from the fair value assessment of ownership as an associated entity by the Bank are recognized in profit or loss for the current year as follows:

	1 Maret 2024/ *March 1, 2024*	
Nilai tercatat investasi asosiasi	249,900	*Carrying amount of investment*

Perhitungan goodwill atas akuisisi ditentukan sebagai berikut:

Goodwill is determined as follow:

	1 Maret 2024/ *March 1, 2024*	
Nilai tercatat investasi asosiasi	249,900	*Carrying amount of investment*
Dikurangi: Nilai wajar aset bersih	(225,742)	*Less: Fair value of net assets*
Jumlah	**24,158**	***Total***

Nilai wajar aset bersih diestimasikan berdasarkan nilai wajar yang dihitung oleh penilai independen, KJPP Salam dan Rekan, KJPP terdaftar di OJK.

The fair value of net assets is estimated from the fair value calculated by independent appraiser KJPP Salam dan Rekan, registered KJPP in OJK.

PT Bank Pembangunan Daerah Jambi (Bank Jambi)

Setelah berhasil dalam skema KUB dengan Bank Bengkulu pada Bulan April 2024, Bank melanjutkan proses skema KUB dengan PT Bank Pembangunan Daerah Jambi (Bank Jambi) yang dimulai dengan penandatanganan Perjanjian Kerja Sama (PKS) pada tanggal 28 Juni 2024 untuk penyertaan modal dengan Bank Jambi.

Pada tanggal 14 Agustus 2024, melalui surat OJK nomor S-74/KO/12 tentang persetujuan penyertaan modal Bank ke Bank Jambi sebesar Rp221.407 disetujui.

Bank dikukuhkan sebagai Pemegang Saham Pengendali (PSP) Bank Jambi melalui persetujuan resmi yang dikeluarkan oleh Otoritas Jasa Keuangan (OJK) pada tanggal 9 Desember 2024.

Pada tanggal 11 Desember 2024, melalui surat OJK nomor SR-173/KO.1701/2024 tentang Penyampaian Keputusan Hasil Penilaian Kemampuan dan Kepatutan (PKK) atas Calon Pemegang Saham Pengendali (PSP) dan Ultimate Shareholder PT Bank Pembangunan Daerah Jambi menyatakan bahwa Bank sebagai calon Pemegang Saham Pengendali dan Pemerintah Daerah Provinsi Jawa Barat sebagai calon Ultimate Shareholder PT Bank Pembangunan Daerah Jambi memenuhi persyaratan masing-masing menjadi Pemegang Saham Pengendali dan Ultimate Shareholder pada PT Bank Pembangunan Daerah Jambi.

Bank menuntaskan proses penguatan permodalan Bank Jambi melalui skema KUB dengan melaksanakan pengefektifan penyertaan modal pada 18 Desember 2024 sebesar Rp221,407, yang telah disahkan dalam Rapat Umum Pemegang Saham Luar Biasa (RUPS-LB) Bank Jambi pada 17 Desember 2024.

PT Bank Pembangunan Daerah Jambi (Bank Jambi)

After succeeding in the KUB scheme with Bank Bengkulu in April 2024, Bank continued the KUB scheme process with PT Bank Pembangunan Daerah Jambi (Bank Jambi) which began with the signing of the Cooperation Agreement (PKS) on June 28, 2024 for capital participation with Bank Jambi.

On August 14, 2024, through OJK letter number S-74/KO/12 concerning the approval of Bank's capital participation in Bank Jambi amounting to Rp221,407 was approved.

Bank was confirmed as the Controlling Shareholder (PSP) of Bank Jambi through official approval issued by the Financial Services Authority (OJK) on December 9, 2024.

On December 11, 2024, through OJK letter number SR-173/KO.1701/2024 concerning Submission of Decision on the Results of the Fit and Proper Assessment (PKK) for Prospective Controlling Shareholders (PSP) and Ultimate Shareholders of PT Bank Pembangunan Daerah Jambi, it was stated that Bank as a prospective Controlling Shareholder and the Regional Government of West Java Province as a prospective Ultimate Shareholder of PT Bank Pembangunan Daerah Jambi met the respective requirements to become Controlling Shareholders and Ultimate Shareholders of PT Bank Pembangunan Daerah Jambi.

Bank completed the process of strengthening Bank Jambi's capital through the KUB scheme by implementing the effective capital participation on December 18, 2024 amounting to Rp221,407, which was approved at the Extraordinary General Meeting of Shareholders (RUPS-LB) of Bank Jambi on December 17, 2024.

Setelah efektif KUB, Bank memiliki pengendalian atas Bank Jambi walaupun kepemilikan saham hanya sebesar 7,75% karena berdasarkan perjanjian antara pemegang saham pengendali Bank memiliki kewenangan untuk mengatur dan menetapkan hal-hal strategis yang berkaitan dengan kebijakan Keuangan dan operasional Bank Jambi yang telah disepakati oleh seluruh pemegang saham Bank Jambi.

After the KUB became effective, the Bank had control over Bank Jambi even though the share ownership was only 7.75% because based on the agreement between the controlling shareholders, the Bank had the authority to regulate and determine strategic matters relating to the financial and operational policies of Bank Jambi which had been agreed upon by all shareholders of Bank Jambi.

Sebelum pengendalian diperoleh, Bank memiliki penyertaan langsung atas Bank Jambi dicatat dengan menggunakan metode biaya perolehan (Catatan 14).

Sebelum pengendalian diperoleh, Bank memiliki penyertaan langsung atas Bank Jambi dicatat dengan menggunakan metode biaya perolehan (Catatan 14).

Sebagai bagian dari akuntansi kombinasi bisnis, Bank mengukur kembali kepemilikan sebelumnya pada nilai wajar dan menggunakan nilai tersebut untuk menentukan nilai goodwill. Nilai wajar investasi diestimasikan berdasarkan nilai wajar saham yang dihitung oleh penilai independen KJPP Salam dan Rekan, KJPP Terdaftar di OJK. Keuntungan dari penilaian nilai wajar kepemilikan sebagai entitas asosiasi oleh Bank diakui dalam laba rugi tahun berjalan sebagai berikut:

As part of business combination accounting, the Bank remeasures its previous investments at fair value and uses that value to determine the value of goodwill. The fair value of investment is estimated based on fair value of shares calculated by an independent appraiser KJPP Salam dan Rekan, registered KJPP in OJK. Gains from the fair value assessment of ownership as an associated entity by the Bank are recognized in profit or loss for the current year as follows:

	17 Desember 2024 ***December 17, 2024***	
Nilai tercatat investasi asosiasi	221,417	*Carrying amount of investment*

Perhitungan goodwill atas akuisisi ditentukan sebagai berikut:

Goodwill is determined as follow:

	17 Desember 2024 ***December 17, 2024***	
Nilai tercatat investasi asosiasi	221,417	*Carrying amount of investment*
Dikurangi: Nilai wajar aset bersih	(198,311)	*Less: Fair value of net assets*
Jumlah	**23,106**	***Total***

Nilai wajar aset bersih diestimasikan berdasarkan nilai wajar yang dihitung oleh penilai independen, KJPP Salam dan Rekan, KJPP terdaftar di OJK.

The fair value of net assets is estimated from the fair value calculated by independent appraiser KJPP Salam dan Rekan, registered KJPP in OJK.

57. Informasi Tambahan yang Tidak Dipersyaratkan Oleh Standar Akuntansi Indonesia (Tidak Diaudit)

57. Additional Information That Is Not Required by Indonesian Accounting Standards (Unaudited)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia:

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards:

a. Giro pada Bank Indonesia

a. Current Accounts with Bank Indonesia

Rasio Giro Wajib Minimum (GWM) pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The minimum statutory reserves ratio (GWM) as of December 31, 2025 and 2024 are as follows:

	31 Desember/ *December 31,* 2025		31 Desember/ *December 31,* 2024		
	Pemenuhan/ *Reserve*	Minimum	Pemenuhan/ *Reserve*	Minimum	
Rupiah					*Rupiah*
Utama*)	7.14%	6.20%	7.09%	6.20%	*Primary*
PLM	15.41%	5.00%	10.15%	5.00%	*PLM*
Dolar Amerika Serikat	4.29%	4.00%	4.35%	4.00%	*United States Dollar*
Syariah - Rupiah**)	3.50%	3.50%	3.50%	3.50%	*Sharia- Rupiah*

*) Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif, sehingga Bank mendapatkan insentif berupa kelonggaran GWM dalam Rupiah pada 31 Desember 2025 dan 2024 masing-masing sebesar 2,60% dan 2,80%. GWM dalam rupiah yang harus dipenuhi Bank pada 31 Desember 2025 dan 2024 seharusnya sebesar 9,00% dengan ketentuan harian 0,00% dan rata-rata 9,00% menjadi masing-masing sebesar 6,20% dengan ketentuan harian 0,00% dan rata-rata 6,20% dan sebesar 6,05% dengan ketentuan harian 0,00% dan rata-rata 6,05%.

**) GWM dalam rupiah pada Unit Syariah 31 Desember 2025 dan 2024 Bank mendapatkan insentif berupa kelonggaran GWM masing-masing sebesar 4,00% dan 1,90% sehingga GWM yang harus dipenuhi sebesar 7,50% dengan ketentuan harian 0,00% dan rata-rata 0,00% menjadi masing-masing sebesar 3,50% dengan ketentuan harian 0,00% dan rata-rata 3,50% dan sebesar 5,60% dengan ketentuan harian 0,00% dan rata-rata 5,60%.

**) The Bank provides funds for certain and inclusive economic activities, so that the Bank receives incentives in the form of a relaxation of reserve requirements in Rupiah on December 31, 2025 and 2024 of 2.80% and 2.95%, respectively. The rupiah reserve requirement that must be fulfilled by the Bank on December 31, 2025 and 2024 should be 9.00% with a daily provision of 0.00% and an average of 9.00% to 6.20% with a daily provision of 0.00% and an average of 6.20% and an average of 6.05% with a daily provision of 0.00% and an average of 6.05%.*

***) The reserve requirement in rupiah in Sharia Units on December 31, 2025 and 2024 banks will receive incentives in the form of a reserve requirement relaxation of 4.00% and 1.90%, respectively, so that the reserve requirement that must be met is 7.50% with a daily provision of 0.00% and an average of 0.00% to 3.50% with a daily provision of 0.00% and an average of 3.50% and an average of 5.60% with a daily provision of 0.00% and an average of 5.60%.*

Sejak 1 September 2022, Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif, sehingga Bank mendapatkan insentif berupa kelonggaran GWM dalam Rupiah pada 31 Desember 2025 dan 2024 sebesar 2,60% dan 2,80%. GWM dalam rupiah yang harus dipenuhi Bank pada 31 Desember 2025 yang seharusnya sebesar 9,00% dengan ketentuan harian 0,00% dan rata-rata 9,00% menjadi sebesar 6,55% dengan ketentuan harian 0,00% dan rata-rata 6,55% serta sebesar 6,20% dengan ketentuan harian 0,00% dan rata-rata 6,20% untuk 31 Desember 2024.

Since September 1, 2022, the Bank has provided funds for certain and inclusive economic activities, so that the Bank received incentives in the form of relaxation of GWM in Rupiah on Desember 31, 2025 and 2024 of 2.60% and 2.80%. The GWM in Rupiah that must be met by the Bank on Desember 31, 2025, which should be 9.00% with a daily provision of 0.00% and an average of 9.00% becomes 6.55% with a daily provision of 0.00% and an average of 6.55% and 6.20% with a daily provision of 0.00% and an average of 6.20% for December 31, 2024.

Rasio GWM pada tanggal 31 Desember 2025 dan 2024 dihitung berdasarkan Peraturan Bank Indonesia (PBI) No. 11 Tahun 2024 tanggal 31 Desember 2024 tentang Pengendalian Moneter, yang telah mencabut dan menggantikan Peraturan Bank Indonesia (PBI) Nomor 20/3/PBI/2018 tanggal 29 Maret 2018 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah beserta perubahan-perubahannya.

The GWM ratio as of December 31, 2025 and 2024 was calculated based on Bank Indonesia Regulation (PBI) No. 11 of 2024 dated December 31, 2024 concerning Monetary Control, which revoked and replaced Bank Indonesia Regulation (PBI) No. 20/3/PBI/2018 dated March 29, 2018 concerning Minimum Reserve Requirements in Rupiah and Foreign Currency for Conventional Commercial Banks, Islamic Commercial Banks, and Sharia Business Units, including its amendments.

Ketentuan tersebut dijelaskan lebih lanjut melalui Peraturan Anggota Dewan Gubernur (PADG) No. 24/8/PADG/2022 tanggal 30 Juni 2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum

These regulations are further elaborated through Board of Governors Regulation (PADG) No. 24/8/PADG/2022 dated June 30, 2022 concerning Implementing Provisions for the Fulfillment of Minimum Reserve Requirements in Rupiah and Foreign

Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah, sebagaimana telah diubah beberapa kali dengan PADG No. 2 Tahun 2023 tanggal 24 Maret 2023; PADG No. 12 Tahun 2023 tanggal 27 September 2023; PADG No. 8 Tahun 2025 tanggal 27 Maret 2025; dan PADG No.31 Tahun 2025 tanggal 23 Desember 2025; dan terakhir kali melalui PADG No. 31 Tahun 2025 tanggal 23 Desember 2025.

Currency for Conventional Commercial Banks, Islamic Commercial Banks, and Sharia Business Units, as amended several times, most recently by PADG No. 31 of 2025 dated December 23, 2025, following previous amendments through PADG No. 2 of 2023 dated March 24, 2023, PADG No. 12 of 2023 dated September 27, 2023, and PADG No. 8 of 2025 dated March 27, 2025.

Pada tanggal 31 Desember 2025 dan 2024, Bank juga harus memenuhi PBI No. 20/4/PBI/2018 tanggal 3 April 2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah sebagaimana telah diubah beberapa kali dengan PBI No. 21/12/PBI/2019 tanggal 25 November 2019; PBI No. 22/17/PBI/2020 tanggal 1 Oktober 2020; PBI No. 23/17/PBI/2021 tanggal 21 Desember 2021; dan terakhir kali melalui PBI No. 24/16/PBI/2022 tanggal 31 Oktober 2022 yang dijelaskan melalui Peraturan Anggota Dewan Gubernur (PADG) No. 21/22/PADG/2019 tanggal 28 November 2019 tentang tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah yang telah diubah beberapa kali dengan PADG No. 21/11/PADG/2020 tanggal 29 April 2020; PADG No. 22/30/PADG/2020 tanggal 5 Oktober 2020; PADG No. 23/7/PADG/2021 tanggal 26 April 2021; PADG No. 23/31/PADG/2021 tanggal 31 Desember 2021; PADG No. 24/14/PADG/2022 tanggal 31 Oktober 2022; PADG No. 10 Tahun 2023 tanggal 14 September 2023; PADG No. 18 Tahun 2023 tanggal 29 November 2023; dan terakhir kali dengan PADG No. 11 Tahun 2025 tanggal 28 Mei 2025.

As of December 31, 2025 and 2024, the Bank must also comply with Bank Indonesia Regulation (PBI) No. 20/4/PBI/2018 dated April 3, 2018 concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Bussiness Unit which has been amended several times with PBI No. 21/12/PBI/2019 dated November 25, 2019; PBI No. 22/17/PBI/2020 dated October 1, 2020; PBI No. 23/17/PBI/2021 dated December 21, 2021; and finally through PBI No. 24/16/PBI/2022 dated October 31, 2022 which is explained through the Regulation of Members of the Board of Governors (PADG) No. 21/22/PADG/2019 dated November 28, 2019 concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Convetional Commercial Banks, Sharia Commercial Banks and Sharia Business Units which has been amended several times with PADG No. 21/11/PADG/2020 dated April 29, 2020; PADG No. 22/30/PADG/2020 dated October 5, 2020; PADG No. 23/7/PADG/2021 dated April 26, 2021; PADG No. 23/31/PADG/2021 dated December 31, 2021; PADG No. 24/14/PADG/2022 dated October 31, 2022; PADG Number 10 of 2023 dated September 14, 2023; PADG Number 18 of 2023 dated November 29, 2023, and was last amended by PADG Number 11 of 2025 dated May 28, 2025.

GWM Primer adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia. GWM Sekunder dan Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Surat Utang Negara (SUN), Surat Berharga Syariah Negara (SBSN) dan/atau *excess reserve* yang merupakan kelebihan saldo Rekening Giro Rupiah dari GWM Primer, GWM LFR dan Rasio Intermediasi Makroprudensial (RIM). GWM LFR dan RIM adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia,

Primary Minimum Statutory Reserve is a minimum reserve that should be maintained by the Bank in Current Accounts with Bank Indonesia. Secondary Minimum Statutory Reserve and Macroprudential Liquidity Buffer are the minimum reserves that should be maintained by the Bank which comprise of Certificates of Bank Indonesia (SBI), Government Debenture Debt (SUN), Sharia Government Securities (SBSN), and/or excess reserve which represents the excess reserve of the Bank Current Accounts in Rupiah over the Primary Minimum Statutory Reserve, Minimum Statutory Reserve on LFR and Macroprudential Intermediation Ratio (RIM). Minimum Statutory Reserve on LFR

jika LFR dan RIM target Bank Indonesia (84%) atau jika di atas maksimum LFR dan RIM target BI (94%) dan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif BI sebesar 19%.

and RIM is the additional reserve that should be maintained by the Bank in the form of Current Accounts with Bank Indonesia, if the Bank and its subsidiaries' LFR and RIM is below the minimum of LFR and RIM targeted by Bank Indonesia (84%) or if the Bank LFR and RIM is above the maximum of LFR and RIM targeted by BI (94%) and the Capital Adequacy Ratio (CAR) is below BI requirement of 19%.

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi ketentuan Peraturan Bank Indonesia yang berlaku tentang GWM Bank Umum.

As of December 31, 2025 and 2024, the Bank has fulfilled Bank Indonesia's prevailing regulation regarding GWM of Commercial Banks.

Pengungkapan lebih lanjut pada giro pada Bank Indonesia diungkapkan pada Catatan 5.

The further disclosures on current accounts with Bank Indonesia are presented in Note 5.

b. Giro pada Bank Lain

b. Current Accounts with Other Banks

Berdasarkan kolektibilitas

By collectibility

Kolektibilitas giro pada bank lain adalah sebagai berikut:

The collectibility of current accounts with other banks are as follows:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Lancar	690,483	1,015,440	*Current*
Macet	65	57	*Loss*
Total	690,548	1,015,497	*Total*
Cadangan kerugian penurunan nilai	(237)	(1,792)	*Allowance for impairment losses*
Neto	**690,311**	**1,013,705**	***Net***

Pengungkapan lebih lanjut pada giro pada bank lain diungkapkan pada Catatan 6.

The further disclosures on current accounts with other banks are presented in Note 6.

c. Penempatan pada Bank Indonesia dan Bank Lain

c. Placements with Bank Indonesia and Other Banks

Berdasarkan kolektibilitas

By collectibility

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat dana pada bank bermasalah, bank beku operasi dan likuiditas. Sehingga, seluruh penempatan pada Bank Indonesia dan bank lain diklasifikasikan "Lancar".

As of December 31, 2025 and 2024, there are no funds in troubled banks, banks with frozen operations and liquidity. All placements in Bank Indonesia and other banks are classified as "Current".

Pengungkapan lebih lanjut pada penempatan pada Bank Indonesia dan bank lain diungkapkan pada Catatan 7.

The further disclosures on placements with Bank Indonesia and other banks are presented in Note 7.

d. Surat Berharga

Berdasarkan kolektibilitas
Kolektibilitas surat berharga pada posisi 31 Desember 2025 dan 2024 berada pada kolektibilitas lancar.

Bank dan entitas anak mengakui keuntungan atas penjualan surat berharga sebesar Rp188.589 pada tanggal 31 Desember 2025 yang disajikan dalam akun "Keuntungan dan penjualan surat berharga yang diperdagangkan - neto" di laporan laba rugi dan penghasilan komprehensif lain konsolidasian (Catatan 36) dan mengakui keuntungan atas penjualan surat berharga sebesar Rp196.699 untuk tahun yang berakhir pada 31 Desember 2024 yang disajikan dalam akun "Keuntungan dan penjualan surat berharga yang diperdagangkan - neto" di laporan laba rugi dan penghasilan komprehensif lain konsolidasian (Catatan 36).

Nilai pasar surat berharga yang diklasifikasikan sebagai nilai wajar melalui laba rugi (FVPL) pada tanggal 31 Desember 2025 dan 2024, masing-masing berkisar antara 95,66% sampai dengan 107,27% dan 94,77% sampai dengan 100,40%.

Pada tanggal 31 Desember 2025 dan 2024, tidak ada surat berharga yang digunakan sebagai agunan.

d. Marketable Securities

By collectibility
The collectibility of securities on December 31, 2025 and 2024 is in the current collectibility.

The Bank and its subsidiaries recognized net gain on sale of marketable securities amounting to Rp188,589 as of December 31, 2025, which is presented in the statement profit or loss and other comprehensive income as "Gain sale held-for-trading marketable securities - net" (Note 36) and gain on sale of marketable securities amounting to Rp196,699 for the year ended December 31, 2024, which is presented in the statement profit or loss and other comprehensive income as "Gain sale held-for-trading marketable securities - net" (Note 36).

The market value of securities classified as fair value through profit or loss (FVPL) as of December 31, 2025 and 2024, ranges from 95.66% to 107.27% and 94.77% to 100.40%, respectively.

As of December 31, 2025 and 2024 no marketable securities that are used as collateral.

e. Wesel Ekspor dan Tagihan Lainnya

Berdasarkan kolektibilitas

Seluruh wesel ekspor dan tagihan lainnya diklasifikasikan “Lancar” pada tanggal 31 Desember 2025 dan 2024.

Pengungkapan lebih lanjut pada wesel ekspor dan tagihan lainnya diungkapkan pada Catatan 11.

e. Bills and Other Receivables

By collectibility

All bills and other receivables as of December 31, 2025 and 2024, are classified as “Current”.

The further disclosures on bills and other receivables are presented in Note 11.

f. Kredit yang Diberikan / ***f. Loans***

Kredit bermasalah dan cadangan kerugian penurunan nilai berdasarkan sektor ekonomi / ***Non-performing loans and allowance for impairment losses by economic sector***

	31 Desember/ *December 31, 2025*		31 Desember/ *December 31, 2024*		
	Kredit non-performing / *Non - performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Kredit non-performing / *Non - performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	
Rupiah					***Rupiah***
Konstruksi	455,676	272,382	487,442	326,502	*Construction*
Perdagangan	1,078,115	690,973	892,495	397,075	*Trading*
Industri	632,763	579,527	605,617	566,041	*Industry*
Pertanian	204,225	103,689	75,990	41,246	*Farming*
Jasa dunia usaha	37,315	22,570	34,151	19,547	*Business services*
Pertambangan	1,927	1,796	6,087	3,318	*Mining*
Jasa-jasa sosial	1,902	1,026	4,329	3,624	*Social services*
Pengangkutan dan pergudangan	6,019	2,908	2,621	1,120	*Transportation and warehousing*
Listrik, Gas, Dan Air	1,525	814	494	207	*Electricity, Gas And Water*
Lain-lain	1,166,061	346,597	819,329	270,902	*Others*
Total	**3,585,528**	**2,022,282**	**2,928,555**	**1,629,582**	***Total***

Rasio *non-performing loans* - kotor adalah 2,78% dan 2,16% masing-masing pada tanggal 31 Desember 2025 dan 2024.

Non-performing loans - gross ratios are 2.78% and 2.16% as of December 31, 2025 and 2024, respectively.

Rasio *non-performing loans* - bersih adalah 1,21% dan 0,96% masing-masing pada tanggal 31 Desember 2025 dan 2024.

Non-performing loans - net ratios are 1.22% and 0.96% as of December 31, 2025 and 2024, respectively.

Rasio *non-performing loans* - kotor (entitas induk) adalah 2,90% dan 2,22% masing-masing pada tanggal 31 Desember 2025 dan 2024.

Non-performing loans - gross ratios (parent only) are 2.90% and 2,22% as of December 31, 2025 and 2024, respectively.

Rasio *non-performing loans* - bersih (entitas induk) adalah 1,28% dan 1,01% masing-masing pada tanggal 31 Desember 2025 dan 2024.

Non-performing loans - net ratios (parent only) are 1.28% and 1.01% as of December 31, 2025 and 2024, respectively.

Kredit yang direstrukturisasi / ***Restructured loans***

Kredit yang direstrukturisasi pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp8.876.918 dan Rp8.126.857. Rincian kredit yang direstrukturisasi adalah sebagai berikut:

Restructured loans as of December 31, 2025 and 2024 amounted to Rp8,876,918 and Rp8,126,857, respectively. Details of the restructured loans are as follows:

	31 Desember/ *December 31,* 2025	31 Desember/ *December 31,* 2024	
Perpanjangan jangka waktu dan penyesuaian suku bunga	366,004	390,855	*Extension of loan period and interest rate adjustment*
Perpanjangan jangka waktu kredit	1,647,097	1,511,844	*Extension of loan period*
Perpanjangan jangka waktu kredit dan skema lain	6,863,817	6,224,158	*Extension of loan period and other schemes*
Total	**8,876,918**	**8,126,857**	***Total***

Rincian kredit yang direstrukturisasi berdasarkan kolektibilitas dan sektor ekonomi adalah sebagai berikut:

Restructured loans by collectibility and economic sector are as follows:

	31 Desember/*December 31,* 2025						
	Lancar/ *Current*	Dalam perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Total	
Konstruksi	1,592,450	1,055,188	92,139	18,851	154,338	2,912,966	*Construction*
Perdagangan	604,633	485,431	25,408	125,437	359,063	1,599,972	*Trading*
Industri	1,209,575	137,961	12,631	-	586,548	1,946,715	*Industry*
Jasa-jasa dunia usaha	71,516	3,168	-	-	24,084	98,768	*Business services*
Pengangkutan dan pergudangan	189,709	2,647	-	3,803	2,850	199,009	*Transportation and warehousing*
Jasa-jasa sosial	7,175	195	102	-	708	8,180	*Social services*
Pertanian	128,505	1,216	968	4,493	38,396	173,578	*Farming*
Pertambangan	2,596	39,080	-	-	1,544	43,220	*Mining*
Listrik, Gas, dan Air	2,389	3,756	-	-	294	6,439	*Electricity, Gas and Water*
Lain-lain	1,333,279	289,862	24,372	21,015	219,543	1,888,071	*Others*
Total	**5,141,827**	**2,018,504**	**155,620**	**173,599**	**1,387,368**	**8,876,918**	***Total***

	31 Desember/*December 31,* 2024						
	Lancar/ *Current*	Dalam perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Total	
Konstruksi	1,307,706	1,158,641	95,454	1,179	106,734	2,669,714	*Construction*
Perdagangan	601,895	192,793	4,527	34,971	260,459	1,094,645	*Trading*
Industri	1,437,784	559,268	253	896	12,934	2,011,135	*Industry*
Jasa-jasa dunia usaha	113,752	7,845	71	1,797	90,705	214,170	*Business services*
Pengangkutan dan pergudangan	104,033	9,919	-	-	687	114,639	*Transportation and warehousing*
Jasa-jasa sosial	51,836	450	78	-	1,497	53,861	*Social services*
Pertanian	133,862	5,977	821	3,235	29,815	173,710	*Farming*
Pertambangan	977	39,475	-	-	1,564	42,016	*Mining*
Listrik, Gas, dan Air	10,012	-	397	-	-	10,409	*Electricity, Gas and Water*
Lain-lain	1,254,028	309,639	9,794	10,373	158,724	1,742,558	*Others*
Total	**5,015,885**	**2,284,007**	**111,395**	**52,451**	**663,119**	**8,126,857**	***Total***

Informasi pokok lainnya sehubungan dengan kredit yang diberikan

Pada tanggal 31 Desember 2025 dan 2024, Bank dan entitas anak memenuhi ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK).

Pengungkapan lebih lanjut pada kredit yang diberikan diungkapkan pada Catatan 12.

Other significant information related to loans

As of December 31, 2025 and 2024, the Bank and its subsidiaries complied with the Legal Lending Limit (LLL) requirements of Bank Indonesia.

The further disclosures on loans are presented in Note 12.

g. Pembiayaan dan Piutang Syariah

Pembiayaan dan piutang syariah bermasalah dan cadangan kerugian penurunan nilai berdasarkan sektor ekonomi

g. Sharia Financing and Receivables

Non-performing sharia financing and receivables and allowance for impairment losses by economic sector

	31 Desember/*December 31*, 2025		31 Desember/*December 31*, 2024		
	Kredit *non-performing/ Non-performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Kredit *non-performing/ Non-performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	
Pengangkutan dan pergudangan	16,496	(7,750)	--	--	*Transportation and warehousing*
Pertambangan	124	(58)	233	(114)	*Mining*
Industri	2,006	(943)	2,096	(1,027)	*Industry*
Perdagangan	28,568	(13,421)	8,487	(4,157)	*Trading*
Konstruksi	112,875	(53,030)	86,180	(42,216)	*Constructions*
Jasa dunia usaha	22,466	(10,555)	91,956	(74,781)	*Business services*
Jasa-jasa sosial	7,430	(3,491)	6,941	(3,400)	*Social services*
Pertanian	20,266	(9,521)	20,501	(10,043)	*Farming*
Lain-lain	201,564	(97,122)	139,984	(53,704)	*Others*
Total	**411,795**	**(195,891)**	**356,378**	**(189,442)**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, rasio pembiayaan syariah *non-performing* - kotor terhadap jumlah pembiayaan syariah masing-masing sebesar 3,45% dan 3,32%.

As of December 31, 2025 and 2024, non-performing sharia financing ratios - gross to total sharia financing are 3.45% and 3.32%, respectively.

Pada tanggal 31 Desember 2025 dan 2024, rasio pembiayaan syariah non-performing - neto terhadap jumlah pembiayaan syariah masing-masing sebesar 1,83% dan 1,55%.

As of December 31, 2025 and 2024, non-performing sharia financing ratios - net to total sharia financing are 1.83% and 1.55%, respectively.

Pembiayaan dan piutang syariah yang direstrukturisasi

Restructured sharia financing and receivables

Pembiayaan dan piutang syariah yang direstrukturisasi sampai dengan 31 Desember 2025 dan 2024 sebesar Rp754 dan Rp725 terhadap pembiayaan dan piutang Syariah sesuai dengan ketentuan OJK.

The restructured sharia financing and receivable up to December 31, 2025 and 2024 is Rp754 and Rp725 for Sharia financing and receivables in accordance with the provisions of the OJK.

	31 Desember/ *December 31, 2025*	31 Desember/ *December 31, 2024*	
Lancar	503	432	*Current*
Dalam perhatian khusus	99	115	*Special mention*
Kurang lancar	29	8	*Substandard*
Diragukan	9	4	*Doubtful*
Macet	114	166	*Loss*
	754	**725**	

Pengungkapan lebih lanjut pada pembiayaan dan piutang syariah diungkapkan pada Catatan 13.

The further disclosures on sharia financing and receivables are presented in Note 13.

h. Tagihan dan Liabilitas Akseptasi

Berdasarkan kolektibilitas

Seluruh tagihan akseptasi yang dimiliki tanggal 31 Desember 2025 dan 2024 diklasifikasikan sebagai "Lancar".

Pengungkapan lebih lanjut pada tagihan akseptasi diungkapkan pada Catatan 14.

h. Acceptances Receivable and Payable

By collectibility

All of acceptances receivable as of December 31, 2025 and 2024, are classified as "Current".

The further disclosures on acceptances receivable are presented in Note 14.

i. Risiko Kredit

Berikut ini adalah rasio kredit bermasalah/*non-performing loans* (NPL) tidak termasuk pembiayaan syariah dan rasio kualitas aset produktif Bank dan entitas anak (konsolidasian):

i. Credit Risk

The following are the non-performing loans (NPL) ratios not include sharia financing and the earnings asset quality ratio of the Bank and its subsidiaries (consolidated):

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Rasio NPL-bruto	2.78%	2.16%	*NPL ratio - gross*
Rasio NPL-neto	1.21%	0.96%	*NPL ratio - net*
Rasio kualitas aset produktif (tidak diaudit)	2.11'%	1.34%	*Earnings assets quality ratio (unaudited)*

Rasio kualitas aset produktif merupakan rasio aset yang diklasifikasikan sebagai *non-performing* dibandingkan dengan jumlah aset produktif.

Earnings asset quality ratio is the ratio of assets classified as non-performing to total earning assets.

Pengungkapan lebih lanjut terkait risiko kredit pada Catatan 46.

The further disclosures on credit risk are presented in Note 46.

j. Risiko Nilai Tukar

Menurut Peraturan Bank Indonesia (PBI) No. 17/5/PBI/2015 tanggal 29 Mei 2015 perubahan keempat atas PBI No. 5/13/PBI/2003 tentang Posisi Devisa Neto Bank Umum tanggal 17 Juli 2003, PDN ditetapkan maksimum sebesar 20% dari modal.

Berikut adalah PDN pada tanggal-tanggal 31 Desember 2025 dan 2024 per mata uang (dalam ekuivalen rupiah) sesuai dengan peraturan Bank Indonesia (tidak diaudit):

j. Foreign Exchange Risk

According to Bank Indonesia Regulation (PBI) No. 17/5/PBI/2015 dated May 29, 2015 the fourth amendment to PBI No. 5/13/PBI/2003 concerning the Net Open Position of Commercial Banks on July 17, 2003, the NOP is set at a maximum of 20% of capital.

Below is the NOP as of December 31, 2025 and 2024 by currency (in equivalent rupiah) based on Bank Indonesia regulations (unaudited):

	31 Desember/*December 31, 2025*				
	Aset/ *Assets*	Liabilitas/ *Liabilities*	Rekening Administratif/ *Administratif Account*	Posisi Devisa Neto/*Net Open Position*	
Mata Uang					***Currency***
KESELURUHAN (LAPORAN POSISI KEUANGAN DAN REKENING ADMINISTRATIF)					***AGGREGATE (STATEMENT OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)***
Dolar Amerika Serikat	7,086,591	7,382,529	--	295,938	*United States Dollar*
Dolar Australia	29,870	2	--	29,868	*Australian Dollar*
Dolar Singapura	60,811	13,615	--	47,196	*Singapore Dollar*
Yen Jepang	17,629	274	--	17,355	*Japanese Yen*
Euro Eropa	48,706	94	--	48,612	*European Euro*
Poundsterling Inggris	6,437	--	--	6,437	*Great Britain Poundsterling*
Dolar Hongkong	923	42	--	881	*Hong Kong Dollar*
Renminbi	2,381	105	--	2,276	*Renminbi*
Saudi Arabian Riyal	19	--	--	19	*Saudi Arabian Riyal*
Total				**448,582**	***Total***
Total modal - 31 Desember 2025 (Catatan 51)				20,733,107	*Total Capital - December 31, 2025* (*Note 51*)
Rasio PDN (Keseluruhan)				2.16%	*NOP ratio (Aggregate)*

	31 Desember/*December 31, 2024*				
	Aset/ *Assets*	Liabilitas/ *Liabilities*	Rekening Administratif/ *Administratif Account*	Posisi Devisa Neto/*Net Open Position*	
Mata Uang					***Currency***
KESELURUHAN (LAPORAN POSISI KEUANGAN DAN REKENING ADMINISTRATIF)					***AGGREGATE (STATEMENT OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)***
Dolar Amerika Serikat	8,495,611	7,536,280	(1,400,265)	440,934	*United States Dollar*
Dolar Australia	26,818	3	--	26,815	*Australian Dollar*
Dolar Singapura	49,622	10,644	--	38,978	*Singapore Dollar*
Yen Jepang	16,969	114	--	16,855	*Japanese Yen*
Euro Eropa	40,330	119	--	40,211	*European Euro*
Poundsterling Inggris	5,201	--	--	5,201	*Great Britain Poundsterling*
Dolar Hongkong	957	41	--	916	*Hong Kong Dollar*
Renminbi	24,677	22,648	--	2,029	*Renminbi*
Riyal Saudi Arabia	48	--	--	48	*Saudi Arabian Riyal*
Total				**571,987**	***Total***
Total modal - 31 Desember 2024 (Catatan 51)				20,367,527	*Total Capital - December 31, 2024* (*Note 51*)
Rasio PDN (Keseluruhan)				2.81%	*NOP ratio (Aggregate)*

Pengungkapan lebih lanjut terkait risiko nilai tukar pada Catatan 47.

The further disclosures on foreign exchange risk are presented in Note 47.

k. Risiko Operasional

Sebagai bentuk kecukupan penerapan manajemen risiko, Bank dan entitas anak menerapkan proses manajemen risiko sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank dan entitas anak Umum diantaranya melakukan pengkajian atas produk dan/atau aktivitas baru atau pengembangan yang meningkatkan profil risiko produk dan/atau aktivitas Bank dan entitas anak.

k. Operational Risk

As a form of the adequacy of risk management implementation, the Bank and its subsidiaries implements a risk management process in accordance with the Financial Services Authority Regulation Number 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks among others undertaking an assessment of new products and/or activities or increase the risk profile of the Bank and its subsidiaries' product and/or activity.

Bank dan entitas anak telah melakukan perhitungan beban modal risiko operasional berdasarkan Basel Committee on Banking Supevision dan Surat Edaran Otoritas Jasa Keuangan Nomor 6/SEOJK.03/2020 Tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Operasional Dengan Menggunakan Pendekatan Standar Bagi Bank Umum. Berdasarkan ketentuan tersebut, Bank melakukan perhitungan ATMR risiko operasional menggunakan Pendekatan Standar.

The Bank and its subsidiaries have calculated operational risk capital charges based on the Basel Committee on Banking Supervision and the Financial Services Authority Circular Letter Number 6/SEOJK.03/2020 dated April 29, 2020 concerning Calculation of Risk-Weighted Assets for Operational Risk Using a Standard Approach for Banks General. Based on these provisions, the Bank calculates RWA for operational risk using the Standardized Approach

Pengungkapan lebih lanjut terkait risiko operasional pada Catatan 50.

The further disclosures on operational risk are presented in Note 50.

I. Manajemen Modal dan Rasio Kewajiban Penyediaan Modal Minimum

I. Capital Management and Capital Adequacy Ratio (CAR)

CAR pada tanggal 31 Desember 2025 dan 2024 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.03/2016 tanggal 22 September 2016 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum dimana komponen modal terdiri dari modal inti (modal inti utama/*Common Equity Tier* 1 dan modal inti tambahan) dan modal pelengkap (*Tier* 2).

CAR on December 31, 2025 and 2024 was calculated based on the Otoritas Jasa Keuangan Regulation (POJK) Number 34/POJK.03/2016 dated September 22, 2016 concerning Amendments to the Otoritas Jasa Keuangan Regulation (POJK) Number 11/POJK.03/2016 concerning the Minimum Capital Requirement for Commercial Banks where capital consist of core capital (Common Equity Tier 1 and additional Tier 1) and supplementary capital (Tier 2).

Penentuan kepatuhan Bank dan entitas anak terhadap ketentuan pemenuhan mínimum rasio kecukupan modal yang berlaku berdasarkan pada Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016. Adapun berdasarkan penilaian *self-*asesessment atas profil risiko 31 Desember 2022 berada pada peringkat *low to moderate*, maka CAR minimum per 31 Desember 2025 dan 2024 ditetapkan masing- masing sebesar 9% sampai dengan kurang dari 10%.

The determination of the Bank and its subsidiaries' compliance with the provisions on the fulfillment of the minimum capital adequacy ratio applicable based on the Financial Services Authority (POJK) Regulation No.11/POJK.03/2016. Based on the Bank and its subsidiaries' risk assessment as of December 31, 2022, which are low to moderate the minimum CAR as of December 31, 2025 and 2024 are set at 9% to less than 10%.

Rasio kewajiban penyediaan modal minimum pada tanggal-tanggal 31 Desember 2025 dan 2024 (entitas induk) adalah sebagai berikut:

The capital adequacy ratio as of December 31, 2025 and 2024 (parent entity) are as follows:

	31 Desember/ *December 31,* 2025	**31 Desember/ *December 31,* 2024**	
Modal Inti (*Tier 1*)			*Core Capital (Tier 1)*
- Modal Inti Utama	16,020,766	15,144,248	*Common Equity Tier 1 -*
- Modal Inti Tambahan	998,057	998,057	*Additional Tier 1 -*
Jumlah modal inti (*Tier 1*)	17,018,823	16,142,305	*Total Core Capital (Tier 1)*
Modal Pelengkap (*Tier 2*)	3,714,284	4,225,222	*Suplementary Capital (Tier 2)*
Total modal	**20,733,107**	**20,367,527**	***Total Capital***
Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Kredit	90,837,341	94,846,797	*Risk Weighted Assets for Credit Risk*
Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional	8,696,189	7,738,823	*Risk Weighted Assets for Operational Risk*
Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Pasar	5,481,032	5,253,596	*Risk Weighted Assets for Market Risk*
Total ATMR	**105,014,562**	**107,839,216**	***Tota RWA***
Rasio CET 1	15.26%	14.04%	*CET 1 Ratio*
Rasio *Tier 1*	16.21%	14.97%	*Tier 1 Ratio*
Rasio *Tier 2*	3.54%	3.92%	*Tier 2 Ratio*
Total rasio	19.75%	18.89%	*Ratio Total*
Rasio Minimum *Tier 1*	6.00%	6.00%	*Tier 1 Minimum Ratio*
Rasio Minimum CET 1	4.50%	4.50%	*CET 1 Minimum Ratio*
CAR Minimum berdasarkan Profil Risiko	9.27%	9.18%	*Minimum CAR Based on Risk Profile*

Pengungkapan lebih lanjut terkait manajemen modal dan rasio kewajiban penyediaan modal minimum pada Catatan 51.

The further disclosures on capital management and capital adequacy ratio are presented in Note 51.

58. Penyelesaian Laporan Keuangan Konsolidasian

58. Completion of the Consolidated Financial Statements

Manajemen bertanggung jawab penuh terhadap penyusunan laporan keuangan konsolidasian terlampir yang diselesaikan dan disetujui untuk diterbitkan oleh Direksi pada tanggal 13 Maret 2026.

The Management is responsible for the preparation of the accompanying consolidated financial statements that were completed and authorized for issue by the Board of Directors on March 13, 2026.

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bank bjb

PT Bank Pembangunan Daerah Jawa Barat Banten Tbk

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