2025
Sustainability Report

BANKMEGA

Encouraging **Sustainability** Through **Ecosystem Collaborations**



Disclaimer

This Sustainability Report contains statements regarding economic, environmental, social, and governance performance, as well as information related to the Company's plans, projections, strategies, and objectives, which are forward-looking statements, except for historical facts. Statements regarding the future involve risks and uncertainties, and there is no guarantee that the results indicated and anticipated through these statements will be achieved. This Sustainability Report contains the words "Company," "Bank Mega," "Bank," and "We," which are defined as PT Bank Mega Tbk.

Encouraging Sustainability Through Ecosystem Collaborations

Looking ahead to 2025, Bank Mega's sustainability journey is entering an increasingly collaborative phase. After several years of focusing on strengthening its sustainable financial foundations, developing its Sustainable Business Activity Category (KKUB) portfolio, and strengthening its Environmental, Social, and Governance (ESG) governance, Bank Mega believes that accelerating the transition to a green economy requires broader involvement from all stakeholders.

The theme "Promoting Sustainability through Ecosystem Collaboration" reflects Bank Mega's commitment to strengthening synergies with various parties, ranging from customers, business partners in the CT Corpora ecosystem, regulators, to the community. Through this collaboration, Bank Mega seeks to expand the implementation of sustainable finance practices and encourage the transition to greener, more inclusive, and sustainable business activities.

Ecosystem collaboration is also reflected in the strengthening of energy management governance and improving the quality of the Company's environmental performance disclosure. Bank Mega is gradually harmonizing energy data collection and reporting methods across its entire operational network to ensure consistency, accuracy, and comparability of data between periods. These developments reflect Bank Mega's commitment to continuously improve reporting transparency while strengthening more efficient and integrated energy management across the Company's entire operational network.

Through this approach, Bank Mega is committed to continuing to play a role as a strategic partner in strengthening a sustainable financial ecosystem and providing long-term value for society, the environment, and the national economy.



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Sustainability Strategy [A.1][2-22, 2-23, 2-24]



Bank Mega's sustainability strategy was developed as a comprehensive and integrated framework that incorporates the vision of "To Become a Source of Pride for the Nation" with the national sustainable finance agenda, including the implementation of POJK Sustainable Finance, the Taxonomy for Sustainable Finance in Indonesia or TKBI, and the development of green financing. All of these strategic directions are outlined in the 2024-2028 Long-Term Sustainable Finance Action Plan, which serves as the basis in the determination of annual targets that bind all business units, risks, and operations. With this structure, the RAKB is not only a five-year plan document, but also a control framework that ensures that ongoing implementation is always in line with long-term goals. Through this approach, Bank Mega strives to balance profitability goals with the generation of long-term value for society and the environment, while contributing to Indonesia's transition to Net Zero Emissions by 2060.

In terms of green financing, Bank Mega is gradually shifting its lending to sectors and projects that are included in the Sustainable Business Activities Category. As of December 31, 2025, the Bank's sustainable financing covers various categories, ranging from renewable energy, energy efficiency, natural resource and land management, environmentally friendly transportation, eco-efficient products, environmentally friendly buildings, environmentally friendly activities, to MSME financing, amount of around Rp21.9 trillion. The Bank targets growth in fund distribution in accordance with sustainable finance criteria of at least 5% per year until 2026, thereby making the credit portfolio composition even greener over time. The Bank also participates in the OJK's TKBI pilot project through assessments of the Energy, Construction and Real Estate, Transportation and Storage, and Agriculture, Forestry and Other Land Uses (AFOLU) sector portfolios. The results of the classification into Green, Yellow or Transition, and Non-Classifiable categories are used as the basis to determine the priority of expansion to green debtors and to formulate a transition strategy for debtors in the transition or non-classifiable categories.

This taxonomy and green financing approach is reinforced by structured climate risk management. Bank Mega has developed a Climate Risk Stress Testing (CRST) methodology for three main types of risk, namely operational risk, credit risk, and securities risk. For operational risk, the Bank maps assets in areas with high risk of flooding and fire based on Indonesian Disaster Risk Index (IRBI) maps, projects potential losses, and calculates additional insurance costs and compensation for affected employees. For credit risk, stress tests are conducted on the entire credit portfolio using scenarios of transition to Net Zero Emissions Indonesia 2060 and long-term physical risks to estimate the impact on NPL ratios, Allowance for Impairment Losses (CKPN), interest income, capital, and credit RWA. These findings are used as the basis to determine sector exposure limits, risk price adjustments, and engagement strategies with high-emission debtors. Meanwhile, securities risk is tested through CRST to assess the impact of global climate policy changes and market dynamics on Fair Value Through Profit and Loss and Fair Value Other Comprehensive Income instruments.



In terms of emissions management, Bank Mega not only measures operational emissions covering Scope 1 and Scope 2 at its Head Office and entire branch network, but also began estimating emissions originating from its financing portfolio as part of financed emissions (Scope 3). In 2025, Bank Mega's total operational emissions were recorded at 6,391.59 tons of CO_2e, a decrease compared to 2024, which was 6,975.93 tons of CO_2e. This decrease reflects the Company's efforts to improve energy efficiency and strengthen resource consumption management across its entire operational network.

In addition, Bank Mega has also begun to develop a methodology to estimate emissions from its credit portfolio as part of its financed emissions measurement, in order to obtain a more comprehensive picture of the carbon footprint associated with its financing activities. This information serves as one of the bases for Bank Mega in setting efficiency indicators and future environmental management measures, including targets for gradually reducing electricity consumption and efforts to reduce the use of paper in its operational activities.

Bank Mega's sustainability strategy is also reflected in product development and fund raising. Mega Berbagi Savings is positioned as a retail product that connects third-party funds with social and educational programs, with a target of more than 10% annual fund growth. Through account opening invitations, digital campaigns via Instagram, Facebook, email blasts and M-Smile push notifications, as well as sustainability education, the Bank encourages customer participation in funding social and educational activities, while strengthening the Bank's ESG image in the retail segment. Simultaneously, the Bank's sustainability strategy encompasses operational efficiency through digitalization process, reduction of paper usage, optimization of office network, mitigation of environmental, social, and governance risks, and implementation of TJSL programs through Mega Peduli and Mega Berbagi, with a realized growth target of at least 2.5% per year.

From a governance perspective, all of these strategies are aligned with the vision, mission, and goals of the Sustainable Finance Action Plan, which emphasizes economic stability, financial inclusion, and social responsibility. The long-term targets listed in the RAKB Long-Term Plan table, including sustainable credit growth, sustainable fund growth, energy efficiency indicators, and CRST test results, are monitored through regular reporting to the Board of Directors, relevant committees, and the OJK. With this approach, Bank Mega's sustainability strategy not only serves as regulatory compliance, but also forms the foundation for green financing and integrated climate risk management, which strengthens the resilience of the Bank's business model while making a real contribution to the transition to a low-carbon economy in Indonesia.

Sustainability Aspects
Performance Highlights

Net Interest Income
(Rp Trillion)

2025	4.93
2024	5.10
2023	5.53

Non-Interest Income
(Rp Trillion)

2025	2.79
2024	1.82
2023	2.29

Net Profit or (Loss)
(Rp Trillion)

2025	3.36
2024	2.63
2023	3.51

Aspek Ekonomi



Percentage of Total Credit/ Financing for Sustainable Business against Total Credit
(%)

2025	33
2024	43
2023	38

Nominal of Products/Services that Meet the Criteria for Sustainable Business Activities Category (KKUB)
(Rp Trillion)

2025	21.9
2024	27.51
2023	24.9

Number of Local Suppliers
(Vendor)

2025	24	
2024	27	2023 24

Financing Credit for MSMEs
(Rp Billion)

2025	539	
2024	397	2023 66



Environment Aspects

Biodiversity Preservation
Planted Bamboo Seedlings
(Seedling)

2025	100
2024	100
2023	100

Water
Usage
(m^3)

2025	173,366.17
2024	194,636.32
2023	212,513.94

Paper
Waste
(Ton)

2025	13.26
2024	10.49
2023	15.05

*) The calculation of paper waste comes from the Setu Archive Warehouse

Generated
Emissions
(tCO_2)

2025	6,391.60
2024	6,975.93
2023	3,932.66

Energy
Usage
(GJ)

2025	127,948.96
2024	139,004.97
2023	78,425.59



Social Aspects

Percentage of Total Female Employees compared to Total Employees (%)

2025	52.8
2024	54.08
2023	54

Realization of CSR Funds Mega Berbagi (Rp billion)

2025	6.30
2024	10.56
2023	7.72

Realization of CSR Funds Mega Peduli (Rp billion)

2025	0.13
2024	2.48
2023	3.09

Bank Mega consistently distributes social funds through the Mega Berbagi and Mega Peduli programs to support the improvement of education, health, and welfare of communities around its office network. These initiatives include support for educational facilities, teaching programs in remote areas, social assistance. In terms of financial literacy and inclusion, Bank Mega conducts financial education through face-to-face activities and digital channels to improve public understanding of banking products and services, consumer protection, and financial risks. These efforts encourage wiser and more responsible financial behavior while expanding public access to formal banking services.

Awards
and Certifications



Infobank 500 Most Outstanding Women 2025
- Infobank (Mrs Indivara Erni)



Katadata ESG Index Awards - Green Economy Winner
(Finance - Bank Sector) - Katadata





Stellar Workplace Award 2025 - Kontan Business & Investment Media bersama GML Performance Consulting:
1. Stellar Workplace Recognition in Employee Commitment
2. 2025 Stellar Workplace Recognition in Employee Satisfaction



Indonesia Most Powerful Woman Awards 2025 - Indonesia Most Powerful Women 2025 in Improving Financial Inclusion through Digitalization and Strategic Collaboration - Indivara Erni - Deputy President Director of PT Bank Mega Tbk - Warta Ekonomi



WFIS 2025 Indonesia Award
Marketing Leader of The Year
Tradepassglobal

Statement from the Board of Commisioners Regarding Responsibility for the 2025 Sustainability Report of PT Bank Mega, Tbk

We, the members of the Board of Commissioners, hereby declare that all information in PT Bank Mega Tbk's 2025 Sustainability Report has been fully disclosed and complies with applicable regulations. We take responsibility for the accuracy of the contents of the Company's Sustainability Report.

This statement is made truthfully.
Jakarta, March 2026

Chairul Tanjung
President Commissioner

Achjadi Ranuwisastra
Independent Commissioner

Lambock V. Nahattands
Independent Commissioner

Hizbullah
Independent Commissioner

Statement from the Board of Directors Regarding Responsibility for the 2025 Sustainability Report of PT Bank Mega, Tbk

We, the undersigned, hereby declare that PT Bank Mega Tbk's Sustainability Report for the fiscal year 2025 has been submitted in accordance with regulations, and we take full responsibility for the accuracy of the contents of the Company's Sustainability Report.

This statement is made truthfully.
Jakarta, March 2026

Kostaman Thayib
President Director

Indivara Erni
Vice President Director

Yuni Lastianto
Director of Compliance & Human Capital

Madi Darmadi Lazuardi
Director of Wholesale Banking

Martin Mulwanto
Director of Treasury & International Banking

Y.B. Hariantono
Director of Operations & Information Technology

Heriwan Gazali
Director of Retail Banking

About
Bank Mega





Profile
Company

Company Address & Contact Information [C.2][2-1]

Company Name
PT Bank Mega Tbk

Legal Basis
Limited Liability Company, listed on the Indonesia Stock Exchange (stock code: MEGA)

Head Office Address
Menara Bank Mega
Jl. Kapten Tendean No. 12–14 A,
Jakarta 12790, Indonesia

(+6221) 7917 5000
(+6221) 7918 7100
www.bankmega.com
corsec@bankmega.com

Line of Business
Banking Services

Business License
PT Bank Karman No. 32 dated April 15, 1969 jo. Deed of Amendment No. 47 dated November 26, 1969

General Bank License
Decree of the Minister of Finance of the Republic of Indonesia No. D.15.6.5.48 dated August 14, 1969

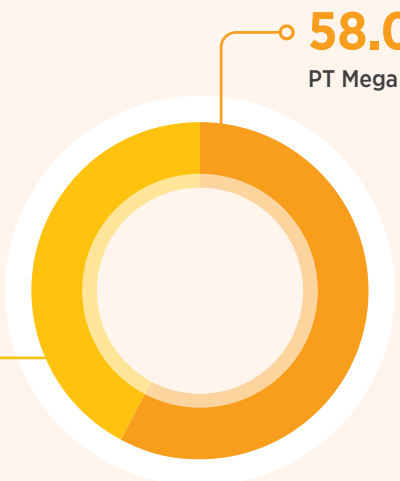
Foreign Exchange Bank License
Decree of the Senior Deputy Governor of Bank Indonesia No. 3/1/KEP/DGS/2001 dated January 31, 2001

Trustee License
Decree of Bapepam LK No. 20/STTDWA/PM/2000, dated August 2, 2000

Year of Establishment
1969

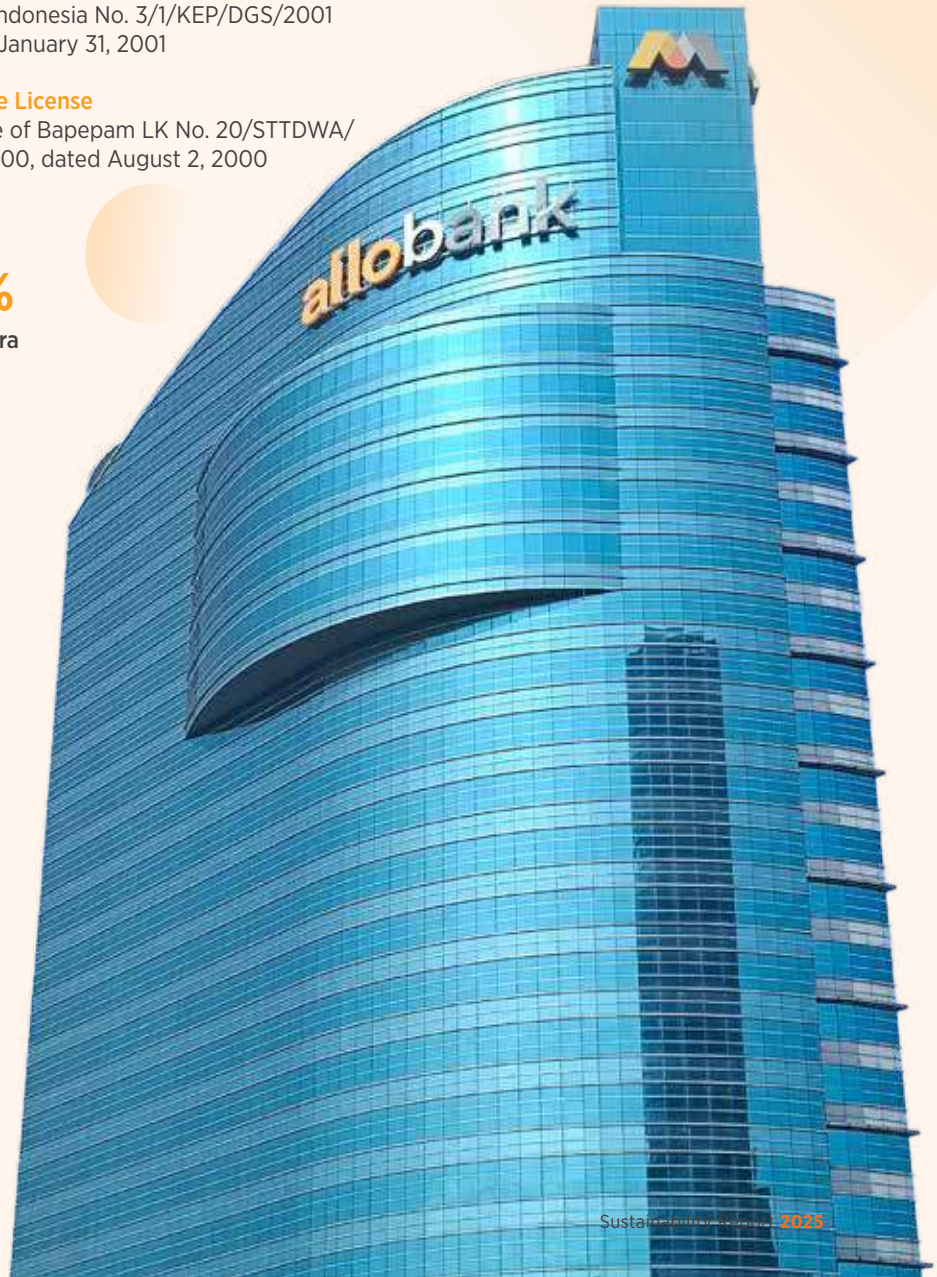
Social Media
@bankmegaid
BankMegaID
@BankMegaID
Bank Mega Indonesia
@bankmega

Name of Shareholder and Percentage of Share Ownership



58.02%
PT Mega Corpora

41.98%
Public



Company Vision, Mission and Sustainability Values [C.1]

Vision

To become a source of pride for the nation

Mission

To realize and sustain long-term relationships with customers through innovative banking services, synergistic ecosystem, professional human resources, and exceptional organizational performance, all aimed at delivering significant added value to stakeholders.



Corporate Values

D – Dynamic
Open to change, adaptive, agile

E – Entrepreneurship
Creating business opportunities and continuous improvements to achieve optimal company performance

T – Trust
Upholding trust and maintaining a professional attitude

E – Ethics
Attitudes and behaviors that uphold relevant norms and values

C – Commitment
A strong will and determination to consistently fulfill commitments in order to deliver the best contributions

S – Synergy
Collaborating to create a substantially higher combined value

DETECS

Scale of Business [C.3][2-7]

Total Employees

Male Employees (People)

2025	1,855
2024	2,010
2023	2,176

Female Employees (People)

2025	2,076
2024	2,406
2023	2,553

Total Permanent Employees (People)

2025	3,931
2024	4,416
2023	4,729

Financial Performance

Net Interest Income (Rp trillion)

2025	4.93
2024	5.10
2023	5.53

Net Profit (Rp trillion)

2025	3.36
2024	2.63
2023	3.51

Total Liabilities (Rp trillion)

2025	115.75
2024	113.73
2023	110.29

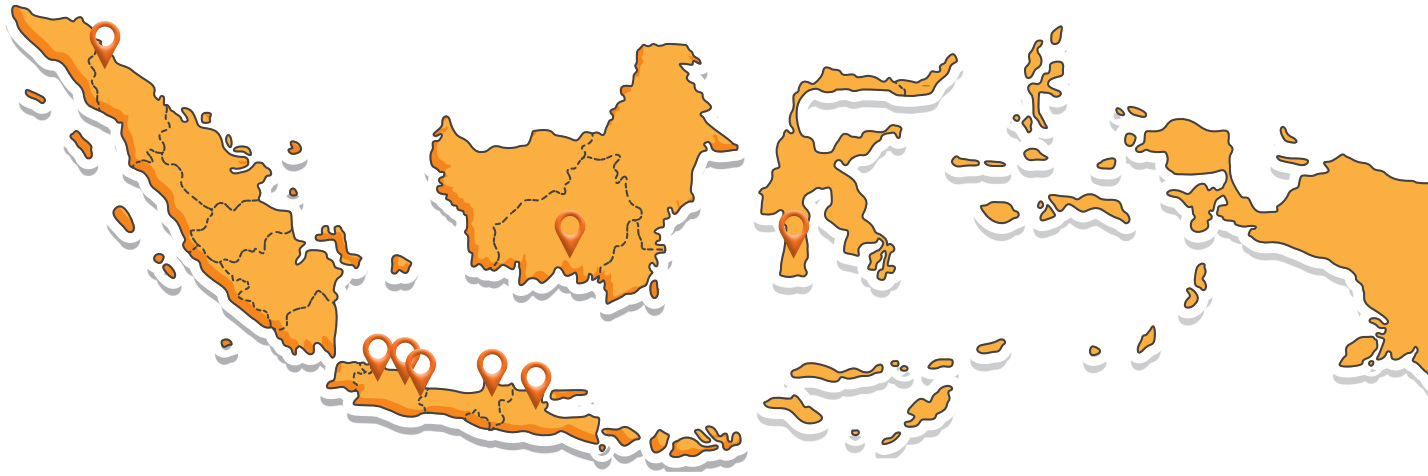
Total Equity (Rp trillion)

2025	25.08
2024	21.18
2023	21.76

Total Assets (Rp trillion)

2025	140.83
2024	134.92
2023	132.05

Operational Area [C.3]



Bank Mega's operational area was designed to bring banking services closer to customers throughout Indonesia while supporting regional economic growth. Through a network of 8 Regional Offices spread across various national growth centers, Bank Mega is present in strategic areas from Sumatra to Eastern Indonesia. This network is reinforced by its Head Office in Jakarta, 55 Branch Offices, and 300 Sub-Branch Offices, which together ensure comprehensive services for the retail, commercial, and corporate segments.

Throughout the reporting period, Bank Mega continued to optimize its physical and electronic networks to improve customer access and convenience. Office management is carried out prudently, taking into account business needs and efficiency, while the ATM network is strategically located to support community mobility and the retail ecosystem, which is one of Bank Mega's strengths.

Besides providing services, the regional office network also acts as a coordination hub for local business development, risk management, and the implementation of social responsibility programs in various regions. Thus, Bank Mega's presence not only expands financial inclusion but also provides social and economic added value to the communities around its operational areas.

Bank Mega's Offices and ATM Networks

Description	2025	2024	2023
Head Offices	1	1	1
Regional Offices	8	8	8
Branch Offices	55	55	55
Sub-Branch Offices	300	306	312
Functional Offices	0	2	3
Total Offices	364	372	379
Bank Mega's ATMs	463	528	582

Wilayah (Area)

1. Medan (Sumatera except Aceh, Lampung and Bangka Belitung)
2. Jakarta 1 (DKI Jakarta except Jakarta Selatan, Bekasi, Karawang)
3. Jakarta 2 (Jakarta Selatan, Lampung, Bogor, Depok, Tangerang, Banten)
4. Bandung (Jawa Barat kecuali Bogor, Depok, Bekasi, Karawang)
5. Semarang (Jawa Tengah dan DI Yogyakarta)
6. Surabaya (Jawa Timur, NTB, NTT, Bali)
7. Makassar (Sulawesi, Maluku, Papua)
8. Banjarmasin (Kalimantan)

Total Bank Mega's ATM 2025

463

Total Offices 2025

364

Products and Services, as well as Business Activities [C.4][2-6]



Bank Mega provides a wide range of banking products and services for both individual and institutional customers, from daily transaction needs to more complex business financing. The Bank's service portfolio includes savings products, loans, trade finance, international transactions, treasury, and various card-based and electronic transaction solutions such as Mega Pass, M-Money, and safe deposit box services. All of these services are designed to support an integrated retail and corporate ecosystem.

Throughout 2025, the Bank strengthened its sustainability agenda through innovations in payment systems and digital services that are increasingly inclusive, efficient, and responsible, in order to provide customers with a faster, safer, and more relevant transaction experience. Various initiatives such as the development of QRIS-based services, the strengthening of contactless transaction capabilities (NFC), and the refinement of features on the M-Smile application demonstrate the Bank's commitment to creating long-term value while strengthening stakeholder trust.

On the other hand, Bank Mega is strengthening its cybersecurity infrastructure and educating customers on secure transactions. Thus, the increase in transaction volume and value throughout 2025 is expected to be in line with consumer protection efforts and support sustainable business growth.

Detailed information related to products and services can be accessed via the Company's website:

- https://bankmega.com/id/personal/simpanan-individual/
- https://bankmega. com/id/bisnis/simpanan-bisnis/

2025 Annual Report

- https://bankmega.com/id/tentang-kami/hubungan-investor-new/

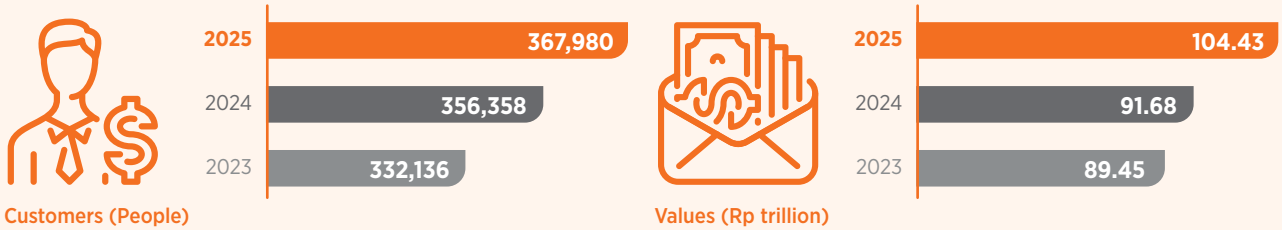


Banking Transaction Services

Transaction Services

Type of Services	Unit	2025	2024	2023
Mega ATM	Customers	53,987	87,673	111,642
	Values (Rp billion)	1,526	1,951	2,358
Mega Pass	Number of Cards	229,455	216,032	228,918
	Values (Rp billion)	347,6	460	411,0
Internet Banking	Customers	20,152	21,585	23,101
	Values (Rp billion)	52,937	56,044	47,982
Mobile Banking	Customers	1,163,197	971,531	784,118
	Values (Rp billion)	78,154	49,908	36,339
Uang Elektronik	Number of Cards (million)	4.2	4.2	4.8
	Values (Rp billion)	0.08	0.4	0.7
Safe Deposit Box	Box	7,886	7,331	7,690
	Values (Rp billion)	5.6	5.3	5.5

Quantity of Saving Products



Treasury

Products/Services	Unit	2025	2024	2023
Foreign Exchange Transactions (Today, Tom & Spot)	Customers (people)	6,170	5,286	5,053
	Transaction frequency	32,739	28,633	30,667
	Transaction volume (Rp billion)	71,502	74,674	52,727
Derivative Transactions (Forward, DNDF, Swap, Option & IRS)	Customers (people)	2,116	822	89
	Transaction frequency	19,129	10,931	7,297
	Transaction volume (Rp billion)	603,646	386,188	289,076
Money Market Transactions	Customers (people)	77	71	74
	Transaction frequency	5,250	4,701	3,518
	Transaction volume (Rp billion)	956,544	735,963	485,867
Bonds Trading Transactions	Customers (people)	2,138	1,793	5,670
	Transaction frequency	11,688	6,212	13,589
	Transaction volume (Rp billion)	204,150	85,260	104,431
Total	Customers (people)	10,501	7,972	10,886
	Transaction frequency	68,806	50,477	55,071
	Transaction volume (Rp billion)	1,835,841	1,282,085	932,101

Innovation in Products/Services/Activities Realized in 2025

Throughout 2025, the Bank strengthened its sustainability agenda through the transformation of payment systems that are increasingly inclusive, efficient, and responsible, by introducing innovations that not only meet customer needs but also encourage more orderly and secure transaction practices. The realization of the APMK Contactless Debit Card, Gen Z Credit Card (BLIV), and the development of M-Smile with the Mega Ultima Shield protection feature (iOS) are part of the strategy to expand access to modern financial services that are more relevant to the digital segment, while strengthening customer trust through a service experience that is increasingly simple, fast, and secure.

On the payment ecosystem side, the implementation of QRIS Tap (NFC) and QRIS Tap In Tap Out (NFC) confirms the Bank's contribution in accelerating the shift towards more practical and secure cashless transactions, including for mobility needs such as public transportation and parking services. The expansion of capabilities through QRIS Cross Border Japan also opens up broader benefits for customers in conducting transactions abroad comfortably, with real-time exchange rate transparency through a managed settlement mechanism. All of these initiatives demonstrate that the Bank's innovations are aimed at creating long-term value, with adaptive governance through periodic evaluations of service sustainability, including re-evaluating Garmin Pay smartwatches to ensure that every development remains impactful, relevant, and aligned with the Bank's direction of sustainable transformation.

No.	Products/Services/ Activities	Description
1	APMK-*Contactless* Debit Card	1. The Bank has realized the launch of Contactless Debit Card on September 9, 2025 2. The Bank has reported the realization to Regulators on September 2025
2	QRIS Cross Border [Jepang]	1. The Bank has realized the QRIS CrossBorded Japan service on August 18, 2025 2. The Bank has reported the realization to Regulators on August 2025
3	Development of M-Smile service with Insurance – Mega Ultima Shield M-Smile feature	1. The Bank has realized the MUS service on November 10, 2025 2. The Bank has reported the realization to OJK on November 2025
4	APMK-Gen Z Credit Card (BLIV)	1. The Bank has realized BLIV Credit Card product on December 16, 2025 2. The Bank has reported the realization to Regulators on December 2025
5	QRIS Tap (NFC) Transaction Feature	1. The Bank has realized the launch of QRIS Tap (NFC) service on March 14, 2025 2. The Bank has reported the realization to Regulators on March 2025
6	QRIS Tap In Tap Out (NFC) Transaction Feature	1. The Bank has realized the launch of QRIS Tap in Tap Out (NFC) service on October 30, 2025 2. The Bank has reported the realization to Regulators on November 2025
7	LPD – Tap To Pay (NFC) Transaction Collaboration	1. The Bank has realized QRIS Tap In Tap Out service on July 12, 2025 2. The Bank has reported the realization to Regulators on July 2025 3. The bank is currently reevaluating its Tap to Pay service through Garmin Pay smartwatches



Membership in Association [C.5][2-28]

Name of Organization and Role of Bank Mega as a Member

Forum Komunikasi Direktur Operasional Perbankan (FKDOP)

Ikatan Bankir Indonesia (IBI)

Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS-SJK)

Asosiasi Emiten Indonesia (AEI)

Perhimpunan Bank Umum Nasional (Perbanas)

Association Cambiste Internationale Financial Markets Association (ACI FMA) Indonesia

Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)

Asosiasi Kartu Kredit Indonesia (AKKI)

Himpunan Pedagang Surat Utang Negara (HIMDASUN)

Asosiasi Pasar Uang dan Valuta Asing Indonesia (APUVINDO)

Asosiasi Sistem Pembayaran Indonesia (ASPI)

Significant Changes Changes to Issuers and Public Companies [C.6]

Throughout 2025, Bank Mega underwent significant changes, in the form of adjustments to its office network through the closure of 6 Sub-Branch Offices, namely KCP Manado Transmart Kawanua, KCP Medan Cirebon, KCP Pontianak Transmart, KCP Bogor Transmart Yasmin, KCP Palembang Transmart, and KCP Jember Transmart, as well as 2 Functional Offices, namely KF Medan and KF Jakarta. This policy is part of a sustainable transformation strategy implemented to ensure operational effectiveness, improve service quality, and support the principles of economic, social, and environmental sustainability.

The adjustment of the office network was carried out by considering the development of customer needs, changes in service behavior towards digital channels, and optimization of the utilization of company resources. The entire process was carried out in a planned and gradual manner while still paying attention to the interests of stakeholders, including employees, customers, and regulators.

In addition, during 2025, there will be adjustments to the organizational structure as stipulated in Decree No. SK.037/DIRBM/25 dated July 31, 2025, concerning the Organizational Structure of PT Bank Mega Tbk. There will also be changes to the Management Members, namely:

1. The resignation of the Deputy President Director of PT Bank Mega Tbk, Mr. Lay Diza Larentie, on January 14, 2025. This resignation has been reported to the Financial Services Authority (OJK) Capital Market through PT Bank Mega Tbk letter No. 007/COAF/2025 and to the OJK Private Bank Supervision through letter No. 008/COAF/25 on January 16, 2025.
2. Resignation of Director of Operations of PT Bank Mega Tbk, Mr. Guntur C. Yudianto, effective March 25, 2025. The resignation has been reported to the Financial Services Authority (OJK) Capital Market through PT Bank Mega Tbk letter No. 045/COAF/2025 and to the OJK Private Bank Supervision through letter No. 046/COAF/25 on March 25, 2025.

Board of Directors Statement [D.1]



Kostaman Thayib

Direktur Utama

The year 2025 will be a momentum for Bank Mega to strengthen its sustainability practices. Bank Mega increasingly emphasizes that the quality of disclosure, data consistency, and impact measurability are increasingly important elements, in line with the rising expectations of regulators and stakeholders.

Dear Shareholders and Stakeholders,

Amidst the dynamics of the global economy and the acceleration of transformation in the financial services industry, Bank Mega views sustainability not merely as a reporting obligation, but as a foundation for ensuring business resilience, increasing trust, and ensuring the Bank's relevance in responding to the evolving needs of society. For Bank Mega, sustainability is how the Bank builds long-term value through a balance between economic performance, social responsibility, and environmental awareness, which is in line with Bank Mega's vision of **"Becoming the Pride of the Nation."**

As a form of this commitment, Bank Mega continues to strengthen the implementation of Sustainable Finance in an integrated manner with the national agenda and regulatory policies, including the implementation of POJK 51/2017, strengthening governance practices, and developing a financing portfolio that is increasingly in line with Environmental, Social, and Governance (ESG) principles. This strategic direction has been consistently outlined in the 2025 Sustainable Finance Action Plan (RAKB), so that all of the Bank's sustainability targets are aligned and integrated with measurable business strategy controls.

Policies to Respond to Challenges in Fulfilling Sustainability Strategies

Response to Sustainable Finance Issues

Bank Mega's business activities are carried out based on sustainability principles that are integrated into the Company's vision and mission. These principles are consistently applied in policies, business processes, and work culture throughout the organization.

In 2025, Bank Mega will continue to strengthen its digital transformation, improve operational efficiency, and optimize service quality to create a banking experience that is increasingly customer-oriented. Compliance with applicable regulations remains the main foundation of all business activities.

The Bank strengthens its sustainability agenda through innovations in payment systems and digital services that are increasingly inclusive, efficient, and responsible, in order to provide a faster, safer, and more relevant transaction experience for customers. Various initiatives such as the development of QRIS-based services, the strengthening of contactless transaction capabilities (NFC), and the refinement of features on the M-Smile application demonstrate the Bank's commitment to creating long-term value while strengthening customer trust.

As environmental and social risks become increasingly complex, including climate change risks, Bank Mega considers it important to strengthen borrowers' understanding of sustainability aspects. In response, Bank Mega continues to integrate sustainable finance principles into its lending processes, including through the development of a portfolio that is aligned with green finance principles. This approach is implemented comprehensively to ensure that lending not only complies with prudential principles but also supports sustainable finance practices.

Bank Mega regularly evaluates the LST performance of its borrowers as part of strengthening its sustainability risk management. Bank Mega has also conducted climate change risk mapping and simulation through Climate Risk Management & Scenario Analysis (CRMS) and Climate Risk Stress Test (CRST). The integration of LST risk into business strategies and product development continues to be strengthened as part of the Bank's efforts to implement sustainable finance principles.

On the other hand, Bank Mega also continues to encourage digital service innovation as part of its efforts to improve the efficiency and quality of services to customers. One of the innovations developed is the Tap to Pay feature, which provides a contactless payment method through virtual credit cards on Android devices. Throughout 2025, this feature will contribute positively to M-Smile's performance while strengthening the use of digital services for customers.

Commitment to Sustainable Finance

Bank Mega is committed to actively supporting the Sustainable Finance program established by the Government through the Financial Services Authority (OJK). Through RAKB, the Bank strives to promote inclusive and stable economic growth, while driving the national economy by maintaining harmony between economic, social, and environmental aspects.

In addition, Bank Mega continues to strengthen its commitment to promoting financial literacy and inclusion as part of its efforts to expand public access to formal financial services. Through various financial education activities conducted face-to-face and through digital channels, Bank Mega strives to increase public understanding of banking products and services, consumer protection, and financial risk management. These efforts are expected to encourage the public to be more prudent in managing their finances while expanding the use of banking services by various segments of society.

The bank is also committed to supporting Indonesia's transition to Net Zero Emission (NZE) 2060, in line with national commitments and the global sustainability agenda.

Challenges in Implementing Sustainable Finance

Bank Mega recognizes that implementing sustainable finance principles in the banking sector faces various challenges, including regulatory developments, the dynamics of climate change issues, and the need to integrate sustainability aspects into overall business strategies and processes.
In addition, increasing disclosure requirements and quality, as well as terminology alignment and impact narrative reinforcement, are also important considerations. To that end, Bank Mega continues to strengthen its internal capacity, encourage innovation, and enhance collaboration with various stakeholders in order to respond to these challenges while creating long-term value.

Externally, the rapid development of digital technology, including the use of artificial intelligence (AI), presents both opportunities and challenges for the banking industry, particularly in maintaining the security and protection of customer data. In sustainable finance, reliable data management and a robust information security system are important elements in strengthening governance and maintaining customer trust. Therefore, Bank Mega continues to strengthen its information security system and customer data management and protection as part of its commitment to implementing responsible and sustainable banking practices.

Implementation of Sustainable Finance

Sustainability Performance Achievements Compared to Targets

Environmental Management Performance

In 2025, Bank Mega implemented various programs to support the management of the environmental impact of its operational activities. Energy efficiency and paper reduction initiatives continued to be carried out across the entire office network. Emissions calculations were expanded compared to the previous year. Total operational emissions from Scope 1, which includes consumption of fuel oil, HVS paper, and newsprint, and Scope 2, which includes consumption of electricity, tap water, and use of online taxis, amounted to 6,391.59 tons of CO_2e.

The development of digital services has become one of Bank Mega's strategies in supporting operational efficiency while reducing environmental impact, particularly through the reduction of paper usage. The opening of savings accounts has been actively carried out through digital channels since 2021. By the end of 2025, account openings through the M-Smile application reached 119,193 accounts, while the implementation of e-statements for credit cards has covered 947,707 accounts. This digital initiative has contributed to promoting more efficient operations and supporting more environmentally friendly banking practices.

The implementation of various digital programs at Bank Mega has contributed to the efficient use of paper while supporting efforts to reduce carbon emissions. As a result of digitalization, Bank Mega has succeeded in reducing paper usage by 12.11 million sheets, an increase of 8.42% compared to 11.17 million sheets in 2024, which is estimated to reduce tree felling by around 1,055 trees, an increase of 8.87% compared to 969 trees in the previous year. This reduction in tree felling contributes to carbon absorption of 14.84 tons of CO_2 and potential oxygen production of around 463.66 tons of O_2. In addition, the reduction in paper usage also contributes to a reduction in emissions of 52.48 tons of CO_2, resulting in a total potential reduction in emissions of 67.29 tons of CO_2.

In support of the energy transition towards a low-carbon economy, Bank Mega operates five (5) Public Electric Vehicle Charging Stations (SPKLU) with ultra-fast charging facilities at the Bank Mega Tower. The provision of this infrastructure is part of the Bank's contribution to supporting the development of a low-emission mobility ecosystem and encouraging the use of more environmentally friendly transportation.

Employees and Community

Bank Mega is committed to developing excellent human resources as the foundation for providing optimal service to customers. Throughout 2025, various training and development programs were implemented on an ongoing basis to improve the competence, professionalism, and capabilities of employees in facing the dynamics of the banking industry. This commitment is reflected in the achievement of two Stellar Workplace Awards 2025 organized by Kontan Business & Investment Media, namely the 2025 Stellar Workplace Recognition in Employee Commitment and the 2025 Stellar Workplace Recognition in Employee Satisfaction, in recognition of the Bank's efforts to build a positive work environment that supports employee engagement and satisfaction.

In implementing its Social and Environmental Responsibility (TJSL), the Bank runs the Mega Berbagi and Mega Peduli programs, while also supporting financial literacy and inclusion. In 2025, the Mega Peduli program cost Rp 134 million, while donations from Mega Berbagi Savings amounted to Rp 6.30 billion to improve the capacity of educators, strengthen student literacy in remote areas, and build and renovate educational facilities in various regions. This initiative reflects Bank Mega's commitment to creating sustainable social impact, in line with its efforts to support inclusive growth and the welfare of the Indonesian people.

Sustainable Economic and Financial Performance

In 2025, Bank Mega showed solid performance amid changing economic conditions, posting a net profit (Profit After Tax) of Rp3.36 trillion, a 28% increase compared to the previous period of Rp2.63 trillion, and interest income of Rp10.20 trillion. Meanwhile, loans for the Sustainable Business Activity Category (KKUB) were recorded at Rp21.92 trillion. Bank Mega continues to expand its credit support in the KKUB sector as part of its efforts to encourage the realization of environmentally friendly projects and achieve its sustainability targets.

Corporate Governance

In terms of corporate governance, Bank Mega's sustainability strategy not only serves to comply with regulations, but also forms the foundation for achieving RAKB's vision, mission, and objectives, which emphasize economic stability, financial inclusion, and social responsibility.

The Bank has conducted an assessment of the implementation of Good Corporate Governance (GCG) using a self-assessment method involving the Board of Commissioners, Board of Directors, and Executive Officers. The Bank is committed to implementing the best governance practices and continuously improving and refining GCG to ensure healthy, transparent, and ethical business continuity.

During this reporting period, Bank Mega received recognition for its consistency in aligning corporate governance with sustainability principles applicable in the financial sector. This was evidenced by the Green Economy Winner (Finance - Bank Sector) award at the Katadata ESG Index Awards. This award is a form of external recognition of the Bank's efforts in monitoring and reporting its Environmental, Social, and Governance (ESG) performance transparently to stakeholders.

Strategy for Achieving Targets

Sustainability Risk Management (Economic, Environmental, Social)

Bank Mega continues to develop a risk management framework that covers ESG aspects, including climate change risk. This framework forms the basis for designing short- and long-term strategic directions, as well as setting specific targets related to climate risk management and green financing. Risk management is carried out through the identification, evaluation, and mitigation of potential impacts that may affect the Bank's operational performance, portfolio quality, and reputation.

In line with regulatory developments, Bank Mega implements the Climate Risk Management & Scenario Analysis (CRMS) methodology and conducts climate risk mapping in priority sectors. This mapping is complemented by policies, procedures, and methodologies to measure, monitor, and control risks in an integrated manner within business processes.

Through this approach, Bank Mega has enhanced its internal capabilities to face business competition and take advantage of LST-oriented financing opportunities. This sustainability risk management strategy supports the achievement of the Bank's strategic targets, ensures a healthy portfolio, and strengthens the Bank's contribution to sustainable development and energy transition in Indonesia.

External Situations that Could Affect Sustainability Bank Mega also pays attention to various external dynamics that could affect business performance and the implementation of sustainability strategies. The impact of climate change, such as the increasing frequency of extreme weather and natural disasters, has the potential to affect economic activity and the risk profile of the sectors financed by the Bank. In addition, the increasing public preference for more environmentally friendly products and services, as well as the development of global sustainability standards and practices, have encouraged the Bank to continue to adjust its business approach. In response to these dynamics, Bank Mega continues to strengthen its risk management and take advantage of opportunities that are in line with sustainable finance principles, while increasing its adaptive capacity through product and service innovation and governance strengthening to maintain business resilience amid ongoing changes.

Utilizing Opportunities and Business Prospects

Bank Mega sees growth opportunities in the increasing demand for financial services that are more responsible, transparent, and future-oriented. This strategy is realized through the strengthening of a sustainable financing portfolio that goes hand in hand with the acceleration of operational efficiency.

By optimizing cooperation with various business partners under the auspices of CT Corp and other business partners, and supported by services across its entire office network, comprehensive digitalization innovation, and good product and governance development, Bank Mega is committed to creating more effective business processes and delivering tangible impact, as well as providing strategic opportunities to strengthen the Bank's readiness in developing a more focused and taxonomy-based portfolio.

Closing

We express our highest appreciation to all stakeholders, including regulators, customers, shareholders, business partners, and all Bank Mega employees who have contributed to this journey of sustainability.

Going forward, Bank Mega will continue to strengthen the consistent and impactful implementation of Sustainable Finance, while maintaining a balance between business expansion, risk management discipline, and the creation of tangible benefits for society and the environment. With this spirit, we hope that this 2025 Sustainability Report can reflect Bank Mega's accountability and commitment to building a more inclusive, responsible, and sustainable future.

Jakarta, March 2026
On behalf of the Board of Directors,



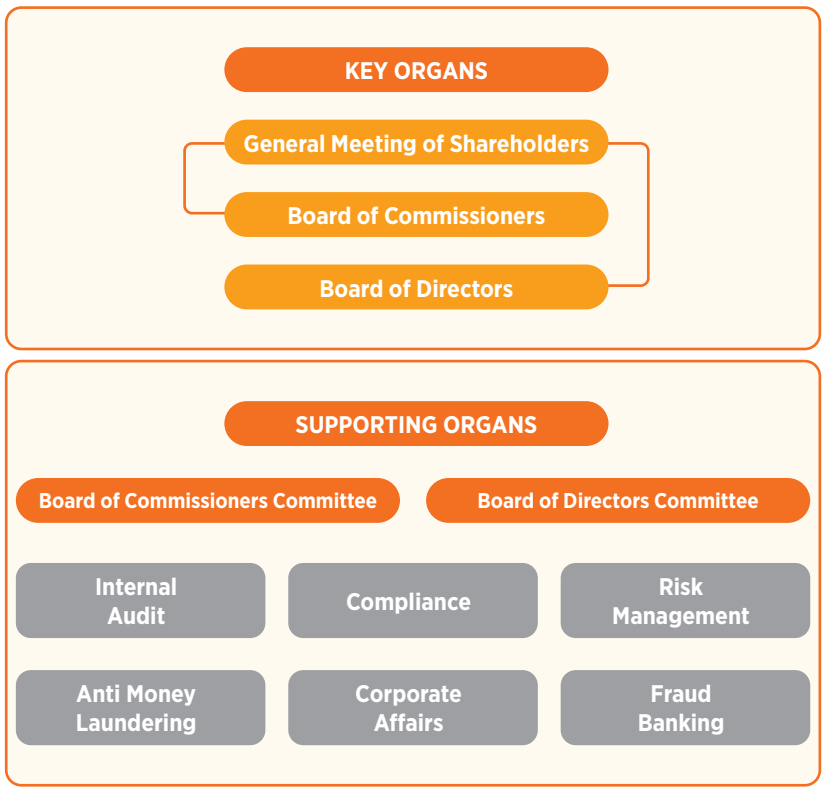
Kostaman Thayib
President Director

Sustainability
Governance



Sustainability Governance Structure [2-9] [2-10] [2-11] [2-12] [2-13] [2-14] [2-15] [2-18] [2-20] [2-21]

Bank Mega's governance structure was established based on the Limited Liability Company Law and the Articles of Association of PT Bank Mega Tbk, which stipulate that the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors are the main organs responsible for strategic decision-making, supervisory functions, and operational management of the Bank. These three organs are supported by various supporting organs that ensure the effective implementation of governance principles, namely the Board of Commissioners Committee, the Board of Directors Committee, Internal Audit, Compliance, Risk Management, Anti-Money Laundering & Counter-Terrorism Financing (AML–CTF), Fraud Banking, and Corporate Affairs. All of these governance mechanisms are implemented in accordance with POJK No. 17/2023 and SEOJK No. 14/SEOJK.03/2025, ensuring that Bank Mega's GCG practices are in line with regulatory standards and prudent principles.



Board Diversity and Independence [G-01]

	Male	Female	Independent Party
Board of Commissioners	4	0	3
Board of Directors	6	1	0

Integration of Sustainability to the Bank's Governance [E.1]

Person in Charge of Sustainable Finance Implementation

Through the Board of Directors' Decree No.071/DIRBM/25 dated October 14, 2025, concerning the Implementation of Sustainable Finance, Bank Mega affirms its commitment to integrating sustainability principles into all business processes, risk management, and strategic decision-making. This policy ensures that environmental, social, and governance (ESG) aspects are consistently applied in every line of the Bank's operations, thereby creating a balance between short-term economic value and long-term sustainability for all stakeholders.

The preparation and implementation of the Sustainable Finance Action Plan (RAKB) is stipulated as an integral part of the Bank's Business Plan. Through the RAKB, the Board of Directors demonstrates its commitment to supporting the government's sustainable finance agenda, including the transition to Net Zero Emissions Indonesia by 2060. In line with this, the Bank has formed a Sustainable Finance Team as stated in Board of Directors Decree SK. 103/DIRBM/24 dated September 26, 2024, which includes appointing work units responsible for implementing sustainable finance.

Furthermore, the structure responsible for climate risk oversight is currently carried out by the Risk Management Work Unit. Climate Risk Management and Scenario Analysis (CRMS) is guided by the Banking Climate Risk Management & Scenario Analysis (CRMS) Guidelines and POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, which requires banks to integrate the main aspects of climate risk management (Governance, Strategy, Risk Management, and Metrics and Targets) into the Bank's risk management framework, so that climate risks can be identified, measured, mitigated, and monitored through a structured and documented process.

The following are policies to support the implementation of sustainable finance

a. Anti-fraud strategy policy (including anti-corruption and anti-bribery management systems).
b. Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing (AML, CTF, and CPF) policies.

The Company regulations govern:

- Policies related to sexual harassment and/or non-discrimination.
- Policies on employee rights and obligations.
- Social Security and Employee Welfare, including occupational health and safety policies.
- Policies on child labor and/or forced labor.
- Policies on performance appraisal of the Board of Directors and Board of Commissioners.
- Policies on training for the Board of Directors, Board of Commissioners, and employees.
- Integrity Commitment Guidelines and Anti-Fraud Declaration (including Code of Conduct).
- Policies on fair treatment of shareholders.
- Policies on Affiliated Transactions, Conflicts of Interest Transactions, and Material Transactions (including policies on conflicts of interest for the Board of Directors and Board of Commissioners).

The Role of the Board of Directors and Board of Commissioners in Sustainable Finance and Climate Risk [E.1]

1. Ensuring that sustainability strategies are aligned with the Bank's business strategies, including the integration of social, environmental, and climate risk management into the risk management framework and strategic decision-making, by forming a sustainability team.
2. Establishing and approving policies and procedures that support the implementation of sustainability and sustainable finance.
3. Reviewing and approving the Sustainable Finance Action Plan (SFAP) and ensuring consistent implementation of the SFAP after obtaining approval from the Board of Commissioners.
4. Evaluating sustainability and sustainable finance performance on a regular basis, including reviewing the results of climate risk measurements submitted through Risk Management Committee Meetings and the Climate Risk Management & Scenario Analysis (CRMS) reporting mechanism.
5. Ensuring the implementation of effective governance through the three lines of defense principle, so that social and environmental risk management can be carried out accurately, comprehensively, and in support of the Bank's business sustainability.
6. Encouraging continuous improvement of organizational capacity so that the Bank is able to respond to developments in social, environmental, and climate risks in an adaptive and sustainable manner through the remuneration and nomination committee

In 2025, the Board of Commissioners will fully carry out its supervisory functions, including analyzing, providing input, and approving the 2026 Sustainable Finance Action Plan (RAKB) and the realization of the 2025 RAKB to be submitted to the OJK.

Role of the Sustainable Finance Team [E.1]

In order to ensure effective coordination, Bank Mega has established a Sustainable Finance Team through Decree No. 053/DIRBM/19, which was amended through Decree No. 103/DIRBM/24. This team is responsible for preparing the RAKB, preparing Sustainability Reports, coordinating sustainability activity plans, and reporting sustainability performance periodically to the Director of Compliance & Human Capital and subsequently to the President Director.

The Sustainable Finance Team is responsible for consolidating the contributions of all units involved, including Strategic & Business Development as the Chair of Sustainable Finance. The important roles of the Sustainability Team include preparing the RAKB, communicating with the OJK, shareholders, and all lines of the organization, preparing internal capacity building plans, and planning activities that support the development of sustainable financial products and portfolios as well as TJSL activities.

Other supporting units such as Corporate Affairs, Financial Control, Human Capital, Compliance & GCG, Credit Risk Management, Credit Business, Process Management & Internal Control, Procurement & General Services, Centralized Credit Operations, Business Performance Management & Analytics, Treasury & International Banking Business Support, Treasury & Financial Institution, and IT Infrastructure Services & Operations also contribute according to their respective functions, starting from data support, process enhancement, risk management, to digital infrastructure development to support RAKB implementation.

In the context of climate risk management as regulated in CRMS, the Risk Management Work Unit (SKMR) is the main developer of Climate Risk Scenario Testing (CRST). Through related units (Credit Risk Management, Market & Liquidity Integrated Risk Management, and Operational Risk Management), SKMR coordinates the collection of macroeconomic and emissions data, develops stress testing methodologies for transition and physical risks, and analyzes their impact on NPL, PD, LGD, CKPN (Allowance for Impairmnet Losses), interest income, RWA, liquidity, and capital. The results of this analysis form the basis for the Board of Directors' decision-making and provide input for the Sustainable Finance Team in refining the RAKB and the KKUB's future portfolio strategy.

With this collaborative structure, Bank Mega ensures that the implementation of sustainable finance is not only a compliance initiative, but an integral part of risk management, business strategy, and efforts to create long-term value for stakeholders.

RAKB 2026

Bank Mega's RAKB 2026 is an annual action plan within the five-year framework of RAKB 2024–2028. This document translates POJK 51/2017 requirements into more operational targets and programs, covering sustainable portfolio development, emissions measurement, energy efficiency, climate risk stress testing, and strengthening of the Social and Environmental Responsibility (TJSL) program. RAKB 2026 also serves as a link between the Bank's business strategy, the implementation of the Indonesian Taxonomy for Sustainable Finance (TKBI) pilot project, and the Climate Risk Management & Scenario Analysis (CRMS) agenda required by the OJK.

KKUB Portfolio and TKBI Integration

As of December 31, 2025, Bank Mega's sustainable credit portfolio was Rp21.9 trillion, covering the categories of renewable energy, energy efficiency, biological natural resource management, environmentally friendly transportation, eco-efficient products, green buildings, and MSMEs. The 2026 RAKB continues its growth by targeting a 5% increase over 2025's achievements, while strengthening the application of TKBI for the Energy, Construction & Real Estate, Transportation and Storage, and Agriculture, Forestry and Other Land Uses (AFOLU) sectors as part of the integration of sustainable classification in the Bank's credit process.

Management of Emissions, Energy Efficiency, and Digitalization

The 2026 RAKB reaffirms Bank Mega's ongoing commitment to measuring and managing carbon emissions, covering Scope 1 and 2 from operations and Scope 3 from the credit portfolio. Emissions calculations up to September 2025 show a significant reduction in operational emissions compared to December 2024. To maintain this momentum, the Bank is targeting a minimum of 2% efficiency in electricity consumption across its entire office network, accompanied by the acceleration of process digitalization such as credit workflow and increased use of M-Smile and e-channels to reduce paper usage. This approach not only supports emissions control but also improves overall operational efficiency.

For indirect emissions originating from the credit portfolio (Scope 3 Financed Emissions), Bank Mega implements a tiered approach in accordance with OJK CRMS guidelines. Data collection is carried out through four methods: requesting information/data directly from debtors through questionnaires (tier 1), emission data from companies' public reports (tier 2), calculations based on activity data using carbon calculators (tier 3), and proxies for similar companies that already have emission data (tier 4). For the motor vehicle Joint Financing portfolio, the Bank uses a special approach based on the average mileage of vehicles converted into emissions, resulting in a more precise estimate of financed emissions.

TJSL and Sustainable Fundraising Products

The RAKB 2026 strengthens the synergy between sustainable finance, TJSL, and Bank products. Mega Peduli is targeted to increase by 2.5% to Rp30.75 million to support social and health activities, while Mega Berbagi is targeted to increase by 43.6% to Rp7.66 billion to support the Bank's three social pillars: education (main focus), disaster/community empowerment, and health. Through this scheme, Bank Mega continues its commitment to making a real impact through the construction and renovation of schools, the deployment of young volunteer teachers, and the provision of basic necessities to communities surrounding the Bank's offices.

Bank Mega's Participation in the Pilot Project for the Indonesian Taxonomy for Sustainable Finance (TKBI)

As part of its commitment to strengthening sustainable finance, Bank Mega participated in the pilot project for the Indonesian Sustainable Finance Taxonomy (TKBI) organized by the OJK. Through this activity, the Bank conducts an assessment of business activities for at least 20% of non-MSME debtors, 10% of SME-Medium debtors, and 10% of consumer debtors from four priority sectors, namely Energy, Construction & Real Estate (CRE), Transportation & Storage (TS), and Agriculture, Forestry and Other Land Uses (AFOLU).

Based on RAKB 2026 data as of September 30, 2025, the results of classification by sector provide an initial overview of the Bank's portfolio structure based on national taxonomy standards. In the energy sector, the majority of debtors have not yet met the classification (18 debtors; IDR 3.83 trillion). In the C&RE sector, the portfolio shows a combination of categories, ranging from non-compliant, transitional, to green (42 debtors; IDR 4.18 trillion). The transportation and warehousing sector recorded one green debtor with a significant outstanding amount of around IDR 3.33 trillion, while the AFOLU sector recorded one green debtor with an outstanding amount of IDR 561 billion. This distribution shows that most of the portfolio is in the early stages of transformation, but there are opportunities for classification improvement through transition assistance and strengthening of green financing criteria.

The findings in the TKBI pilot project serve as a strategic reference for Bank Mega in mapping priority areas for de-risking, sustainable portfolio development, and aligning credit processes with national taxonomy standards. These results also strengthen the integration between RAKB, sustainable financial product development, and CRMS implementation, enabling the Bank to strengthen its role in supporting Indonesia's economic transition towards a low-carbon economy.

Climate Risk Stress Testing and Strengthening Climate Risk Management

In line with the OJK's CRMS, RAKB 2026 requires the implementation of climate risk stress testing for operational risk, credit risk, and securities market risk. For credit risk, testing is conducted on 100% of the portfolio using a combination of individual analysis (for large debtors) and a portfolio approach (for joint financing and consumer credit debtors) to measure the impact of physical and transition risks on NPL, PD, LGD, CKPN (Allowance for Impairment Losses), interest income, RWA, and capital. For securities, stress testing is conducted on government bonds and corporate bonds that have a direct impact on the Bank's profit/loss position and capital adequacy.

Integration of Climate Risk Management through the Three Lines of Defense

Bank Mega integrates sustainable finance and climate risk into its governance and risk management framework, with reference to POJK 51/2017 and POJK 17/2023. This integration is implemented through the application of a CRMS framework that covers governance, strategy, risk management, metrics, and targets; and is reinforced by a three lines of defense mechanism that ensures the risk management process is comprehensive, consistent, and effective. The application of the three lines of defense at Bank Mega:

The first line consists of business and operational units that interact directly with customers and Bank assets. This function is responsible for implementing sustainable finance principles in the origination and monitoring processes, including credit classification for KKUB, collection of debtor emission and transition information, and provision of collateral location data for physical risk mapping such as floods or fires. The quality of data in the first line is the foundation for climate risk analysis at the Bank level.

The second line is carried out by the Risk Management, Compliance, and Sustainable Finance Team. This function develops CRST methodologies, integrates macroeconomic data, debtor emissions, and internal risk data, and assesses the impact of transition and physical risks on credit, liquidity, market, and operational risk parameters. In addition, the second line coordinates the preparation of the RAKB, the measurement of Scope 1, 2, and 3 emissions, and the reporting of sustainability performance and climate risk to Bank Management. Findings from CRST and emissions inventories are used to strengthen lending policies and guide the development of the KKUB portfolio.

The third line, which is internal audit, ensures that all processes run effectively and in accordance with regulations. This function conducts independent assessments of the adequacy of policies, internal controls, data quality, and the effectiveness of the implementation of the three lines of defense in climate risk management. Recommendations from the third line are submitted to the Board of Directors and Board of Commissioners to strengthen the reliability of processes and ensure that climate risk integration is comprehensive, accurate, and sustainable.

Implementation of Climate Risk Scenario Testing (CRST) [201-2][FS11]

impact of climate change on credit, market, liquidity, and operational risks. The analysis is conducted individually for large debtors and through a portfolio analysis for joint financing and consumer credit segments. In this process, the Bank integrates various variables affected by transition risks, such as energy prices, carbon prices, macroeconomic conditions, and debtor emission data, to assess the debtor's ability to maintain financial performance and long-term solvency.

The CRST results show that in stricter transition scenarios, including the Net Zero Emission Indonesia 2060 scenario, a number of sectors have the potential to experience pressure due to increased energy and carbon costs, which will impact the decline in debtor repayment ability. This is reflected in the potential increase in credit risk and the need for higher reserves.

With regard to market risk, CRST is used to assess the impact of transition risk on the fair value of government and corporate securities through changes in interest rates and credit spreads. This analysis focuses on potential changes in the value of the investment portfolio and market risk capital requirements. In terms of liquidity risk, the Bank reassesses the strength of liquid assets and cash flows by incorporating assumptions about third-party fund behavior based on the level of disaster risk in each region, resulting in a more conservative estimate of the liquidity ratio in stressful situations.

For physical risk, CRST analysis is applied to credit portfolios, third-party funds, and operations by utilizing national disaster risk data sourced from the National Disaster Management Agency (BNPB) to identify collateral and operational areas located in flood and fire-prone locations, enabling the Bank to estimate the impact on collateral value, loss given default, operational losses, and reserve requirements.

The CRST results are then incorporated into the Bank's capital projections to ensure that the risk profile remains within the established tolerance limits. This process provides an analytical basis for management to evaluate the Bank's resilience to climate risk and adjust risk management policies and practices, enabling the Bank to continue to improve its preparedness for climate risk dynamics and maintain value for stakeholders.

Nevertheless, the Bank's capital capacity remains strong, with the lowest projected capital adequacy ratio (CAR) reaching 15.88% in 2040 under the Net Zero 2060 scenario, which is still above the internal threshold. This condition reflects the Bank's capital resilience in facing climate change and serves as an important foundation for future risk management strategy adjustments.

Risk Assessment on the Implementation of Sustainable Finance [E.3][2-25][FS2][FS9]

Bank Mega integrates environmental, social, and governance (ESG) risks, including climate risks (physical and transition risks), into an integrated risk management framework that is aligned with International Financial Reporting Standards (IFRS) and ISSB principles and OJK CRMS provisions. This integration ensures that ESG aspects are considered since the business planning stage, the preparation of the Sustainable Finance Action Plan, to the measurement of its impact on asset quality, profitability, and capital through Climate Risk Stress Testing (CRST).

In its lending activities, Bank Mega has implemented risk management procedures related to sustainable finance, including:

01 ESG Risk Identification

In the early stages of the credit process, business units and analysts identify the business activities of debtors that are exposed to environmental, social, and governance issues. For example, the potential for social and environmental damage from the business activities of debtors, such as large-scale land use, high-emission industrial activities, or business locations/collateral located in disaster-prone areas based on the Indonesian Disaster Risk Index.

In addition, the sustainable financial analysis contained in the Credit Analysis Memorandum covers compliance with environmental regulations such as Environmental Impact Analysis (AMDAL), Environmental Management and Monitoring Efforts (UKL-UPL), and the Company Performance Rating Program (PROPER), sustainability certifications such as Indonesian Sustainable Palm Oil (ISPO), Roundtable on Sustainable Palm Oil (RSPO), or Timber Legality Verification System (SVLK), labor practices, community relations, as well as governance and legal compliance aspects. This analysis assesses how the debtor's business activities comply with sustainable finance principles and criteria, prioritize efforts to use natural resources efficiently and effectively in a sustainable manner, prevent/limit/reduce/repair environmental damage and social inequality, or provide solutions for communities facing the impacts of climate change.

02 ESG Risk Measurement

Based on the identification results, the Bank assesses the materiality of physical risks such as floods and fires to the location of the business or debtor collateral, as well as transition risks such as regulatory changes, carbon tax implementation, and technological shifts to the debtor's financial performance and ability to pay. Changes in collateral value and/or the debtor's ability to pay will affect credit risk parameters in the form of adjustments to the probability of default, loss rates, and the Bank's Non-Performing Loan (NPL) ratio, profitability parameters influenced by credit interest income, and capital parameters in the form of changes in capital and Risk-Weighted Assets (RWA) for credit.

03 Monitoring of ESG Risk

After the loan is disbursed, monitoring is carried out periodically through Call Reports, financial statement analysis, field visits, collateral adequacy, and licensing document updates. Monitoring of LST risks is also carried out using key instruments such as social and environmental reports, including Sustainability Reports (SR), and compliance with social and environmental management standards such as AMDAL and/or UKL/UPL. If a decline in LST performance or a disaster event that impacts the assets is found, it is reported to the Risk Management Unit to assess its impact on asset quality, the need to establish a Allowance for Losses on Decreased Value (CKPN), and further mitigation measures.

04 ESG Risk Control

Control of LST risk is carried out by setting credit limits per economic sector to manage credit portfolio concentration, including in sectors with high potential LST impact, having and periodically updating policies that regulate the need for sustainable financial analysis and LST-related documents that must be fulfilled by debtors, as well as establishing covenants related to compliance with governance aspects.

Meanwhile, the operational risk management procedures related to sustainable finance are as follows:

1. The identification of operational risks at CRST refers to the OJK CRMS Guidebook. For transition risks related to operational risks, data on the plan to replace the operational vehicles of directors and commissioners with electric vehicles and replace the lights in the Bank's regional offices and branches with LED lights is used. Meanwhile, for physical risks to operational risks, data on the mapping of Bank assets located in areas with high flood and/or fire risks based on IRBI, historical data on flood and fire disaster losses, inflation data, data on insurance costs for Bank buildings that are highly susceptible to floods/fires, and historical data on assistance costs for employees affected by natural disasters such as floods and/or fires are used.
2. The data collection and calculation methodology for transition risk refers to Book 2 of the CRMS Technical Guidelines. Regarding transition risk, the Bank can use planning data taken as a policy to support the implementation of Net Zero Emission, including replacing the operational vehicles of directors and commissioners with electric vehicles and replacing lights in the Bank's regional offices and branches with LED lights.
3. As for physical risks, the Bank groups the locations of its assets based on the Indonesian Disaster Vulnerability Index (IRBI) mapping from BNPB. Regarding areas where disaster data based on specific types of floods and/or fires is not available, the Bank uses a general disaster index value issued by IRBI (not specific to floods and fires). After assets are mapped based on disaster vulnerability areas, the Bank calculates the losses incurred (not covered by insurance) using historical data on the costs of losses caused by natural disasters (floods and fires).
4. For stress conditions, the Bank uses the highest historical loss data approach. For fire risks that do not have historical loss data, the Bank uses insurance premium payment data from all Bank asset locations mapped in areas with high fire risk. To project losses, the Bank uses inflation data based on BUKU 4 Macroeconomic Data Guidelines. Regarding assistance costs for employees affected by natural disasters (floods and/or fires), the Bank uses employee assistance cost data (historical data), and for stress conditions, data from the year with the highest costs is used.

For market risks related to Environmental, Social, and Governance (ESG), the following measures are taken:

1. The Bank identifies the types of securities exposed to climate change risks.
2. The data sources and data collection methods used in the Climate Risk Stress Test for Transition Risk in Market Risk refer to the guidelines and secondary data provided by the OJK in Books 3, 4, and 5 of the OJK CRMS 2025 Guidelines.
3. For transition risk, the Bank uses macroeconomic projection data (Benchmark Interest Rate) in each scenario in accordance with Book 4 of the OJK 2025 CRMS Macroeconomic Data.
4. The Bank projects changes in the value of securities based on assumptions of changes in the benchmark interest rate or other macroeconomic assumptions based on the Network for Greening the Financial System (NGFS) data scenario, which results in changes in the yield on Government and Corporate Securities, thereby also causing changes in the market price of these securities when marked-to-market. This then results in unrealized gains/losses on the Available for Sale (AFS) securities portfolio, which ultimately affects the bank's capital.
5. Furthermore, the calculation of Market Risk ATMR also uses a standard approach, which is the sum of three components, namely the calculation of capital requirements using the sensitivity-based method, the calculation of capital requirements for default risk capital (DRC), and the residual risk add-on (RRAO).
    - The Sensitivity-Based Method for the General Interest Rate Risk (GIRR) Risk Class is assumed to refer to the macroeconomic scenario in NGFS, namely changes in the benchmark interest rate that will change the dimensions of the risk-free rate curve. Meanwhile, the tenor dimension is assumed to remain unchanged even though CRST is carried out for the long term and the maturity period of securities refers to the point in time when CRST implementation is carried out (n-1).
    - Credit Spread Risk (CSR) risk class is non-securitized, where the securities instruments taken into account are Government and Corporate Securities that are not in a securitization position. This risk class assumes a change in asset quality from Investment Grade (IG) (any bucket) to High Yield (HY) & Non-Rated (bucket according to sector) and High Yield (HY) & Non-Rated to Other Sectors, resulting in an adjustment to the risk weight.
    - Calculation of Capital Expenses for Default Risk Capital (DRC) or jump to default (JTD) risk, where the Bank projects the market value of securities based on predetermined climate scenario assumptions.
    - Credit Valuation Adjustment (CVA) assumes a change in the credit quality of the counterparty due to the impact of climate risk. As with the assumption of a change in the credit spread risk class bucket, the Bank assumes a change in asset quality from IG to High Yield (HY) & Non-Rated (bucket according to sector).

Meanwhile, for liquidity risk, the risk management process is carried out through stress testing on transition risk and physical risk, as follows :

a. Stress testing of transition risk on liquidity risk
    1. In conducting stress testing of transition risk for liquidity risk related to Climate Risk, calculations are performed on two components of the Liquidity Coverage Ratio (LCR), namely the High Quality Liquid Assets (HQLA) component and the Cash Inflow component. For the HQLA component, particularly the securities portfolio, macroeconomic data (Reference Interest Rate) from Book 4 of the OJK CRMS 2025 Macroeconomic Data is used. Meanwhile, for the Cash Inflow component in the credit portfolio (credit installments), the data source used is in accordance with the credit portfolio calculation data in the credit risk section.
    2. Based on the OJK CRMS 2025 Technical Guidelines in Book 2, the Bank maps the amount of HQLA that may be affected by transition risk. The scope of liquidity risk for HQLA focuses on government securities portfolios (Level 1) and non-financial corporate securities (Levels 2A and 2B). The Bank uses market values in accordance with the assumptions used in Market Risk calculations (V.1.b), using RBB.
    3. In addition, for cash inflows related to the credit portfolio (credit installments), the assumption used is that there is a disruption in the debtor's repayment capacity influenced by transition risk, which causes an increase in debtor defaults and has an impact on a decrease in credit installment cash inflows.



b. Physical risk stress testing for liquidity risk
    1. Meanwhile, physical risk stress testing for liquidity risk related to climate risk is calculated based on the cash outflow component, particularly in the third-party fund portfolio. The data source used refers to the data presented in Book 5 of the OJK 2025 CRMS Technical Guidelines, namely CRMS Disaster Data.
        - Indonesian Disaster Risk Index (IRBI)
        - Indonesian Disaster Information Data (DIBI)
    2. Banks use BNPB data to obtain the run-off rate under stress conditions, namely IRBI and DIBI for each disaster (floods and fires). Regarding areas where disaster data is not available, the Bank uses data from the average of the relevant provinces in the same year, or it can also use the average for all of Indonesia in the same year. Disaster data in each region is then classified into three risk levels, namely high risk with a risk weight of 100%, medium risk with a risk weight of 50%, and low risk with a weight of 0%. The classification is determined using percentiles to obtain scores for the range between risk levels. This classification is applied to IRBI and DIBI data in each region, ultimately forming the risk weight of each region, which is used in calculating the LCR run-off rate in the stress scenario.

All scenarios and calculations on credit, operational, market, and liquidity risks will be comprehensively compiled in the Climate Risk Management & Scenario Analysis (CRMS) Report. The CRMS report has undergone a review process and has been approved by the Board of Directors. After evaluation and approval, the results of the analysis and the CRMS report will be submitted to the Financial Services Authority (OJK). Although this reporting is not yet routine, the CRMS report will be submitted at least once a year to ensure that Bank Mega's climate risk and sustainability management remains in line with regulatory guidelines. This report is an integral part of the transparency and accountability of risk management related to climate risk at Bank Mega.

ESG Assessment Criteria and Debtor Obligations

To ensure that environmental, social, and governance (ESG) risks are managed comprehensively and in line with IFRS/ISSB principles, Bank Mega implements an ESG assessment that focuses not only on document completeness but also on the quality of the debtor's sustainability practices. This assessment is an important part of the sustainable finance analysis in the Credit Analysis Memorandum (MAK) and influences credit decisions, financing structures, covenants, and monitoring intensity.



Environmental Aspect
In environmental aspects, the Bank evaluates not only the existence of mandatory documents, but also the effectiveness of their implementation. The assessment includes:

- **AMDAL or UKL-UPL**
  Assessing the adequacy of environmental impact identification documents, the status of approval/ratification by authorities, and the implementation of environmental monitoring and management along with its follow-up. Findings from government inspections are also taken into consideration.
- **PROPER Performance**
  Corporate debtors are required to have a Gold/Green/Blue rating. PROPER rating trends (e.g., improvement to Green/Gold or decline from Blue to Red) are assessed to understand potential operational risks, sanctions, or business disruptions.
- **Sustainability Licensing and Certification**
  a. Groundwater Extraction Permit (SIPA)
  b. ISPO and/or RSPO for the plantation and palm oil industry sectors
  c. Timber Legality Verification System (SVLK), for the forestry and timber industry sectors
  d. Other documents related to the impact of business on the environment in accordance with applicable sectoral regulations



Social Aspects
Social aspects are assessed to understand the extent to which the debtor's activities may have a social impact or pose a risk to business continuity. The scope of the assessment includes:

- **Employment practices**
  Compliance with labor standards, prohibition of child labor and forced labor, anti-discrimination policies, and implementation of occupational health and safety.
- **Relations with the community**
  The evaluation includes the debtor's efforts to mitigate social impacts in accordance with the situation and conditions in the region, social development programs, and records of social conflicts or community resistance that could potentially disrupt the debtor's operations and cash flow.

  Examples of social conflicts that may arise include land acquisition/eviction/resettlement for business activities, the impact of business on livelihoods and surrounding indigenous communities, and business locations that intersect with/are close to cultural heritage sites.



Governance Aspects
A comprehensive governance assessment is conducted to ensure the debtor's integrity, managerial capacity, and legal compliance. The main focus includes:

- **Legality and basic compliance**
  Verification is carried out to ensure that business activities are neither prohibited by the Bank nor illegal in Indonesia. This verification includes the validity and completeness of business documents such as the Deed of Establishment and its amendments, proof of registration/approval from the competent authorities, risk-based NIB and its attachments, business licenses/standard certificates in accordance with the debtor's business risk classification, and compliance with sector regulations.
- **Ownership structure and beneficial ownership**
  An evaluation is conducted to identify hidden control risks, conflicts of interest, or the legal track record of controlling shareholders.

Climate Risk Integration Based on the IFRS/ISSB Approach

Bank Mega integrates climate risk into its risk management and reporting framework by referring to the Climate Risk Management & Scenario Analysis (CRMS) Framework as the main instrument in assessing the level of climate risk exposure and its potential impact on the Bank's credit portfolio, market instruments, liquidity, and operational risk.

1. **Credit Risk and Implications on Asset Quality and Capital**
   For credit risk, the Bank implements CRST on 100% of its outstanding credit portfolio exposed to climate risk (excluding consumer credit for property ownership for transition risk) in accordance with OJK regulations and the CRMS Guidebook. Major debtors are assessed individually, while joint financing portfolios and consumer credit are analyzed on a portfolio basis using a regression model based on macroeconomic variables.

   The Bank uses the NGFS Phase 5 scenarios (Net Zero Emission Indonesia by 2060, Delayed Transition, and Current Policies) with a short-term horizon (2025–2027) and a long-term horizon (2030, 2040, 2050). Macroeconomic variables such as interest rates, inflation, energy prices, carbon prices, and GDP are combined with debtor emission estimates (tiers 1–4) to project cash flows, energy and carbon costs, and the Debt Service Coverage Ratio (DSCR). Debtors whose DSCR falls below 1 are assumed to deteriorate into NPLs. The impact is translated into projections of PD, LGD, CKPN, interest income, credit RWA, and CAR ratios, so that the resilience of asset quality and capital to climate risk can be assessed quantitatively in accordance with IFRS 9 and IFRS S2.

2. **Market Risk and Its Impact on Fair Value and Capital**
   In market risk, the Bank measures the impact of climate scenarios on the fair value of government and corporate securities (FVPL and FVOCI categories) through adjustments to reference interest rates, yield curves, and credit spreads. The sensitivities-based, Default Risk Capital (DRC), Residual Risk Add-On (RRAO), and Credit Valuation Adjustment (CVA) approaches are used to calculate the increased market risk capital requirement due to the deterioration of credit quality in high-emission sectors. Changes in the fair value of financial instruments are then recorded as unrealized gains/losses and integrated into RWA market and CAR calculations, so that the impact of climate risk on the Bank's capital can be disclosed transparently.

   Market risk management also includes ESG variables that affect market sentiment and prices, such as changes in investor preferences for green instruments, shifts in energy technology, and transition policies. In CRST, the Bank projects changes in the fair value of securities through NGFS scenarios and measures their impact on interest rate risk and credit spread risk. Exposure to high-emission issuers is assumed to experience a widening of spreads, which increases DRC and CVA. All projection results are integrated with market ATMR to assess capital resilience.

3. **Liquidity Risk and Climate Scenario-Based LCR Projections**
   In liquidity risk, the Bank assesses the impact of transition and physical risks on High Quality Liquid Assets (HQLA) components and cash inflows/outflows on the Liquidity Coverage Ratio (LCR). The value of HQLA is adjusted based on interest rate and yield projections, while cash inflows are adjusted based on the decline in credit installments due to debtors entering NPL. Cash outflows are recalibrated based on the run-off rate of Third Party Funds, taking into account the risk of disasters in customer areas (IRBI and DIBI). The simulation results show that the LCR ratio remains above 100% for the entire 2025–2027 horizon, indicating the Bank's liquidity resilience to climate shocks.

4. **Operational Risk, Physical Losses, and Transition Costs**
   The Bank has mapped 376 building assets and facilities based on disaster risk (IRBI) and combined them with historical data on flood and fire losses, insurance premiums, and assistance costs for affected employees. Physical risk is analyzed by projecting asset damage and operational disruptions in extreme weather scenarios, while transition risk takes into account the costs of energy efficiency and internal decarbonization programs. The combination of physical and transition risks resulted in an estimated operational loss of around Rp26.21 billion. These findings were used to evaluate the adequacy of capital buffers, insurance coverage, and infrastructure strengthening plans.

   As of the end of 2025, Bank Mega has completed the CRMS and CRST 2025 cycles and submitted the results to the OJK. Greenhouse gas emissions measurements include the Bank's operational emissions (scope 1 and 2) and financed emissions using a tier 1–4 approach.

   The CRST results show that the 2050 Net Zero scenario on the 2040 horizon puts the greatest pressure on the Bank's asset quality and capital. Increases in energy costs, carbon taxes, and transition investment needs cause a decline in debtor DSCR and drive an increase in PD, LGD, CKPN, credit RWA, and a decline in interest income. This impact causes a decline in the CAR ratio, although it is still above the minimum regulatory requirements and the Bank's risk tolerance. In terms of market risk, the fair value of securities declines due to interest rate changes and the widening of credit spreads in high-emission sectors. However, the LCR ratio remains above 100%. On the physical risk side, IRBI and DIBI mapping shows exposure concentration in areas prone to flooding and fires, which has the potential to reduce collateral value and increase operational losses.

Operational Resilience in Facing Disasters

> **With rapid coordination and reliable governance, Bank Mega ensures that operations continue and recovery can be carried out effectively when a disaster occurs.**

In managing operational risks related to disaster management, the Board of Directors and Board of Commissioners play an active role in ensuring Bank Mega's readiness to maintain service continuity, especially at branches or operational points affected by disasters. This role is carried out through the supervisory and steering committee functions, including in strategic decision-making related to operational transfers and monitoring the conditions of affected branches. The Board of Directors is also directly involved in monitoring the branch recovery process until operations return to normal, as well as ensuring that the safety and support of employees affected by disasters remain a priority.

Currently, Bank Mega does not have a disaster risk management policy and framework that is specifically integrated with the ESG framework. However, the Bank has implemented clear mechanisms for reporting and escalating disaster incidents, both to top management and regulators. Internal reporting is carried out through the Business Continuity Management (BCM) group and Steering Committee in accordance with the applicable call tree policy. Meanwhile, reporting to regulators is carried out by the relevant work units in accordance with their authority, for example, reporting on office closures submitted by the Procurement and General Services (PRGS) work unit, and reporting on information technology disruptions carried out by the IT Security work unit.

To ensure operational resilience in the face of disaster risks, the Bank implements Business Continuity Management through intensive coordination between affected branches and the BCM Steering Committee. Coordination includes mapping the impact of disasters, preparing reports to regulators (BI/OJK), and preparing recovery plans to accelerate the restoration of operational facilities and infrastructure. Recovery measures are carried out in a practical and targeted manner, including preparing fuel supplies for generators as an emergency power source, ensuring the readiness of IT networks and infrastructure so that services such as ATMs and banking systems can continue to be used, and opening limited service hours in accordance with regulator directives. Under certain conditions, the Bank also increases security with the support of the Indonesian National Armed Forces (TNI) and/or the Indonesian National Police (Polri) if necessary. As part of a comprehensive response, the Bank also collects data and distributes aid to employees affected by the disaster.



Figure 1. Bank Mega Branches Affected by the Disaster



Figure 2. Improvement of IT Infrastructure (Internet Network)



Figure 3. ATM recovery



Figure 4. Addition of Security Units from the Indonesian National Armed Forces

Relationship with Stakeholders [E.4] [2-29]

Bank Mega is committed to building open and constructive relationships with all stakeholders who are involved in the Company's sustainability. Thus, the Bank conducts stakeholder mapping to identify parties who have an influence on the Bank's performance or who are affected by its operational activities. This process ensures that each group receives attention and communication approaches that are tailored to their needs.

Through this mapping, the Bank has identified key stakeholder groups such as investors and shareholders, customers, regulators, employees, business partners/vendors, and the media. Each group has different information needs, therefore the Bank provides various forms of engagement such as regular meetings, dialogue forums, satisfaction surveys, education, as well as digital communication channels and complaint services. This approach is designed so that stakeholder input and expectations can be received in a timely manner and followed up effectively.

The results of stakeholder engagement serve as valuable input in the formulation of sustainability strategies, service quality improvement, and strengthening of the Bank's governance. By actively involving stakeholders, Bank Mega ensures that the decisions and policies taken are in line with their needs, while supporting the achievement of the Company's long-term sustainability goals.

Stakeholders	Means of Engagement and & Frequency	Significant Topic & Needs	Bank Mega's Response (2025)
Investors & Shareholders 	• GMS & EGMS: once a year/as needed • Quarterly Reports • Annual & Sustainability Report	• Financial performance • Sustainability performance • Climate risk strategy & portfolio	• Organizing GMS and public expose • Transparency of financial & sustainability performance • Submission of CRMS, stress testing, KKUB, and financed emissions
Customers 	• Daily banking activities • Mega Call 24/7 • Website, M-Smile application, social media • Satisfaction survey: annual	• Quick & secure services • Data privacy & safety • Solution to complaints • Financial literacy & inclusion	• Providing 24/7 customer service • Developing digital service & data security • Satisfaction survey and improving service quality • Financial literacy & inclusion programs
Regulator 	• Submission of compliance report • RAKB, CRSM, APU-PPT-PPPSPM reports • Coordination meetings (OJK, PPATK, BI)	• Regulatory compliance • Risk governance (including climate risk) • Consumer protection	• Reporting of CRSM, financed emissions, RAKB • Submitting the results of risk analysis & stress testing • Implementation of APU-PPT-PPPSPM & WBS • Participation of PASTI/IASC Work Unit
Employees 	• Internal media & coordination meetings • Trainings & e-learning • Whistleblowing system • Health & safety facility	• Industrial relationship • Career & competency development • Occupational health & safety • Clarity of rights & obligations	• Competency trainings (anti fraud, APU-PPT, data security, climate risks) • Performance reward, promotion, rotation • Providing whistleblowing channels • Occupational health & safety programs
Business Partners/ Vendors 	• Regular meetings & communication • Vendor's code of conduct • Transparent procurement process	• Fair & transparent contract • Timely payment • Compliance with security standards & ethics	• Implementing transparent procurement processes • Socialization of vendor's code of conduct • Timely payment • Enhancing suppliers due dilligence
Media 	• Press release • Media briefing • Disclosure of corporate information	• Transparency of corporate information • Access to product data, services and corporate actions	• Timely & accurate disclosure of information • Publications related to innovation, sustainability, and the Bank's performance

Issues in the Implementation of Sustainable Finance [E.5]

Bank Mega realizes that the implementation of sustainable finance and climate risk management still faces various internal and external challenges that affect the speed, depth, and consistency of its integration into business strategy and risk management. These challenges are related to organizational readiness, data availability, and the maturity level of debtors in responding to the sustainability agenda.



External Challenges

In implementing sustainable finance, the Bank faces a number of challenges arising from external dynamics. Global and domestic economic conditions, which are still affected by geopolitical uncertainty, have prompted the Bank to conduct more selective and prudent assessments of prospective debtors.

On the funding side, competition for liquidity among banks is increasingly fierce, mainly because customers tend to shift their funds to instruments with higher returns, such as deposits. The decline in benchmark interest rates has also intensified competition among banks to attract third-party funds through various product offerings and more competitive interest rates.

In addition, challenges also arise in collecting emission data from debtors. Some debtors still have limited awareness and capacity to measure and report carbon emissions generated from their business activities. This has an impact on the availability and quality of data needed to support climate risk measurement and the implementation of sustainable financing.

Stakeholders' expectations for transparency and quality of sustainability disclosure are also increasing. In addition, the rapid development of digital technology, including the use of artificial intelligence (AI), also presents new challenges for the banking industry, particularly in maintaining information security and customer data protection.

External Efforts

To support the achievement of sustainable finance implementation targets, the Bank continues to make various efforts focused on strengthening relationships with customers and debtors. In encouraging the growth of Mega Berbagi Savings by 10% compared to the previous year, the Bank optimized product penetration to existing customers through campaign activities and active communication on various digital channels such as Instagram, Facebook, email blasts, WhatsApp blasts, and push notifications on the M-Smile application. In addition, the Bank also encourages the opening of new accounts through easy digital services on the M-Smile application and conducts deepening and cross-selling programs through its sales force across its branch office network.

In supporting carbon emission measurement in the financing portfolio (Scope 3), the Bank also increased literacy and education for debtors through Relationship Managers regarding the importance of climate risk management, including the ability of debtors to calculate and report carbon emissions from their business activities. To overcome the limitations of emissions data still faced by some debtors, the Bank continues to refine its proxy methodology approach by expanding its comparative references from similar companies that already have verified emissions data and using emission factors sourced from official and credible references.



Internal Challenges

Internally, the implementation of finance is also related to operational processes and methodology development.
The use of paper is still necessary because some banking documents require printing and approval through wet signatures from customers or debtors.

In terms of operational environmental management, energy efficiency efforts also face several obstacles, such as the use of electricity in areas that are rarely used, suboptimal air conditioning temperature settings, and the need to strengthen the monitoring of the implementation of electricity and water efficiency policies throughout the office network.

In addition, in developing CRST measurements, the Bank faces limitations in data and methodology. The availability of data related to debtor emissions, disaster risk maps, and long-term financial data is still limited, which affects the accuracy of climate risk scenario analysis. Challenges also arise in projecting the impact of long-term transition risks until 2050 and in measuring the impact of climate risk on the retail segment, which has a larger number of debtors but with more limited financial data availability. In addition, the methodology for calculating carbon emissions for loans in the property ownership sector is still under review and development.

Strengthening data management and internal understanding of sustainability aspects also needs to be continuously developed to support more effective implementation.

Internal Efforts

Internally, the Bank has also taken various steps to strengthen the implementation of sustainability practices in its operations and risk management. In its efforts to measure and manage operational carbon emissions (Scope 1 and Scope 2), the Bank continues to identify and develop efficiency indicators from various operational aspects, including strengthening the implementation of efficiency policies in the field and improving monitoring of the implementation of these policies across its entire office network. These steps are carried out in a structured manner while taking into account operational needs and employee productivity so that the efficiency program can run effectively without hampering the Bank's business activities.

In addition, the Bank also continues to develop its capacity to conduct CRST as part of strengthening risk management related to climate change. In measuring stress testing for operational risk, credit risk, and market risk, the Bank refers to guidelines compiled by the OJK and continuously develops internal methodologies to ensure that the measurement results remain relevant and increasingly accurate. These efforts include refining the scenario analysis approach, utilizing macroeconomic and disaster risk data, and developing measurement methods for physical and transition risks, including for securities instruments in the Bank's portfolio. The Bank is also gradually promoting the digitization of investment documents that can be accessed through applications and strengthening the use of digital promotional media to minimize the use of paper.

Bank Mega optimizes employee engagement by increasing awareness and internal communication regarding the implementation of sustainable finance, including periodic socialization and the issuance of Circular Letters as guidelines for implementation in operational activities. In addition, the Bank also strengthens its internal capacity through policy development, improvement of human resource competencies, and strengthening of systems and data management to support the implementation of environmental, social, and governance aspects. The Bank also continues to improve the quality of disclosure and alignment of terminology in sustainability reporting, as well as strengthening information security systems and customer data management and protection to support reliable data management and maintain customer trust.

Activities to Build Sustainability Culture [F.1]



Bank Mega continues to build a culture of sustainability in its daily activities. This culture is not only written in policy, but also practiced by all Mega employees in their work, decision-making, and customer service. The Company's values, DETECS (Dynamic, Entrepreneurship, Trust, Ethics, Commitment, and Synergy), serve as the main guidelines in conducting business and building good relationships between employees and customers.

Through the application of DETECS, Bank Mega encourages more ethical, socially responsible, and environmentally conscious business practices. This approach also helps improve work efficiency and strengthen the Company's long-term competitiveness. This culture of sustainability forms the basis for the implementation of the Sustainable Finance Action Plan, which aims to balance economic performance with social and environmental impacts. Bank Mega believes that a strong understanding of sustainability will strengthen ESG risk management, improve service quality, and maintain the trust of regulators, investors, and the public.



To ensure that all employees understand these values and objectives, Bank Mega regularly socializes its corporate culture. Information and guidance are delivered through various internal channels and programs such as MegaWeb and the NEIP (New Employee Induction Program), accompanied by examples of the application of DETECS in daily activities. Through this method, each employee can understand their role in supporting the company's sustainability.

Bank Mega also communicates sustainability messages through its internal company magazine, PRIDE. Various sections such as the Director's Message, Editor's Greeting, and thematic articles provide inspiration about sustainable living, energy conservation, paper reduction, and social responsibility. This medium is expected to encourage positive behavioral changes, both at the office and in daily life.

The implementation of corporate culture at Bank Mega is reflected in daily work practices through the consistent application of DETECS. The values of Dynamic and Entrepreneurship are manifested through the use of digitalization, such as the implementation of a paperless office, e-statements, and electronic work systems that increase efficiency while reducing paper and energy consumption. The values of Trust and Ethics are applied through the principles of prudence, compliance with regulations, and responsible financing decisions, including selective support for MSMEs that have a positive social impact. Meanwhile, the values of Commitment and Synergy are reflected in the active involvement of employees in social and environmental programs such as Mega Berbagi and Mega Peduli, which strengthen internal collaboration and community awareness. Through the application of these values, Bank Mega has ensured the establishment of a foundation of sustainability culture that supports balanced and responsible long-term performance.

All of these efforts are coordinated by the Corporate Communication & Culture work unit is supervised by the Corporate Affairs work unit through its role in maintaining message consistency, developing campaigns, and presenting educational content on sustainability. With an increasingly strong culture of sustainability, Bank Mega is optimistic in its ability to continue to maintain the trust of its stakeholders while achieving financial and non-financial performance in line with the principles of sustainable development.

Socialization of DETECS via internal maganize



Corporate Support for Anti-Corruption [205-1] [205-2] [205-3]

Bank Mega is firmly committed to preventing and eradicating corrupt practices through the implementation of Anti-Fraud and Anti-Corruption policies that apply to all Bank personnel, including the Board of Directors and Board of Commissioners. These policies emphasize that the Bank does not tolerate any form of corruption, prohibited gratuities, abuse of authority, conflicts of interest, or other deviant actions aimed at obtaining personal or collective gain.

This commitment is integrated into the Bank's Anti-Fraud Strategy, which covers four main pillars, namely prevention, detection, investigation and sanctions, as well as continuous monitoring and evaluation. This strategy is part of the implementation of Good Corporate Governance (GCG) in all of the Bank's operational activities.

Code of Conduct and Anti-Corruption Policy [G-07]

As part of an effort to strengthen its integrity culture, Bank Mega has developed and implemented a Code of Conduct, as well as Anti-Corruption and Anti-Fraud Policy, which has been thoroughly disseminated and must be complied with by all employees and management. This policy is regulated by Decree No. SK.101/DIRBM/24 concerning Integrity Commitment and Circular Letter No. SE.102/DIRBM/24 concerning the Implementation of Anti-Fraud Strategy.

This policy regulates the prohibition of giving and receiving gratuities, managing conflicts of interest, and reporting mechanisms of alleged violations through a Whistleblowing System (WBS) that is managed independently and guarantees the confidentiality of the whistleblower's identity.

Corruption and Fraud Risk Assessment

As part of the implementation of this policy, Bank Mega regularly conducts comprehensive corruption and fraud risk assessments across all operational lines. In the 2025 reporting year, all or 100% of work units, participated in the risk assessment process to identify vulnerable areas and assess the adequacy of internal controls that have been implemented.

The risk assessment covers critical areas, including:
- the procurement of goods and services function,
- the operational and customer service function,
- the credit and financing function, and
- the information technology and system security function.

The assessment process is carried out through a self-assessment-based risk assessment methodology, supplemented by independent evaluations by the Risk Management Work Unit, Compliance Unit, and Internal Audit Unit, in coordination with the relevant committees.

The assessment results are used to update the internal control system and strengthen risk mitigation measures. Throughout 2025, there were no areas with high risk levels that had not been mitigated, and Internal Audit concluded that the monitoring mechanism was functioning effectively.

Anti-Fraud and Anti-Corruption Training and Socialization [GRI 205-2]

Bank Mega continuously disseminates information and provides training on anti-corruption policies to all employees and relevant stakeholders. The dissemination and training programs are carried out through various methods, including:
- face-to-face training and internal classes,
- mandatory e-learning modules,
- integrity commitment guidelines, and
- continuous development programs covering APU PPT and PPPSPM, cyber security, personal data protection, and collection ethics.

Through these programs, all employees are equipped with an understanding of the prohibitions and obligations in preventing corruption, early indicators of fraud, and mechanisms for reporting violations either through their immediate superiors or the Whistleblowing System. This reporting system is managed independently and provides protection for whistleblowers from any form of intimidation or retaliation.

Risk Mitigation and Internal Control

As a follow-up to the risk assessment results, Bank Mega implemented various mitigation measures and strengthened internal controls, including:
- strengthening task segregation and limiting authority and authorization,
- improving controls on credit and procurement processes,
- implementing layered monitoring on certain transactions, and
- improving the verification and validation process for documents and supporting data.

These measures are designed to ensure that risk prevention is carried out preventively while supporting the effectiveness of internal supervision.



Cases and Handling of Alleged Corruption [GRI 205-3]

Throughout 2025, Bank Mega did not face any legal cases or sanctions related to alleged corruption. This condition reflects the effectiveness of prevention policies, internal controls, and reporting mechanisms supported by a culture of integrity that continues to be strengthened throughout the organization.

Any indication or allegation of corruption or fraud in the future will be followed up by Bank Mega in accordance with internal provisions and applicable laws and regulations. The handling process includes an independent investigation by the Crime & Fraud Investigation Unit, adequate securing of evidence and documentation, and the application of disciplinary sanctions in accordance with the level of violation.

In the event that the violation contains criminal elements, the Bank will cooperate with law enforcement and regulators to ensure that the legal process is conducted in a transparent and accountable manner. In addition, the Bank will evaluate the effectiveness of internal controls, update relevant procedures, and provide additional training to prevent similar incidents from recurring in the future.

Anti-Fraud and Anti-Corruption Training and Socialization [205-2]

Category	2025	2024	2023
E-Learning Strategy Anti Fraud	7	261	4,407
New Employee Induction Program (NEIP) – termasuk materi Anti Fraud	1,618	1,599	1,911
Training Off-House terkait Anti Fraud	112	142	3
Training In-House terkait Anti Fraud	1,457	5,292	287
Total	3,194	7,294	6,608

Socialization of Anti-Corruption Policies and Trainings to Employees

Description	2025	2024	2023
Board of Directors	1	8	1
Executive Officers	23	137	110
Other Employees	2,570	7,149	6,497
Subtotal	2,594	7,294	6,608
Partners / Outsourced	600	-	-
Total	3,194	7,294	6,608

Sustainability
Performance




BANKMEGA
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Building an Inclusive and Sustainable Financial Access



Economic Performance

Throughout 2025, Bank Mega's net profit increased by 28% from the same period in the previous year. Profit Before Tax (PBT) reached Rp4.16 trillion, an increase from Rp3.26 trillion in the same period in the previous year.

Meanwhile, Profit After Tax (PAT) reached Rp3.36 trillion, an increase of 28% from Rp2.63 trillion in the same period in the previous year.

Bank Mega's profit was contributed by a 54% increase in Fee Based Income to Rp2.79 trillion from Rp1.82 trillion in the same period the previous year, and disciplined efficiency measures.

Total assets grew by 4% to Rp140.83 trillion, with lending increasing by 4% to Rp67.23 trillion and third-party funds rising by 14% to Rp104.13 trillion, in line with the growth in CASA balances that strengthened the Bank's funding structure.

In terms of fundamentals and risk profile, Bank Mega maintained its financial ratios at healthy levels, as shown on page 48. Management believes that these achievements reflect the Bank's capital resilience, maintained asset quality, and effective operational management amid challenging economic and banking industry conditions, while also serving as a foundation for maintaining sustainable growth and profitability for all stakeholders. [201-4]

Direct Economic Value Generated and Distributed (Rp billion) [201-1]

Description	2025	2024	2023
Direct Economic Value Generated			
Interest Income	10,197.20	10,289.31	10,217.53
Other Operating Income	2,788.53	1,815.36	2,288.03
Other Comprehensive Income (Expenses)	4,946.56	1,884.18	3,958.58
Total Direct Economic Value Generated (A)	17,932.29	13,988.85	16,464.14
Direct Economic Value Distributed			
Operating Expenses	5,268.59	5,189.57	4,685.39
Salary and Allowance for Employees and Directors	1,318.30	1,399.21	1,463.39
Dividend Payment	1,052.40	2,457.42	2,836.82
Payments to the Government (tax, retribution, etc.)	796.11	625.85	832.06
Corporate Social Responsibility (CSR) Expenses	6.37	13.40	10.82
Total Economic Value Distributed (B)	8,441.75	9,685.45	9,828.48
Total Retained Economic Value (A-B)	9,490.54	4,303.40	6,635.66

Comparison of Production Target and Performance, Portfolio, Financing Target, or Investment, Income and Profit/Loss [F.2]

Net Operating Income & Net Profit (Rp Trillion)

Description	2025	2024	2023
Net Operating Income – Target	3.46	3.36	5.52
Net Operating Income – Realized	4.04	3.23	4.33
Net Profit (Loss) - Target	2.81	2.73	4.46
Net Profit (Loss) - Realized	3.36	2.63	3.51

Financial Ratio (%)

Description	2025	2024	2023
Minimum Capital Adequacy Ratio (CAR)	30.49	25.77	26.17
Non-performing earning assets and non-productive assets to total productive assets and non-productive assets	1.55	2.07	1.58
Non-performing earning assets to total earning assets	0.98	1.01	0.99
Allowance for impairment losses (CKPN) of financial assets to earning assets	0.68	0.60	0.56
NPL Gross	1.65	1.69	1.57
NPL Net	1.07	1.22	1.18
Return on Asset (ROA)	3.10	2.56	3.47
Return on Equity (ROE)	15.54	13.62	17.62
Net Interest Margin (NIM)	4.18	4.64	5.21
Rasio Efisiensi (BOPO)	69.12	73.61	65.60
Loan to Deposit Ratio (LDR)	64.48	70.34	74.03

Comparison of Target and Performance Portfolio, Financing Target, or Investment on Financial Instruments or Sustainable Finance Projects [3-3] [F.3]



Bank Mega continues to integrate sustainable finance principles into its intermediation activities and financing portfolios across all business segments as part of its support for the transition to a low-carbon economy and inclusive growth. All fund distribution processes are directed to be in line with the criteria for Sustainable Business Activities (KKUB) as well as the taxonomy and regulatory policies, so that the financing provided not only encourages business growth, but also provides positive social and environmental value.

Bank Mega has set a minimum annual growth target of 5% for portfolios that meet KKUB criteria. This target is formulated in the Sustainable Finance Action Plan (RAKB) and integrated directly into the Bank's Business Plan (RBB), thereby serving as a guideline for business units in designing products, setting financing priorities, and managing environmental and social risks. Monitoring of target realization is carried out periodically through risk management forums, business committees, and Bank governance mechanisms, ensuring that there is room for policy adjustments in the event of economic dynamics, regulatory changes, or shifts in financing sector risks.

Involvement of Local Parties in the Supply Chain

Bank Mega considers supply chain management to be an important part in the implementation of sustainable business practices. To meet its operational goods and services needs, Bank Mega prioritizes the use of local suppliers. Throughout 2025, all of these needs will be met by local suppliers, reaching a share of 100%, with a total of 24 vendors. This approach not only strengthens the regional economy, but also shortens the supply chain, thereby promoting efficiency and reducing the carbon footprint. In addition, the geographical proximity to suppliers facilitates coordination, quality monitoring, and fulfillment of service needs across Bank Mega's entire office network.

To ensure that each supplier meets the principles of prudence, integrity, and professionalism, Bank Mega implements qualification standards as stipulated in Decree Number 078/DIRBM/24 dated July 25, 2024, concerning Vendor Qualification, Verification, and Evaluation. This document serves as the main guideline in the selection and management of partners. The implementation is carried out by the Procurement and General Services work unit, which are responsible for initial assessments, periodic performance evaluations, and vendor list updates. The assessment criteria include company legality, track record and reputation, work experience, financial health, operational capacity, and compliance with Bank Mega's sustainability and compliance policies.

The verification process of supplier credibility is carried out carefully and systematically. Bank Mega first identifies the needs for goods or services and determines the specifications and criteria required of suppliers. Thereafter, prospective suppliers are asked to complete legal documents, experience references, and financial reports in both printed and digital forms. Subsequently, Bank Mega visits the supplier's location to confirm the existence of the business, assess available facilities, verify the number and competence of employees, and review operational management with the Company's responsible personnel. Through this series of processes, Bank Mega strives to build long-term partnerships that are mutually beneficial, transparent, and aligned with the Company's sustainability principles.

Total Suppliers [204-1]

Year	Local/National Suppliers	International Suppliers
2025	24	0
2024	27	0
2023	24	0

Local Category: Vendors operating in Indonesia





Sustainable Financial Performance

In 2025, total financing that meets sustainable finance criteria was recorded at Rp21,915 billion, a 20% decrease compared to Rp27,519 billion in 2024. Despite this decline, the Company remains committed to providing sustainable financing in a selective and prudent manner, taking into account asset quality, the sustainability of the projects being financed, and alignment with internal policies and regulatory requirements.

Going forward, Bank Mega is committed to increasing the proportion and quality of its sustainable portfolio while continuing to prioritize the principles of prudence and strong risk management. Priorities are directed towards expanding financing in promising green and social sectors, increasing internal capacity in assessing environmental and social risks, and strengthening reporting systems. With this approach, Bank Mega ensures that sustainable financial management not only produces solid portfolio performance, but also makes a real contribution to sustainable economic development and national climate resilience.

Total Realization of Sustainable Finance Financing [F.3] [FS7] [FS8] [FS11]

Description	2025		2024	
a. Funds Raising	NoA	Rp Billion	NoA	Rp Billion
	17,204	535	19,381*	614
b. Funds Distribution	CIF	Rp Billion	CIF	Rp Billion
	973	21,916	592	27,519
Total Productive Assets of Sustainable Business Activities (Rp)		21,916		27,519
a. Total Sustainable Business Financing Loans (Rp)		21,916		27,519
b. Total Non-Loan/Financing of Non-Sustainable Business Activities (Rp)		45,241		36,974
Percentage of total credit/financing of sustainable business activities to total bank credit/financing (%)		33%		43%
Amount and quality of credit/financing by category of sustainable business activities	Rp Billion	NPL (%)	Rp Billion	NPL (%)
Renewable energy	91	0.00	231	0.00
Energy Efficiency	1,439	0.00	1,002	0.00
Pollution Prevention and Control	-	0.00	-	0.00
Sustainable Management of Natural Biodiversity and Land Use	4,436	0.00	5,184	0.00
Terrestrial and Aquatic Biodiversity Conservation	-	0.00	-	0.00
Eco-friendly Transportation	606	0.00	603	0.00
Sustainable Water and Wastewater Management	-	0.00	-	0.00
Climate Change Adaptation	-	0.00	-	0.00
Products designed to minimize resource usage and reduce pollution (Eco-efficient)	1,408	0.00	2,339	0.00
Eco-friendly Buildings adhering to Nationally, Regionally, or Internationally recognized Standards or Certifications	4,790	0.06	5,276	0.07*
Business Activities and/or Other Environmentally Sound Activities	8,607	0.02	12,487	0.03*
MSMEs Activities	539	0.01	397	0.00

*There is a restatement of data for 2024 in connection with improvements to the calculation method.

Lending per Segment [FS6] [FS7]

Description	2025		2024		2023	
	Rp Billion	%	Rp Billion	%	Rp Billion	%
Corporate Credit Portfolio	20,685	94.4	26,340	95.7	24,370	97.87
Commercial Credit Portfolio	673	3.07	765	2.8	471	1.89
Retail Loans (MSME & Consumer) Portfolio	413	1.88	235	0.85	59	0.24
Indirect Channel Credit Portfolio	144	0.65	179	0.65	0	0
Total	21,915	100	27,519	100	24,900	100

Financing in the Business Activities and/or Other Environmentally Friendly Sectors

In 2025, Bank Mega's financing for the business activities and/or other environmentally friendly sectors became one of the largest contributors to the Sustainable Business Activities (KKUB) portfolio. Total financing in 2025 in this category was recorded at Rp8,607 billion, a 31% decrease compared to Rp12,487 billion in 2024. This decline was mainly due to the increasing diversification of credit distribution to other KKUB sectors, along with the expansion of the scope of debtors who meet sustainable finance criteria and the strengthening of risk-based selection processes. Nevertheless, this category continues to play an important role in supporting activities that have a positive impact on the environment, particularly projects related to resource efficiency, environmental management, and emission reduction in various operational areas.

Financing in the Sustainable Natural Resources Sector [FS10]

In the category of sustainable natural resources and land use, Bank Mega provided financing to 50 debtors in 2025, including from the palm oil plantation sector and other natural resource management sectors that were assessed to comply with sustainability principles. This number increased/decreased from 41 debtors in 2024. Financing in this sector is provided selectively by applying the principle of prudence and integrating environmental and social risks into the credit analysis process.

For the palm oil sector, the Bank requires debtors to have Indonesian Sustainable Palm Oil (ISPO) and/or Roundtable on Sustainable Palm Oil (RSPO) certification, or at least show progress in meeting these certification requirements. These requirements are part of the Bank's commitment to ensuring that the debtor's operational activities are carried out in accordance with legal, transparent, and responsible land management practices, including in the aspects of biodiversity conservation, fulfillment of labor rights, and prevention of land clearing that damages the environment. Through this approach, the Bank's financing of the natural resources sector is not only oriented towards economic value, but also towards risk reduction and the creation of long-term sustainability impacts.

Financing in Other Environmentally Friendly Sectors

Apart from financing other environmentally-friendly business activities and the sustainable natural resources sector, Bank Mega also channels significant financing to various environmentally-friendly sectors that support the transition to a low-carbon economy. In 2025, total financing in this group reached Rp2,135 billion, covering several main categories that directly contribute to reducing emissions and increasing resource efficiency.

This financing is allocated to the renewable energy sector, such as low-emission power plant projects; energy efficiency, including the modernization of energy-efficient equipment and technology; and environmentally friendly transportation that encourages a transition to cleaner modes of transportation. In addition, the Bank also finances environmentally-friendly buildings that meet national and international standards or certifications, as well as eco-efficient products that reduce the use of natural resources and produce lower pollution during their life cycle. The disbursement of financing in these sectors reflects Bank Mega's commitment to expanding its contribution to the achievement of sustainable development targets, supporting the national climate change mitigation agenda, and consistently applying sustainable finance principles through portfolio selection that has a positive impact on the environment and society.

In addition, as part of our commitment to supporting Decent Work and Economic Growth (SDG 8), Bank Mega has set a target of disbursing financing to the Micro, Small and Medium Enterprises (MSME) segment and/or Sustainable Business Credit (KKUB) in 2025 of Rp417 billion. This target is aimed at expanding access to financing, strengthening business capacity, and encouraging inclusive and sustainable economic growth.

By the end of 2025, the realization of MSME and/or KKUB financing is recorded at Rp539 billion. This achievement has exceeded the set target, reflecting the high demand for productive financing and the effectiveness of the Bank's strategy in channelling credit to business actors. Through this financing support, Bank Mega contributes to encouraging business continuity, job creation, and strengthening the national economic structure.

Responsible
Green Footprints [3-3]



Use of Environmentally Friendly Materials [F.5]

Bank Mega realizes that the transition to sustainable operations not only relies on energy efficiency and digitalization, but also on a more responsible approach in the use of materials. Until the end of 2025, the Bank has not used recycled materials in its office operations. However, efforts to reduce single-use materials continue to be strengthened as part of the Bank's environmental commitment.

The use of energy-efficient LED lighting throughout the office network, limitations on the use of air conditioning and printers, and prioritizing the use of digital applications and documents have become the foundation in the transition to less material-intensive operations. Going forward, Bank Mega will continue to evaluate opportunities for using environmentally friendly materials in office operations, including the possibility of utilizing recycled materials and implementing environmentally aware procurement. This measure is aimed at strengthening responsible work practices and reducing waste generation, in line with the Company's commitment to sustainability.

Energy Management [F.6][302-1][302-3][302-4][E-03]

Total and Intensity of Energy Usage

Bank Mega perceives energy as a strategic resource that determines the continuity of banking services which directly affects the Company's operational carbon footprint. Therefore, energy management is not only directed at ensuring the availability of supply to guarantee employee comfort and productivity, but also at efficient usage and control of associated emissions. This approach ensures that operational stability and commitment to sustainability complement each other.

In practice, the Bank implements a balanced approach to energy management: providing sufficient energy to support its growing business activities and digital banking services, while at the same time reducing unnecessary energy consumption and reliance on fossil fuel energy sources. This strategy strengthens the Bank's position as a responsible financial services institution that focuses on efficiency, emissions mitigation, and gradual improvement in environmental performance from year to year.

In 2024, Bank Mega's total energy consumption reached 139,004.97 GJ, which consisted of electricity and fuel usage at the Head Office, Regional Offices, and Branch Offices. With this approach, energy performance can be evaluated not only based on consumption volume, but also based on energy productivity in supporting operational activities.

As part of service resilience management, the Bank operates generators as a backup energy source to ensure zero downtime in the event of a power outage. However, generator operation is carried out moderately to ensure that fuel consumption does not increase disproportionately and contribute excessively to operational emissions. In other words, sustainability is not achieved at the expense of service stability, but rather through a balance between operational reliability and energy source control.

Control of fuel and electricity consumption

Bank Mega's fuel efficiency strategy is aimed at ensuring that operational mobility continues to run optimally with fuel consumption decreasing year on year. This approach is carried out through the regulation of official vehicle use and the implementation of more controlled and operationally prioritized travel patterns.

Official travel is only carried out when necessary, while some mobility needs have been shifted to online transportation services, which can be quantitatively monitored to ensure accountability for consumption and costs. For official vehicles that remain in operation, the Bank implements environmental standards through mandatory periodic emission tests to ensure that the fleet used meets efficiency criteria and complies with air quality standards.

The implementation of this strategy has had a measurable impact on fuel consumption control. At the Head Office, fuel consumption in 2024 reached 128,114 liters, with a reduction target in 2025 to 97,272 liters, equivalent to an efficiency of around 24%. At Regional Offices and Branches, consumption in 2024 was 821,218 liters and is targeted to decrease to 754,359.42 liters in 2025, or an efficiency of around 8-9%. Until December 2025, fuel consumption was recorded at 99,362 liters at the Head Office and 755,473 liters at Regional Offices & Branches, enabling the Company to achieve fuel consumption efficiency of 22.44% at the Head Office and 8.01% at Regional Offices & Branches, or 9.95% in total compared to fuel consumption in 2024.

These results show that mobility control is not only effective in reducing operational costs, but also contributes significantly to reducing carbon emissions from fossil fuel sources across Bank Mega's entire office network.

Fuel Energy Consumption

Fuel in Head Office (Liter)

2025	99,362
2024	128,114
2023	160,084

Fuel in Head Office (GJ)

2025	3,398.18
2024	4,381.50
2023	5,474.87

Fuel in Regional Offices and Branches (Liter)

2025	755,473
2024	821,218
2023	823,186

Fuel in Regional Offices and Branches (GJ)

2025	25,837.18
2024	28,085.66
2023	28,152.96

Total (Liter)

2025	854,835
2024	949,332
2023	983,270

Total (GJ)

2025	29,235.36
2024	32,467.16
2023	33,627.83

Efforts and Achievements in Energy Efficiency and Use of Renewable Energy [F.7][302-4]

Electricity usage is the largest component of Bank Mega's energy consumption, making electrical efficiency a top priority in operational energy management. The Bank implements disciplined and comprehensive electricity management by controlling air conditioning temperatures, limiting on activities during Peak Load Hours (PLH), requiring the shutdown of devices in unused areas, and implementing energy-efficient LED lighting throughout its office network.

These efficiency measures have had a measurable impact. At the Head Office, electricity consumption in 2024 was recorded at 12.58 million kWh. Through the implementation of more consistent efficiency practices and floor-by-floor usage monitoring, the Bank is targeting a reduction in consumption to 11.52 million kWh in 2025, equivalent to an efficiency improvement of around 8.4% compared to the 2024 baseline.

At Regional Offices and Branches, electricity consumption was around 17 million kWh in 2024 and is expected to remain relatively stable given the expansion of operational activities and the opening of new branches. Given these conditions, the Bank shifted its focus from reducing absolute electricity consumption to controlling energy intensity, which is the energy used per square meter of building area or per employee.

This approach ensures that business growth, which is in line with the expansion of the office network, is not automatically followed by a proportional increase in electricity consumption. Thus, Bank Mega's electricity efficiency strategy is not only oriented towards reducing consumption, but also towards increasing energy productivity, which generates greater operational value with more efficient energy resources.

Electricity Consumption [E-03]

Area/Scope	2025		2024		2023	
	Kwh	GJ	Kwh	GJ	Kwh	GJ
Electricity in Head Office	11,680,252	42,048.9	12,578,588	45,282.9	12,443,820.0	44,797.8
Electricity in Regional Offices and Branches	15,740,183	56,664.7	17,015,249	61,254.9	-	-
Total	27,420,435	98,713.6	29,593,837	106,537.8	12,443,820.0	44,797.8

Total Energy Consumption in the Organization [F.6][302-1, 302-3]

Uraian	Satuan	2025	2024	2023*
Fuel	GJ	29,235.36	32,467.15	33,627.83
Electricity	GJ	98,713.60	106,537.81	44,797.75
Total	GJ	127,948.96	139,004.97	78,425.59
Operational area	m^2	314,466.42	314,466.42	-
Intensity of energy usage	GJ/m^2	0.41	0.44	-

Bank Mega's Green Initiatives [F.7][302-4]

1. Optimizing the use of official vehicles by regulating business trips, adjusting working hours, and monitoring mileage to ensure fuel efficiency and reduce emissions.
2. Shifting some business trips to online transportation as a more efficient and measurable mode of mobility in terms of fuel consumption and operating costs.
3. Applying environmental standards to official vehicles, with the obligation to pass periodic emission tests to maintain environmentally friendly operational quality.
4. Controlling paper usage by implementing maximum printing limits on printers/photocopiers, including controlling paper purchases and canceling subscriptions to physical newspapers and magazines.
5. Accelerating the digitalization of work processes through digital forms, electronic document storage, and e-Statements to reduce paper consumption, speed up processes, and reduce waste.
6. Reducing electricity consumption by turning off devices in unused areas and optimizing activity schedules to avoid peak load hours (WBP).
7. Regulating the use of air conditioning wisely with consistent and energy-efficient temperature standards throughout the office area.
8. Installing energy-efficient lighting throughout the office network to reduce electricity consumption in long-term operational areas.
9. Discontinuing the use of disposable cups and bottles of bottled water throughout the office area, replacing them with dispensers and reusable containers to reduce plastic waste.
10. Building and operating five ultra-fast charging Public Electric Vehicle Charging Stations (SPKLU) at Menara Bank Mega to support the adoption of electric vehicles by employees and visitors.

Water Management [F.8][303-1][303-3][303-5]

Bank Mega considers water to be an important operational resource that is essential for a comfortable working environment and the health of its employees and customers. In line with the principle of sustainable operations, water usage is managed through efficiency, consumption control, and waste prevention measures to ensure that water availability is maintained and the environmental impact of the Bank's operations remains minimal.

Bank Mega procures its clean water supply through Regional Water Companies (PDAM) across its entire office network. The Bank does not draw water from groundwater sources or areas at risk of water stress, ensuring that its water requirements do not place additional pressure on local water resources. Water is used for office operations, sanitation, facility cleaning, and environmental maintenance at both the Head Office and Branch Offices.

In 2025, the total water usage across Bank Mega's entire office network, including the Head Office, Regional Offices, and Branch Offices, was recorded at 173,366.17 m^3, a decrease from the total water usage in 2024 of 194,636.32 m^3. This decrease was due to a reduction in water demand, which directly reduced water consumption in all offices.

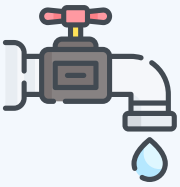
The water data reported in 2024 will be used as the basis for determining the scope for calculating the baseline and water usage intensity per employee and per building area in the next reporting period

Water management is carried out preventively and correctively, covering several main components:

- Regular inspection of water distribution networks and sanitation equipment,
- Immediate repair of leaks to prevent waste,
- Campaigns on wise water use for all employees,
- Periodic monitoring of usage volume as a basis for evaluation and setting annual efficiency targets.

This approach ensures that water efficiency is not just a technical activity, but is integrated into daily operational behavior. The Bank also continues to improve the quality of water usage reporting by expanding data coverage and integrating water usage monitoring in more locations.

Through these efforts, Bank Mega ensures that its water management supports comfortable and productive operations, while reflecting the Company's commitment to reducing its environmental impact and contributing to long-term sustainable business practices.



Water Usage [F.8][E-04]

173,366.17 m^3

2024	2023
194,636.32 m^3	212,513.94 m^3

Over the past three years, Bank Mega has recorded a consistent downward trend in water usage as part of strengthening operational efficiency and implementing more responsible practices in terms of resource use. This gradual decline reflects the increasing effectiveness of efforts to control water consumption across the entire office network, including the Head Office, Regional Offices, and Branch Offices.



Contribution to Natural and Biodiversity Conservation [F.4][F.9][F.10][304-1][304-2]

Biodiversity Conservation Efforts

Bank Mega contributes to various environmental conservation efforts as part of the banking sector's role in sustainable development. Although the Bank's operational activities have no direct impact on biodiversity and are not located near conservation areas, the Bank continues to fulfill its role through conservation programs in collaboration with national stakeholders. This approach expands the Bank's social responsibility values, while strengthening ecosystem resilience and socio-economic benefits for the community.

In 2022, Bank Mega supported a bamboo conservation program in Ngargoretno Village, Magelang, Central Java, initiated by the Banking Compliance Directors Communication Forum (FKDKP) together with the KEHATI Foundation, PPATK, and nine national banks. The symbolic planting of 100 bamboo seedlings by Bank Mega is part of a target to plant approximately 15,875 seedlings on 27 hectares of land in the Bukit Menoreh area, which is prone to landslides and drought due to its sloping terrain.



Environmental Cost Incurred [F.4]
Throughout 2025, Bank Mega has incurred environmental costs of Rp14,500,000.-

Bamboo conservation in Ngargoretno Village is not only focused on planting, but also on building a bamboo-based socio-ecological system, with the following key aspects:

Disaster Mitigation
The roots of bamboo strengthen the soil structure and prevent erosion; residents have developed a simple landslide early warning system (EWS) using bamboo slats and bells as indicators of ground movement.

Green Economy
Bamboo products, educational tourism, and agrotourism (including forest honey) are boosting community income.

Local Benefits
Bamboo is used as a construction material for earthquake-resistant houses and ground movement, as well as a raw material for handicrafts.

Endemic Species Conservation
Ngargoretno Village preserves bamboo varieties such as petung, ori, apel, and wulung.

> "The selection of bamboo as a conservation species was not made without reason. Bamboo has important ecological capabilities, including absorbing large amounts of water to maintain soil moisture and reduce the potential for drought; strengthening soil structure through a dense root system that prevents erosion and landslides; producing oxygen and absorbing significant amounts of carbon due to its rapid growth rate compared to other plants; and having a short growth cycle that allows it to recover and thrive in a short period of time. This combined set of benefits makes bamboo an effective conservation species for restoring hill ecosystems and improving the quality of water catchment areas.



Impact of Operational Areas that are Adjacent to or Located in Conservation Areas or Biologically Diverse Areas

This program has had positive impacts, including strengthening soil structure and reducing the risk of landslides through bamboo root systems, increasing water absorption and the quality of water catchment areas, and contributing to carbon sequestration. From a socio-economic perspective, bamboo conservation supports local utilization as a disaster-resistant construction material, the development of handicrafts and educational tourism, and increased community income through the green economy. The program also contributes to the preservation of local bamboo species and the strengthening of environmental awareness through cultural practices and community training.

The negative impacts and limitations identified by the Bank include the limited scale of impact because the program is not located in the Bank's direct operational area, reliance on the continued participation of the community and partners, and the risk that ecological benefits take a long time to be measured quantitatively. Furthermore, the Bank's contribution is indirect, meaning that the results of conservation are greatly influenced by natural factors and local governance.

Support for the bamboo conservation program in Ngargoretno Village continues to be implemented consistently by Bank Mega by planting 100 bamboo seedlings and allocating an annual environmental budget of Rp14,500,000 until 2027. This initiative ensures the sustainability of conservation efforts to strengthen ecosystem resilience and the development of the Menoreh educational and geotourism area. For Bank Mega, this initiative is a way to:

- Demonstrate the role of the banking sector in environmental preservation,
- Strengthen environmental awareness and culture among Bank employees,
- Strengthen relationships with the community through community-based conservation,
- Support the transformation of the rural economy towards a green economy.

Emission Control [305-1, 305-2, 305-3][E-01][E-06][E-07][F.11]

Bank Mega is committed to managing and reducing greenhouse gas (GHG) emissions as part of the financial services sector's contribution towards the transition to a low-carbon economy and the achievement of Indonesia's Net Zero Emission (NZE) by 2060 target. In line with this commitment, the Bank has integrated emissions inventory into its annual reporting process and strategic planning for its Sustainable Finance Action Plan (RAKB), ensuring that emissions control is not merely a compliance reporting process, but rather part of operational risk management and business sustainability.

Emissions reduction is carried out through resource efficiency initiatives that include electricity savings, control of fuel consumption for operational vehicles, digitalization to reduce paper consumption, reduction of water usage, and optimization of online transportation for business trips. All of these efforts are managed in a measurable manner to ensure that operational efficiency has a direct impact on reducing emissions from year to year.

To support transparency and alignment with sustainability reporting practices, Bank Mega has gradually implemented GHG emissions inventory based on the following scope of calculation:

Calculation Scope of Emissions	Main Source	Calculation Status
Scope 1	Fuel for operational vehicles, fuel for generators, HVS paper and newspaper	Calculated
Scope 2	Electricity, tap water, online transportation (online taxi)	Calculated
Scope 3	Credit portfolio and securities instruments	Currently in the development phase

In 2025, total recorded scope 1 emissions were 1,391.55 tons of CO_2e, a decrease compared to 2024, which recorded 1,552.93 tons of CO_2e. This decrease was mainly due to the control of official vehicle mobility and the acceleration of document digitization, which reduced physical paper consumption. The calculation was made by converting fuel consumption data (liters/km) and paper volume (sheets/ton) and calculated using the OJK DPNP calculator.

Meanwhile, Scope 2 emissions recorded in 2025 were 5,000.04 tons of CO_2e, a decrease compared to 2024, which recorded 5,422.99 tons of CO_2e. This number was calculated based on electricity and water consumption, converted using the OJK DPNP calculator. This emission level becomes the operational baseline to measure the impact of energy efficiency and energy intensity reduction in the next reporting period.

Currently, Scope 3 calculations, which include indirect emissions from the Bank's portfolio, have not been fully implemented. However, the Bank has established a clear roadmap to gradually expand the scope of inventory to Scope 3, in line with data readiness and regulatory guidelines. The development of Scope 3 measurement is part of the 2024–2028 RAKB priorities, including the collection of debtor emission data, the use of emission intensity proxies for priority sectors, and the alignment of reporting methodologies with national and international approaches.

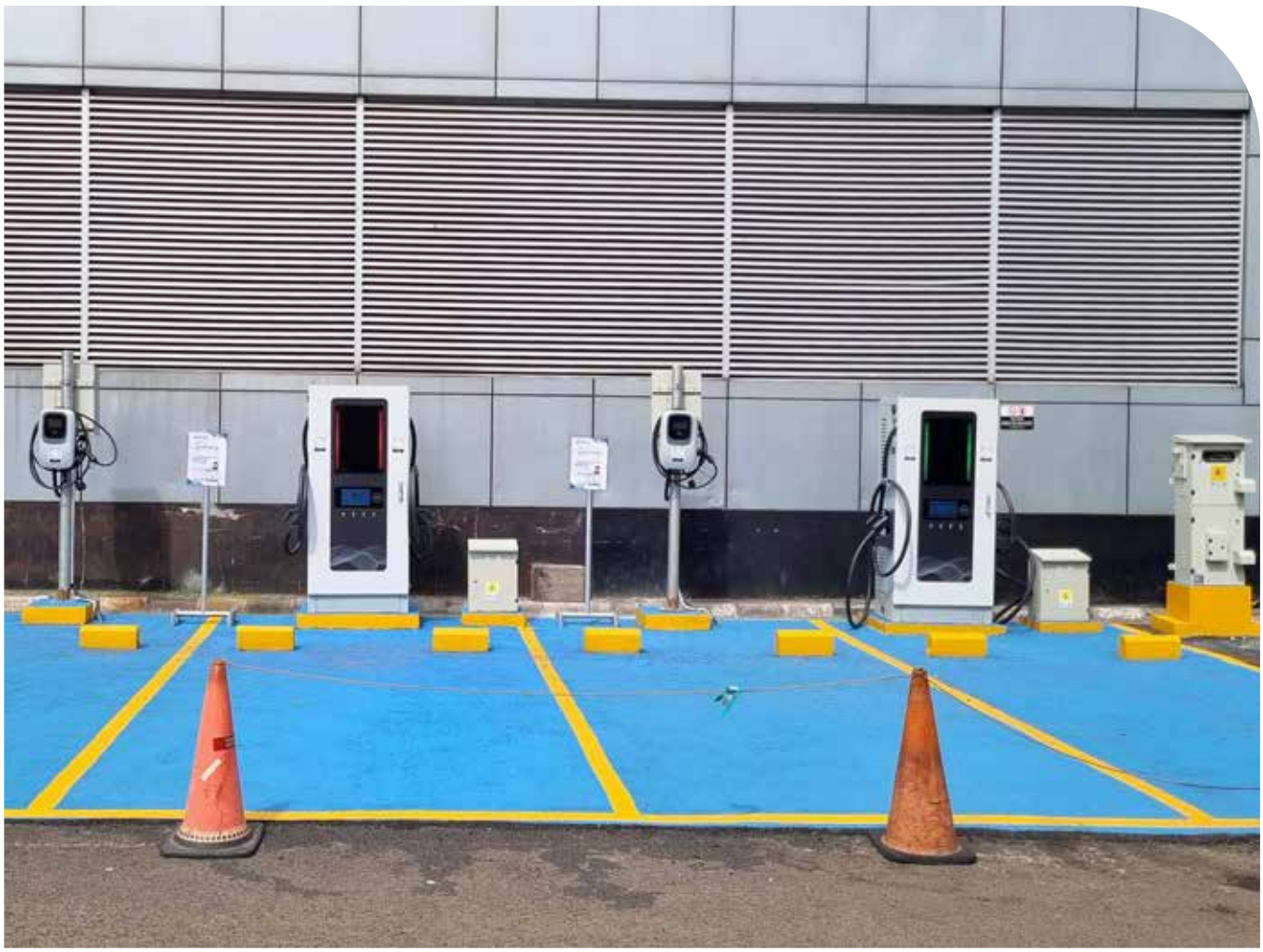
Overall, Bank Mega's emissions control approach is not only focused on reducing annual emissions, but also on developing an increasingly comprehensive emissions management system from year to year. This includes strengthening the integration of emissions measurement, energy and resource efficiency, climate risk stress testing, and sustainable finance strategic planning.

Total Generated Emissions by Type [305-1, 305-2]

Source of emissions	Satuan	2025	2024	2023
Fuel in Head Office	$TonCO_2$	159.35	205.45	256.72
Fuel in Regional Offices and Branches		1,211.55	1,316.98	1,320.14
HVS paper in Head Office		8.12	11.28	10.27
HVS paper in Regional Offices and Branches		12.45	18.98	16.03
Newspaper in Head Office		0.08	0.09	0.12
Newspaper in Regional Offices and Branches		0.00	0.15	0.38
Total Scope 1 Emissions	**$TonCO_2$**	**1,391.55**	**1,552.93**	**1,603.66**
Electricity in Head Office	$TonCO_2$	2,098.31	2,259.70	2,235.48
Electricity in Regional Offices & Branches		2,827.67	3,056.73	N/A
Tap water in Head Office		12.90	14.01	14.54
Tap water in Regional Offices & Branches		17.90	20.38	23.00
Use of online taxi		43.26	72.18	55.98
Total Scope 2 Emissions	**$TonCO_2$**	**5,000.04**	**5,423.00**	**2,329.00**
Total Scope 1 & 2 Emissions	**$TonCO_2$**	**6,391.59**	**6,975.93**	**3,932.66**



Emissions Intensity & Emissions Reduction Efforts [305-4, 305-5] [F.11][F.12][E-02]



Bank Mega controls emissions intensity as part of a systematic effort to reduce its operational carbon footprint without compromising service capacity and business productivity. This approach focuses on reducing emissions per unit of operational activity, such as per office area, per employee, or per energy use, so that environmental performance can be measured objectively, not just based on total emissions figures.

In line with the improved quality of emissions inventory, the calculation of emissions intensity is used as a key performance indicator to monitor the effectiveness of energy efficiency programs, operational mobility, process digitization, and other resource conservation efforts. Thus, the reduction in emissions intensity not only reflects energy savings, but is a direct representation of the Bank's success in developing operations that are increasingly low in emissions from year to year.

The combination of these four initiatives strengthens the transformation of intensity-based emissions control, not only reducing absolute emissions, but also ensuring that each unit of energy and fuel used produces higher operational output than in the previous year. This approach makes efficiency, digitalization, and energy transition the main pillars of the Bank's climate-resilient operations.

Emissions Intensity [E-02]

Indicator	Unit	2025	2024
Total emissions	$tonCO_2$	6,391.59	6,975.93
Total employees	People	5,287	5,701
Net operating income	Rp Miliar	4,039.79	3,231.22
Emissions intensity per employee	$tonCO_2$/People	1.21	1.22
Emissions intensity per net operating income	$tonCO_2$/net operating income	1.58	2.16

Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan:

Use of high-octane RON 95
fuel for the operational vehicles of the Board of Directors, Board of Commissioners, and Regional Heads for better combustion and to reduce emissions from fossil fuel vehicles.

Construction and operation of a Public Electric Vehicle Charging Station (SPKLU)
to support the acceleration of electric vehicle adoption and reduce emissions from the internal mobility sector.

Mandatory periodic vehicle emissions testing for all operational vehicles
at the Head Office and Jabodetabek Branches, with all vehicles passing the emissions test standards.

Electricity efficiency in all Bank Mega offices
through air conditioning temperature control, limiting electricity use in unused areas, using energy-efficient LED lighting, and optimizing work schedules to avoid peak load hours.

Energy Transition as an Emission Reduction Strategy [F.7, F.12] [302-4]

Bank Mega views emission reduction as an essential part of its operational transformation towards increasingly low-carbon banking services. Therefore, its energy management strategy is not only aimed at ensuring the availability of supply and efficiency in the use of electricity and fuel, but also directed at changing long-term energy consumption patterns towards cleaner and lower emission options.

Since 2024, Bank Mega has entered the energy transition phase by adopting electric vehicle-based infrastructure. By the end of 2025, the collaboration with PT PLN (Persero) has resulted in 5 ultra-fast charging Public Electric Vehicle Charging Stations (SPKLU) at Menara Bank Mega as charging facilities available to employees, business partners, and visitors. The existence of SPKLU provides a real alternative for clean energy-based operational mobility, while reducing dependence on fossil fuel vehicles.

The presence of SPKLU is an important milestone in the evolution of energy management at Bank Mega. The efficiency approach is no longer limited to saving electricity, regulating air conditioning temperatures, or controlling fuel consumption, but has been expanded to include the provision of clean energy infrastructure as a new option for internal company mobility. By providing direct access to electric vehicle charging, Bank Mega is laying the foundation to indirectly reduce emissions from internal transportation, especially from business trips and the use of operational vehicles.

Apart from supporting long-term carbon footprint reduction, the SPKLU infrastructure strengthens Bank Mega's position as a financial services company that actively supports the national energy transition agenda. This implementation also reflects the Bank's ongoing commitment to providing banking services that are not only reliable and productive, but also environmentally friendly and in line with Indonesia's Net Zero Emissions by 2060 target.

Thus, Bank Mega's current energy strategy operates on two complementary dimensions:
- energy efficiency to reduce internal electricity and fuel consumption, and
- energy source transformation through the provision of electric-based mobility options to support a low-carbon transportation ecosystem.

This multi-layered approach ensures that Bank Mega's emission reduction efforts are not merely a short-term response to efficiency demands, but part of a structural shift towards greener and more sustainable banking operations in the future.



Waste Management [306-1][306-2][306-3] [F.13][F.14][E-05]

Waste Management Mechanism

Paper waste remains the largest component of Bank Mega's total operational waste, in line with the characteristics of the banking industry, which is closely related to documentation, correspondence, and reporting activities. Waste management is carried out through a reduce–reuse–recycle approach, with priority given to preventing waste at the source before final disposal. Bank Mega only works with licensed third parties in the collection, transfer, and processing of waste to ensure full environmental compliance.

In 2025, the volume of paper waste generated was recorded at 13.26 tons, an increase of 26.04% compared to 10.49 tons in 2024. This upward trend indicates the success of conducting a more detailed and comprehensive inventory of paper waste in various work units, both at KPNO, Regional, and Branch offices. Waste monitoring is carried out by the Procurement and General Services work unit by recording waste volume per period, checking the compliance of waste management vendors, and conducting internal evaluations of work areas with high printing intensity.

The significant reduction in paper waste volume was supported by several key factors:
- Implementation of maximum printing limits on printers/ photocopiers throughout the office,
- Control of paper purchases and termination of physical newspaper and magazine subscriptions,
- Expansion of the use of digital forms and electronic document storage,
- Increased use of e-Statements and digital channels for customer services,
- A paperless work culture campaign and a digital-first default for internal administrative processes.

By combining waste prevention and digital system optimization, waste management not only generates cost efficiencies but also plays a direct role in reducing carbon emissions. Every reduction in paper waste volume contributes to a decrease in emissions from resource use, paper production processes, and waste transportation.

Total Paper Waste Generated [F.13][E-05]

Total paper waste

13.26 Ton

2024	2023
10.49 Ton	15.05 Ton

Digital Transformation as a Catalyst to Reduce Paper Waste

Digitalization is one of Bank Mega's strategic pillars in promoting more efficient, low-waste, and low-emission operations. The development of technology-based services is not only aimed at accelerating business processes and improving customer experience, but also a concrete step taken by the Bank to reduce its reliance on physical documents, paper forms, and printed communication materials. Thus, digital transformation not only creates services that are easier, faster, and safer, but also has a measurable environmental impact through the reduction of paper waste, which is generally one of the largest sources of waste in office activities in the banking industry.

To maintain sustainable results, digitization is not only applicable in customer service processes, but also integrated into internal activities through administration systems, data management, learning, and document and policy control. A number of services and technologies that contribute directly to reducing paper use include:

- M-Smile
- E-Learning
- Mobile Onboarding
- Card Initiation System
- Web Policy & Procedure Management System
- Content Management
- E-Doc
- Enterprise Data Warehouse
- MEMo



The combination of these initiatives forms a mechanism for paperless operations that reduces paper use from the outset (waste prevention), rather than simply managing waste at the end stage. This approach also strengthens operational cost efficiency and supports the achievement of the Bank's sustainability agenda, particularly in relation to resource efficiency and contribution to emission reduction. In 2025, Bank Mega will continue and strengthen its digital transformation agenda through the development of credit card services, including the launch of the BLIV Card. The credit card application process can be done through digital channels and is integrated with the M-Smile application, thereby helping to reduce the need for physical interaction and increasing service efficiency for customers.

In line with the above, through the use of e-statements for credit card services, including the BLIV Card, the Bank also encourages the reduction of paper use and supports more environmentally friendly operations.

Impact of Paper Efficiency from Digital Programs

Throughout 2025, Bank Mega's various digital services showed significant positive impacts through large-scale paper savings, while also generating quantifiable environmental benefits. The following is a summary of paper savings achieved from the main digital programs:

Digital Program	Paper Efficiency	Tree Efficiency	Absorption (Ton CO_2)	Potential Production (Ton O_2)	Emissions Reduction (Ton CO_2)	Total Emissions Reduction (Ton CO_2)
M-Smile	429,094 lembar	37 pohon	0.54	16.66	2.02	2.56
E-Statement	9,246,395 lembar	805 pohon	11.3	353	39.94	51.21
Digital Credit Card Application	2,435,927 lembar	213 pohon	3	94	10.52	13.52
TOTAL	12,111,416 lembar	1.055 pohon	14.84	463.66	52.48	67.29

M-Smile: Paperless Onboarding Innovation

The increased adoption of digital savings account opening services through M-Smile is clear evidence of how service innovation can have both environmental and economic impacts. As of December 31, 2025, 119,193 savings accounts had been created through digital channels, contributing to the shift from physical forms to digital processes. The Bank conducted simulations to calculate the economic efficiency and environmental impact of this conversion.

Paper Efficiency Simulation from Digital Account Opening (2025)

Description	Paper Efficiency (sheets)	Economic Efficiency (Rp)	Environmental Impact (Σ trees)
Form	286,064	33,183,368	25 pohon
Document Copies	143,031	10,918,984	12 pohon
Total	429,094	44,102,352	37 pohon

From this simulation, the creation of digital accounts in 2025 is estimated to contribute to a reduction in paper usage of up to 429,094 sheets, cost efficiencies of around Rp44,102,352, and the saving of around 37 trees. In addition, these efficiencies are also associated with environmental contributions in the form of potential oxygen production and reduced carbon emissions according to the calculations used by the Bank.

Credit Card Digitalization: E-Statement and Digital Application

In order to support the implementation of sustainable finance, Bank Mega's credit card segment is also carrying out initiatives to digitize processes and reduce paper usage. One of the initiatives being implemented is the use of e-statements for credit card users.

As of December 31, 2025, the number of credit card users who have used e-statements reached 947,707 accounts. Through this initiative, Bank Mega has saved 9,246,395 sheets of paper, which is equivalent to the efficiency of 805 trees, and contributed to a reduction in emissions of 39,956 kg CO_2e.



Paper Efficiency from Credit Card E-Statement in 2025

Paper Efficiency	Tree Efficiency	Emissions Reduction
9,246,395 sheets	805 Trees	39,956 kg CO_2e

Other than e-statements, Bank Mega has also digitalized the credit card application processes, including through the use of tablets for direct sales and the Bank's digital channels. By December 31, 2025, this initiative has resulted in a paper efficiency of 2,435,927 sheets, equivalent to 213 trees, and a reduction in emissions of 10,526 kg CO_2e.

Paper Efficiency from Digital Credit Card Application in 2025

Program/Initiative	Paper Efficiency (sheets)	Tree Efficiency	Emissions Reduction (kg CO_2e)
CC applications via direct sales	1,874,848	164	8,102
CC applications via digital applications	561,079	49	2,425
Total	2,435,927	213	10,526

Calculation Methodology (Assumptions & References)

To ensure that efficiency calculations are presented consistently and transparently, Bank Mega uses the following simulation approach based on assumptions and references:

A. Paper conversion → trees
   1 pohon = 23 rim kertas
   (1 ream = 500 sheets; therefore, 1 tree ≈ 11,500 sheets)
   Source: tirto.id (article "myths and facts about paper").
B. Estimated environmental impact of trees
   Oxygen (O_2) production: 1 tree = 1.2 kg/day
   Carbon (CO_2) absorption: 1 tree = 14 kg/year
   Source: beritasatu.com (article "plant 1 tree...").
   Note: these numbers are used as proxies and may vary depending on the type/age of the tree and location.
C. Paper emission factors
   One sheet of A4 paper produces an average of 4.32 g CO_2e during the production stage.
   Source: Environmental Paper Network (EPN).
D. Card emission factor (if used for card analysis)
   Carbon footprint per card (carbon footprint): 15 grams of CO_2 (assumed variable per card production)
   Source: thalesgroup.com (Eco-friendly credit card / carbon neutrality).
   Assumed credit card weight ± 5 grams (refer to ISO/IEC 7810).
   PVC production + manufacturing emissions: 3.25 kg CO_2e per 1 kg PVC (reference: PlasticsEurope, EcoInvent Database).
   Estimated average emissions for 1 plastic card (energy, ink, transportation, packaging): 0.15–0.25 kg CO_2e/card (reference: Mastercard Carbon Footprint Study; Elliptic Labs, 2021).
   Note: range used as a benchmark; actual results depend on materials, suppliers, and supply chain.
E. Economic assumptions (for paper cost efficiency simulation)
   Calculations are based on paper usage in 1 year.
   Price of 1 ream of paper = Rp38,170 (1 ream = 500 sheets).
   1 physical account opening form = 2 sheets of paper.
   Cost of 1 physical account opening form = Rp232.1 (according to internal data/bank calculations).
F. Emission calculation method (CO_2e)
   Emission calculations (kg CO_2e) refer to the OJK DPNP Calculator.

Efficiency of Newspaper Use at Head Office

Newspapers are still available at Bank Mega's Head Office as a source of information for market analysis, updates on economic and capital market conditions, and monitoring of reader columns related to customer service and feedback. In line with its efficiency agenda and efforts to reduce paper use, Bank Mega regularly monitors newspaper consumption, including calculating the economic and environmental impact.

Based on the 2024 realization, newspaper usage was recorded at 31,128 sheets with an expenditure value of Rp37,997,637 or equivalent to 0.100 tons, and produced carbon emissions of 91.05 kg CO_2e. By the end of 2025, newspaper usage is recorded at 19,200 sheets or equivalent to 0.091 tons, with a cost of Rp28,860,000 and emissions of 87.41 kg CO_2e. Using the average monthly usage, until the end of December 2025 is estimated to reach 19,200 sheets or 0.091 tons, with a cost of Rp28,860,000 and emissions of 87.41 kg CO_2e.

Overall, until the end of 2025 shows an efficiency in newspaper usage at the Head Office of 11,928 sheets, or the equivalent of 0.01 tons, with a cost efficiency of Rp9,137,637 and a potential emission reduction of 3.64 kg CO_2e. Assuming that 1 tree produces 23 reams (±11,500 sheets of paper), this efficiency is equivalent to the contribution of preserving around 2 trees. This contribution is also produce 876 kg of O_2 per year and absorb 28 kg of CO_2 per year, based on the assumption of a tree's capacity to produce oxygen and absorb carbon.

Description	2024	2025	Efisiensi	%
Sheets	31,128	19,200	(11,928)	(38.32%)
Ton	0.100	0.091	(0.01)	(9.33%)
Expenses (Rp)	37,997,637	28,860,000	(9,137,637)	(24.05%)
Kg CO_2e	91.05	87.41	(3.64)	(3.99%)

Projected (O_2) contribution as of December 31, 2025

Number of Trees	O_2 / day	Unit	O_2 / year	Unit
2	1.2	kg	876	kg

Projected contribution of (CO_2) absorption as of December 31, 2025

Number of Trees	CO_2 / year	Unit	CO_2 / year	Unit
2	14	kg	28	kg

Behavioral Change as the Foundation of Sustainability

The success of digitalization in reducing paper usage is not only determined by systems and applications, but also by behavioral changes from both employees and customers. To that end, Bank Mega consistently provides education and outreach to improve digital literacy, including:

- Use of digital applications as the main channel for transactions,
- Understanding of the environmental benefits of paperless,
- Habit of choosing e-Statements over physical copies,
- Reduction in the need for document copies in daily transactions.

With this approach, digitalization becomes a work culture, not just a technological solution. This ensures that the reduction in paper waste is not temporary, but sustainable from year to year.



Environmental Complaint [F.15, F. 16]

Bank Mega operates in the financial services sector, which does not directly cause physical impacts on the environment. Nevertheless, the Bank continues to apply the principle of prudence and ensures that all office activities are carried out in accordance with applicable environmental regulations.

The Bank's commitment to clean and low-risk operations is reflected in its environmental performance throughout 2025. During the reporting period, there were no incidents of spills, leaks, or other events that could potentially cause environmental pollution or disrupt office operations. In addition, Bank Mega did not receive any public complaints regarding alleged environmental disturbances or pollution originating from the Bank's operational activities. These results reflect the consistent implementation of environmentally-friendly office operational standards, including resource management, waste reduction, and efficiency measures developed within the framework of responsible consumption.

Going forward, Bank Mega remains committed to maintaining these indicators through:

- Continuous monitoring of environmental compliance across all offices,
- Transparent reporting of any environmental complaints from external parties, and
- Increase environmental awareness among all Bank employees as part of the Company's sustainability culture.

Through these approaches, Bank Mega strives to maintain a balance between business operations and environmental preservation, as well as ensure that the Bank's presence does not cause any disturbance to the community and ecosystem around its operational locations.

Nurturing Talents, Expanding Benefits for Society



Building Excellent and Inclusive Talent for Sustainable Growth [S-08][S-09][S-10][3-3][2-30][2-7][405-1][406-1]

Employees are the main pillar of Bank Mega's success in driving business transformation and maintaining operational sustainability amid the dynamics of the financial services industry. Therefore, human resource management is carried out strategically and sustainably, with respect for human rights, equal opportunities, and a safe working environment as fundamental principles.

All regulations regarding rights, obligations, and employment governance are outlined in the Company Regulations (PP), which serve as guidelines for industrial relations between the Bank and all Mega employees. Its implementation is evaluated periodically by the Human Capital Management and Human Capital Reward, Operations & Service Units, which regularly report on employee development to the Board of Directors. This approach ensures that every HR policy is implemented consistently, transparently, and in line with the Bank's sustainability values.

With strong and future-oriented HR governance, Bank Mega builds a foundation of competent, ethical, and inclusive talent that is capable of driving business growth while strengthening the organization's long-term resilience.



Commitment towards Human Rights and Fair Work Environment [F.18][F.19][S-07, S-08, S-09, S-10]

Equal Employment Opportunities & No Child Labor or Forced Labor

Throughout 2025, Bank Mega found no indications of human rights violations or discrimination in the workplace. Although no incidents were reported, the Bank recognizes that the protection of human rights is an ongoing process that must be maintained. Therefore, the Bank continues to strengthen a culture of mutual respect and professional behavior at all levels of the organization. The principles of non-discrimination, sexual and non-sexual harassment, equal opportunity, and the prohibition of child labor and forced labor have been consistently applied in all stages of employment, from the recruitment process, job placement, career development, to termination of employment. This practice is based on various internal policies, including:

- Company Regulations, including provisions on Human Rights as stated in Article 1, Article 15 on violations of work regulations, and Articles 59 and 60 concerning Communication and Resolution of Employee Complaints.
- Decree No. 083/DIRBM/21 on Employee Recruitment and Selection, which regulates the principle of equal opportunity and the prohibition of child labor and forced labor.
- Circular Letter No. 267/DIRBM-PMIC/23, which ensures that the recruitment process complies with government regulations on minimum working age and other employment requirements.

This approach is reinforced through regular policy dissemination, work ethic training, and increasing employee understanding of behavior that respects the rights of every individual. The Bank also conducts ongoing monitoring to ensure that potential risks can be detected early and addressed appropriately. Thus, its commitment to human rights is reflected not only in the absence of cases, but also in its systematic prevention efforts and a work culture that is safe, inclusive, and respectful of diversity.

Number of Human Rights Violations [S-07]

No violation of human rights in the reporting year

Bank Mega has a policy that regulates the prevention of sexual harassment and non-discriminatory practices in the workplace. These provisions are stipulated in Company Regulation Article 15 paragraph 6 letter q, which affirms the Company's commitment to creating a safe, respectful, and fair working environment for all employees. [S-08]

Bank Mega's commitment to respecting human rights is also stipulated in Company Regulation Article 15 paragraph 6 letter d, h, and q, as well as Articles 59 and 60, which serve as guidelines in employment relationships, employee rights protection, and the implementation of behavioral standards that uphold human values. [S-09]

In addition, Bank Mega strictly prohibits the practice of child labor and forced labor. These provisions are outlined in Circular Letter No. 007/DIRBM-PMIC/25 and Circular Letter No. 151/DIRBM-PMIC/25, as part of the Company's commitment to ensuring labor practices that comply with laws and regulations and sustainability principles. [S-10]

With a total of 5,287 employees in 2025, Bank Mega has a diverse workforce from various regions in Indonesia. This diversity is reflected in a balanced gender ratio, with 47% male and 53% female employees, which has been consistently maintained over the years. This balance shows that Bank Mega is committed to providing an inclusive workplace and ensuring that every individual has the same opportunity to develop.

Employees Based on Employment Status [2-8]

Employment Status	Gender	2025		2024		2023	
		Total	%	Total	%	Total	%
Permanent Employees	Male	1,855	35.09	2,010	35.26	2,176	34.85
	Female	2,076	39.27	2,406	42.20	2,553	40.89
	Total	3,931	74.35	4,416	77.46	4,729	75.74
Contract Employees	Male	616	11.65	608	10.66	677	10.84
	Female	740	14.00	677	11.88	838	13.42
	Total	1,356	25.65	1,285	22.54	1,515	24.26
Total Employees	Total	5,287		5,701		6,244	

Employees Based on Assignment Area [2-7]

Assignment Area	Gender	2025		2024		2023	
		Total	%	Total	%	Total	%
Head Office	Male	1,518	28.71	1,687	29.59	1,920	30.75
	Female	951	17.99	1,110	19.47	1,210	19.38
	Total	2,469	46.70	2,797	49.06	3,130	50.13
Regional Offices & Branches	Male	953	18.03	931	16.33	933	14.94
	Female	1,865	35.28	1,973	34.61	2,181	34.93
	Total	2,818	53.30	2,904	50.94	3,114	49.87
Total Employees	Total	5,287		5,701		6,244	

Employees Based on Age Group

Age Group	Gender	2025		2024		2023	
		Total	%	Total	%	Total	%
20 – 24 Years Old	Male	115	2.18	125	2.19	162	2.59
	Female	248	4.69	278	4.88	387	6.20
	Total	363	6.87	403	7.07	549	8.79
25 – 29 Years Old	Male	473	8.95	506	8.88	505	8.09
	Female	785	14.85	858	15.05	989	15.84
	Total	1,258	23.79	1,364	23.93	1,494	23.93
30 – 34 Years Old	Male	399	7.55	453	7.95	490	7.85
	Female	581	10.99	646	11.33	661	10.59
	Total	980	18.54	1,099	19.28	1,151	18.43
35 – 39 Years Old	Male	443	8.38	486	8.52	580	9.29
	Female	467	8.83	581	10.19	635	10.17
	Total	910	17.21	1,067	18.72	1,215	19.46

Age Group	Gender	2025		2024		2023	
		Total	%	Total	%	Total	%
40 – 44 Years Old	Male	469	8.87	489	8.58	544	8.71
	Female	382	7.23	373	6.54	380	6.09
	Total	851	16.10	862	15.12	924	14.80
45 – 49 Years Old	Male	315	5.96	289	5.07	284	4.55
	Female	188	3.56	170	2.98	161	2.58
	Total	503	9.51	459	8.05	445	7.13
50 – 54 Years Old	Male	198	3.75	210	3.68	240	3.84
	Female	130	2.46	147	2.58	152	2.43
	Total	328	6.20	357	6.26	392	6.28
55 – 59 Years Old	Male	43	0.81	47	0.82	38	0.61
	Female	30	0.57	26	0.46	24	0.38
	Total	73	1.38	73	1.28	62	0.99
> 60 Years Old	Male	16	0.30	13	0.23	10	0.16
	Female	5	0.09	4	0.07	2	0.03
	Total	21	0.40	17	0.30	12	0.19
Total Employees	Total	5,287		5,701		6,244	

Male and Female employees position based on age group [S-02]

Age group (years old)	Level Jabatan								Total Employees
	Entry-level		Mid-level		Senior-level		Executive-level		
	Male	Female	Male	Female	Male	Female	Male	Female	
18-25	69	198	20	34	26	16	-	-	363
25-35	367	806	256	395	245	160	4	5	2,238
35-45	149	120	411	404	293	277	59	48	1,761
45-55	64	12	160	73	221	177	68	56	831
>55	2	-	1	-	17	11	39	24	94

The majority of Bank Mega's employees are in the productive age group of 25–39 years old, which provides the Bank with a strong talent base to face digital transformation and the dynamics of the banking industry. This demographic structure is an important asset for the organization to continue innovating, accelerate adaptation, and strengthen its future leadership pipeline. With a focus on diversity, equality, and meritocracy as key principles, Bank Mega continues to build a more resilient, responsive organization that is ready to overcome future challenges.

Employees Based on Educational Level

Educational Level	Gender	2025		2024		2023	
		Total	%	Total	%	Total	%
Master (S2) and PHD (S3)	Male	97	1.83	115	2.02	111	1.78
	Female	66	1.25	80	1.40	78	1.25
	Total	163	3.08	195	3.42	189	3.03
Bachelor (S1)	Male	1,933	36.56	2,045	35.87	2,178	34.88
	Female	2,281	43.14	2,457	43.10	2,697	43.19
	Total	4,214	79.70	4,502	78.97	4,875	78.07
Diploma 3	Male	294	5.56	310	5.44	374	5.99
	Female	428	8.10	510	8.95	576	9.22
	Total	722	13.66	820	14.38	950	15.21
Junior Diploma (D1 and D2)	Male	9	0.17	11	0.19	14	0.22
	Female	10	0.19	12	0.21	12	0.19
	Total	19	0.36	23	0.40	26	0.42

Educational Level	Gender	2025		2024		2023	
		Total	%	Total	%	Total	%
Senior High School	Male	138	2.61	137	2.40	176	2.82
	Female	31	0.59	24	0.42	28	0.45
	Total	169	3.20	161	2.82	204	3.27
Total Employees	Total	5,287		5,701		6,244	

Employees based on Position

Posisi / Jabatan	Gender	2025		2024		2023	
		Total	%	Total	%	Total	%
Vice President	Male	170	3.22	180	3.16	182	2.91
	Female	133	2.52	131	2.30	135	2.16
	Total	303	5.73	311	5.46	317	5.08
Manager	Male	802	15.17	776	13.61	725	11.61
	Female	641	12.12	620	10.88	569	9.11
	Total	1,443	27.29	1,396	24.49	1,294	20.72
Officer	Male	848	16.04	984	17.26	1,170	18.74
	Female	906	17.14	1,102	19.33	1,242	19.89
	Total	1,754	33.18	2,086	36.59	2,412	38.63
Administration	Male	651	12.31	678	11.89	776	12.43
	Female	1,136	21.49	1,230	21.58	1,445	23.14
	Total	1,787	33.80	1,908	33.47	2,221	35.57
Total Employees	Total	5,287		5,701		6,244	

Gender Equality [S-01]

Position	Male		Female	
	Total employees	Employee Percentage	Total employees	Employee Percentage
Entry-level	651	12.31%	1,136	21.49%
Mid-level	848	16.04%	906	17.14%
Senior-level	802	15.17%	641	12.12%
Executive-level	170	3.22%	133	2.52%
Total Pegawai	2,471	46.74%	2,816	53.26%

The commitment to equality is not only reflected in the composition of workforce, but also in the participation of women in strategic positions. Approximately 14.6% of female employees now hold positions on the Board of Directors and other leadership positions, indicating that career paths at Bank Mega are open to all employees regardless of gender, background, or other identities. This is a strong indicator that meritocracy and transparency have become the principles that guide talent development across the organization.

As such, Bank Mega ensures that every employee has equal access to capacity building opportunities through various training programs, certifications, and career guidance. Job placement and promotion mechanisms are based on performance, competence, and organizational needs, creating a work environment that encourages motivation and professional growth.



Outsourced Workers, Temporary Employees, and Employment Dynamics

To ensure smooth operations across its entire office network, Bank Mega manages its workforce through a structure that includes permanent employees and non-organic workforce support from third parties. This approach allows the Bank to maintain efficiency while ensuring consistent service quality across all operational units.

Contract Employees [2-8][S-04]

During the reporting period, Bank Mega did not employ temporary employees under direct contract with the Bank. All additional workforce requirements outside the permanent employee structure were fulfilled through cooperation with contractors or consultants who met the applicable legal, administrative, and employment standards.

Thus, Bank Mega ensures that all non-organic workers receive protection and fulfillment of their rights through their service providers in accordance with collective labor agreements. In line with the Indonesian government's vision, Bank Mega also participates in the government's apprenticeship program to reduce unemployment among the productive workforce by providing opportunities through apprenticeship programs in accordance with the allocation regulated by the Indonesian Ministry of Manpower.

Through this program, apprenticeship participants can increase their knowledge and skills relevant to industry needs, thereby increasing their chances of being absorbed as workers and hopefully having a positive impact in driving national economic growth.

In 2025, the workforce absorbed by Bank Mega through several apprenticeship programs will be as follows:

Types of Internship Programs	Education Level	Number of Participants	Total
Student Internships	Diploma III	1	57
	Diploma IV	7	
	Bachelor's Degree	48	
	Master's Degree	1	
Internship Hub	Diploma III	1	46
	Diploma IV	-	
	Bachelor's Degree	45	
	Master's Degree	-	
Vocational Internships	SLTA atau sederajat	12	52
	Diploma II	1	
	Diploma III	4	
	Diploma IV	4	
	Bachelor's Degree	31	
	Master's Degree		
Total Number			155

Furthermore, the Bank continues to provide opportunities for continuous and sustainable employment absorption in accordance with applicable regulations.

Outsourced Workers

To support non-core operational functions that require flexibility, Bank Mega utilizes outsourced workers provided by third-party partners. Administrative, technology support, or certain operational service tasks are managed through this scheme. In 2025, there were 3,131 outsourced workers involved in supporting Bank Mega's operations. All obligations related to employment, safety, and work comfort are fulfilled by the service provider in accordance with contractual provisions, while Bank Mega ensures the necessary supervision and coordination to maintain service standards and compliance.

Ethical and Transparent Recruitment, Ensuring No Child Labor or Forced Labor [F.19][S-10] [2-30, 401-1]

Bank Mega conducts responsible and ethical recruitment as stipulated in Circular Letter No. 267/DIRBM-PMIC/23. This process ensures that all prospective employees are recruited based on their competence and suitability to the organization's needs, without any discrimination, child labor, or forced labor. All employment regulations, such as minimum age limits, working hours, and occupational safety aspects, are strictly enforced as part of the Bank's commitment to labor protection.

Turnover Dynamics and New Talent Growth [S-03]

In 2025, Bank Mega recorded 1,861 employees leaving the organization through resignation, retirement, and other personal reasons. The turnover rate in 2025 was recorded at 34.13%, lower than the previous year's 40.32%. On the other hand, Bank Mega continues to strengthen its organizational capacity by recruiting new talent. Throughout 2025, Bank Mega recruited 1,447 new employees, consisting of 567 men and 790 women. The presence of this new talent not only strengthened the organizational structure, but also provided fresh energy for the Bank's efforts in innovation, digitalization, and service quality improvement.

Total New Employees Based on Gender

Jenis Kelamin	2025	2024	2023
Male	657	836	905
Female	790	1,054	1,297
Total	1,447	1,890	2,202

Total New Employees Based on Age Group

Age Group (years old)	2025	2024	2023
<30	1,065	1,310	1,664
30–50	370	570	530
>50	12	10	8
Total	1,447	1,890	2,202



Total New Employees Based on Area

Area	2025	2024	2023
Jakarta	541	773	989
Outside of Jakarta	906	1,117	1,213
Total	1,447	1,890	2,202

Total Employees Resigning Based on Gender

Jenis Kelamin	2025	2024	2023
Laki-laki	795	1,070	913
Perempuan	1066	1,363	1,176
Total	1,861	2,433	2,089

Total Employees Resigning Based on Age Group

Kelompok Usia (tahun)	2025	2024	2023
<30	969	1,311	1,203
30–50	800	1,047	819
>50	92	75	67
Total	1,861	2,433	2,089

Total Employees Resigning Based on Area

Area	2025	2024	2023
Jakarta	691	885	916
Outside of Jakarta	1,170	1,548	1,173
Total	1,861	2,433	2,089

Employee Turnover Ratio

34,13%

2024	2023
40,32%	39,71%

Employee Welfare

Remuneration and Performance Rewards [2-19][F.20][202-1]

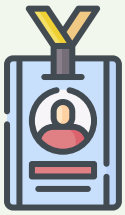
Bank Mega is committed to providing fair, competitive, and commensurate compensation for the contributions of each employee. The remuneration structure is determined based on position, performance, and responsibilities, regardless of gender, ethnicity, religion, race, or other background. This approach ensures that all Mega employees receive proportional compensation that reflects the Bank's principle of equality.

Bank Mega also ensures compliance with Regional Minimum Wage and Provincial Minimum Wage regulations in all operational areas. All employees receive remuneration at least equivalent to 1:1 with the applicable minimum wage regulations, so that 100% of employees receive remuneration above the minimum standard set by the government. This remuneration policy is established and supervised by the Human Resources Committee based on Decree Number 062/DIRBM/23 concerning the Human Resources Committee, so that decisions related to compensation are made objectively and measurably.

Benefits and Welfare Facilities [201-3] [401-2]

Apart from basic salaries, Bank Mega provides various forms of benefits and welfare facilities to support the comfort and safety of its employees. Permanent employees, contract employees, and outsourced workers receive certain welfare components in accordance with the provisions, including:

- Holiday Allowance (THR)
- Position allowance for employees with structural responsibilities
- Attendance incentive
- Health insurance covering employees and their immediate families in accordance with regulations
- Pension program for employees entering retirement
- Annual facilities and additional compensation in accordance with internal policies



Number of Employees Entering Retirement

68

2024	2023
62	54

Maternity Leave [401-3]

Bank Mega implements a maternity leave policy that supports the principle of gender equality and maintains the welfare of employees during important moments in their family life. This policy grants female employees the right to maternity leave for a minimum of 3 (three) months, which can be extended for a maximum of 3 (three) additional months if there are special circumstances as evidenced by an official letter from a doctor and/or healthcare facility providing treatment. while male employees are entitled to 2 days of special leave when their wives give birth and a maximum of 3 (three) days with a Doctor's Certificate attached regarding the special condition of their wife/child. These provisions are regulated in the Company Regulations for the 2025-2027 period, Article 40, and are consistently enforced in all work units.

During the 2025 reporting period, 129 female employees took advantage of their maternity leave entitlement, while 99 male employees took paternity leave. All employees returned to their original positions after their leave ended, ensuring that there were no obstacles to career continuity or further development opportunities.

The implementation of this policy reflects Bank Mega's commitment to creating an inclusive work environment, supporting family welfare, and providing guarantees for employees to balance their professional and personal responsibilities without the risk of discrimination or loss of career opportunities.

Information regarding the number of employees who took maternity leave

Description	2025	
	Male	Female
Number of employees eligible for maternity leave	99	129
Number of employees returning to work	99	107
Total number of employees who returned to work after their maternity leave ended and were still employed 12 months after returning to work	99	107

Women's Legacy in the Transformation and Progress of Bank Mega



She Inspires, She Leads

The 2025 Powerful Women Award and Infobank Top 500 Most Outstanding Women 2025 Award received by Bank Mega Deputy President Director Indivara Erni symbolize the powerful role of women in advancing the financial world. This recognition reflects her leadership qualities, steadfast vision, and tangible contributions in driving the Company's continued growth. Through these achievements, Bank Mega demonstrates its commitment to creating a space that values diversity of capabilities, where women are empowered to play an active role and lead with confidence.

This achievement also provides new inspiration for everyone at Bank Mega. Mrs. Erni's message encourages all women to believe in their potential, keep moving forward, and take on important roles in the Company's transformation journey. With more and more women emerging as drivers of change, Bank Mega hopes to reinforce its culture of inclusive leadership, create sustainable value, and have a broader positive impact on the industry and society.

Elegant in Kebaya, Great at Work

Every April 21, Bank Mega celebrates Kartini Day in a special way, by creating a colorful office atmosphere filled with positive energy and pride in Indonesian women's identity. Female employees look elegant in kebaya that reflect the beauty, confidence, and strength of modern women. For many female employees, wearing a kebaya is not just a matter of fashion, but a form of respect for Kartini's spirit and the identity of Indonesian women.

This celebration is also a moment to appreciate the significant contributions of women at Bank Mega. Behind their smiles and elegance are intelligent, resilient professionals who are brave enough to take on strategic roles in the company's progress.

> Bank Mega's Corporate Secretary, Mrs. Christiana Damanik, emphasized the importance of encouraging more women to take leadership positions and dispelling the notion that leadership is synonymous with men. According to her, women bring a different perspective that is greatly needed in the modern workplace.





Another inspiring figure is Bank Mega's Deputy Director, Mrs. Indivara Erni, who shared a motivational message for all women to keep working hard, get back up when they fail, and stay focused on their goals. According to her, Kartini's spirit does not end on April 21, but lives on in the actions and commitment of women every day. Bank Mega believes that diversity and the active role of women are strategic strengths for the Company's growth. Therefore, the celebration of Kartini Day is not just a ceremony, but a tangible manifestation of Bank Mega's commitment to equality, empowerment, and opportunities for all women.

Women's Role in Driving Innovation

Bank Mega's achievement at the World Financial Innovation Series (WFIS) 2025 was an important moment in strengthening the Company's commitment to Sustainable Development Goal 5: Gender Equality. The Marketing Leader of the Year for Elevating Digital Communication and Driving Meaningful Financial Engagement award received by Caroline Setiabudi, Digital Marketing Communication Head, affirms the central role of women in leading digital innovation at Bank Mega. Amidst the complexity of the financial industry, Caroline demonstrates that female leadership can produce communication strategies that are relevant, adaptive, and impactful for customers. This also reflects Bank Mega's commitment to providing equal space and opportunities for women to contribute and lead in strategic positions.

Under her direction, Bank Mega has succeeded in consistently improving the quality of digital communication and encouraging meaningful financial engagement that strengthens long-term relationships with customers. This achievement is not only a form of appreciation for internal innovation and collaboration, but also shows how women's empowerment can bring added value to the financial industry and open up more inclusive access to financial literacy. With this award, Bank Mega affirms that the success of digital transformation cannot be separated from the role of women, thereby strengthening the Company's commitment to continue creating an inclusive and equal work environment that supports women's potential for growth.

Decent and Safe Working Environment

[F.21][S-11][403-1][403-3][403-4][403-5][403-6][403-7][403-8][403-9][403-10][S-06]

Bank Mega places Occupational Health and Safety (OHS) as a top priority in creating a decent, safe, and productive work environment for its employees. This commitment is realized through continuous efforts to identify, manage, and mitigate potential risks that may affect the safety and health of employees, both at the Head Office and other office networks.

As part of its OHS management, Bank Mega works with building managers to ensure that all facilities and operational activities meet applicable standards. The Procurement and General Services Work Unit conducts regular evaluations of OHS implementation, the results of which are used to continuously improve policies and programs.

Occupational Safety and Health Initiative

Various OHS initiatives that have been implemented in 2025 include:

1. Emergency response training and simulations, covering natural disasters and force majeure situations, with the aim of improving employee preparedness and supporting the effectiveness of Business Continuity Management (BCM).
2. Testing the readiness of infrastructure and information technology networks through the implementation of a Disaster Recovery Plan (DRP) coordinated by the Recovery Team.
3. Risk Campaigns through the dissemination of information and emergency response guidelines for external risks, such as earthquakes, potential operational disruptions, and megathrust earthquake risk mitigation.
4. Provision of health support facilities, such as first aid services, health insurance, and BPJS Kesehatan membership for employees and their families in accordance with regulations.
5. Free medical check-ups, including IVA tests, Pap smears, psychological consultations, and blood pressure and blood sugar checks.
6. Mini Medical Check-ups (MMCU) for certain employees through collaboration with Mega General Insurance.
7. Health Talk webinars as a means of health education and awareness raising for employees. 8. Socialization of health protocols through email and the internal MegaWeb portal to ensure uniform understanding across all work units.
8. Cooperation in healthcare services with Trans Medical Primary Clinic and BPJS to provide medical services for Head Office employees and the surrounding community.
10. Annual OHS training which covers building evacuation procedures, fire handling, and preparedness for earthquakes and other emergency situations.
11. Provision of safety equipment, such as fire extinguishers, hydrants, personal protective equipment (PPE), and various other supporting safety tools.





Perfecting Emergency Response for a Safer Work Environment [403-4]

The OHS Team at Menara Bank Mega conducted a fire drill to raise awareness and preparedness among all employees regarding potential disasters, particularly fires. This exercise involved all occupants of Menara Bank Mega in Jakarta, who were required to conduct a full evacuation according to a realistically designed emergency scenario. This drill is important considering that fires are a risk that can occur quickly and have a major impact on the safety of lives and company assets, especially in office environments that are prone to electrical short circuits and the use of electronic equipment.

The simulation began with a warning siren that required the floor captain to direct employees to the emergency stairs and gather in the safety zone. The evacuation time was recorded by the OHS team to assess the effectiveness of employee responses, the orderliness of evacuation routes, and individual preparedness in facing emergency conditions. Outside the building, emergency response officers organized the simulation participants into orderly lines and ensured that evacuation routes remained open for fire trucks. A comprehensive evaluation was conducted to identify potential technical and operational obstacles that might occur in a real situation.

This fire drill will be conducted periodically at unspecified times to foster a strong safety culture and ensure that all employees understand emergency procedures, not just to meet regulatory standards. This routine training is expected to reduce the risk of panic, improve coordination between departments, and provide new employees with the right understanding. Through its continued commitment to safety and preparedness, Bank Mega strives to create a resilient, vigilant, and safety-conscious work environment for all company personnel.

OHS Management and Emergency Preparedness [403-1, 403-2]

OHS and Building Fire Safety Management System

Bank Mega ensures that occupational health and safety (OHS) is formally implemented through a building OHS management system that complies with government regulations. This implementation includes the management of operational safety at the Bank Mega Tower Building, including fire protection systems, emergency preparedness, and routine inspection programs to maintain a safe and reliable working environment.

The main regulations used as references are the Minister of Public Works and Public Housing Regulation No. 26/PRT/M/2008 concerning fire protection system requirements in buildings, Minister of Manpower Decree No. 186/MEN/1999 concerning the establishment of firefighting units at workplaces, as well as the Building Fire Safety Management (MKKG) provisions in DKI Jakarta, which refer to DKI Jakarta Governor Regulation No. 143 of 2016.

Person in Charge and Organizational Structure of OHS (MKKG)

The management of OHS at Bank Mega Tower is under the responsibility of the top management of PT Jasa Swadaya Utama as the building manager. Through a letter of appointment from the Board of Directors, the Company has appointed a certified Fire Safety Manager (FSM) as the operational manager to establish and implement Building Fire Safety Management (MKKG), including ensuring that the emergency response organizational structure functions according to its role.

The emergency response structure is designed to ensure rapid coordination, clear roles, and personnel readiness in dealing with emergencies, including fires and other risk situations in the building area.

Hazard Identification, Risk Assessment, and Periodic Inspections

In order to prevent incidents, Bank Mega conducts monthly hazard identification and OHS risk assessments, accompanied by routine inspections of safety areas and systems. The mapped risk potential covers aspects of fire safety, electricity, work area conditions, and occupational health and comfort risks.

The results of risk identification are used as the basis to determine preventive measures, improve safety facilities (e.g., fire extinguishers, smoke/gas detectors, safety signs), and strengthen training and supervision to ensure that risks remain under control.

Summary of Key Risks and Prevention Measures

Key Risks/Hazards	Number of Incidents	Severity	Upaya Pencegahan Utama
Flying sparks while cooking	0	High	Fire extinguishers, ventilation/exhaust, smoke detector inspection, fire extinguisher training, safety signs
Gas cylinder leak	0	High	Gas detectors, adequate ventilation, routine inspections, evacuation SOPs, no smoking policy
Electrical short circuit	0	High	Regular electrical maintenance, replacement of substandard installations, electrical OHS training
Electrical overload	0	High	Pengaturan beban listrik, inspeksi & maintenance, peralatan berstandar SNI
Flammable materials (archives/paper)	0	High	Housekeeping, pemusnahan arsip, ruang penyimpanan khusus, sistem kebakaran & APAR
Slippery/wet floor	0	Moderate	Wet floor sign, material anti slip, penjadwalan pembersihan
Insufficient lighting	0	Moderate	Light bulb replacement, Lux Meter measurement, addition of light points
Poor ventilation	0	Moderate	Air conditioning/ducting maintenance, filter cleaning, air quality inspection
Workplace ergonomics (poor posture, old computer)	0	Moderate	Ergonomic education, regular stretching, 20-20-20 rule
Bugs/mice	0	Moderate	Regular pest control, pest control SOPs, inspections, and hygiene education



Number of Work Accidents S-06 [403-9]

0 Frequency of work accidents out of total employees

0 Percentage of serious work-related injuries and fatalities out of total employees (%)

Throughout 2025, Bank Mega recorded no work accidents among its employees. This achievement reflects the consistent implementation of occupational safety standards and the effectiveness of OHS prevention and monitoring measures in the Bank's work environment

OHS Training and Emergency Simulations [403-8]

Bank Mega held OHS training and emergency response simulations as part of its efforts to build preparedness and a safety culture in the workplace. Training participants consisted of all employees/staff at Bank Mega Tower, with a training participation rate of 90%.

OHS Training & Emergency Response

Type of Training	Participant	Frequency	Number of Participants	Scope (%)
Training APAR Tenant Foodcourt 1	Tenant	Annual	20 people	80%
Training Evacuation Drill	Employees	Annual	120 people	5%
Training Evacuation Drill	Employees	Annual	120 people	5%

Occupational Health Services [403-3]

In addition to safety aspects, Bank Mega also provides occupational health services through various health programs that support health risk prevention and productivity improvement. The health programs are voluntary and are conducted annually, with a participation rate of around 80%.

Occupational Health Services

Type of Occupational Health Services	Number of Covered Employees	Percentage (%)	Type of Service	Frequency
Mini Medical Check Up Bank Mega	1,000 people	20%	Laboratory	Annual
Mini Medical Check Up AUM	1,000 people	20%	Health	Annual
AUM Blood Donation	200 people	4%	Health	Annual
Mini Medical Check Up Trans7	1,000 people	20%	Health	Every 6 months
Trans7 Blood Donation	200 people	4%	Health	Every 6 months

Participation, Consultation, and Communication on OHS [403-4]

Bank Mega ensures that the implementation of OHS is supported through regular communication and coordination mechanisms, both for internal operations and vendor work supervision. This OHS forum is an important means of maintaining consistency in the implementation of safety procedures, ensuring compliance in the workplace, and strengthening response readiness.

OHS and Communication Forum

Event/Forum	Frequency	Number of Participants	Type of Participants
Jayatama operational coordination meeting	Weekly	10 people	Division leaders, supervisors/ leaders
Meeting divisi Facility & Safety	Weekly	4 people	Facility & Safety Team
Meeting koordinasi Bank Mega	Monthly	15 people	Related units
Toolbox meeting	Daily	10 people	Gondola team
Monitoring pekerjaan vendor & engineering	Daily	15 people	Vendor & engineering Team
Work equipment inspection	Every 3 months	3 people	OHS & engineering Team
Inspection of Fire Extinguishers, Hydrants, Safety Boxes, Emergency Exits	Monthly	3 people	Facility & Safety Team
Aircraft Inspection	Annual	3 people	PJK3

Promosi Kesehatan Kerja dari Unit Human Capital Tahun 2025 [403-6]

Health Promotion Program	Target Participants	Program Type	Frequency	Number of Participants
Mini MCU	450	Blood tests for cholesterol, sugar, and uric acid	3 times a year	150 per event
Group Exercise	1,200	Group exercise led by certified instructors and attended by employees	24 times a year	50 per event
Health Talk via Zoom	1,200	Health material presentation by a specialist doctor	12 times a year	100 per event
Health Fair	400	Health screening such as: Mini MCU, Skin Check, Health Talk, Game Battle, etc.	Once a year	400
Pap Smear	50	Pap smear/IVA tests for female employees	1 time per year	50
Psychologist Counseling	16	Offline psychologist consultations	4 times per year	4 employees per psychologist visit

Feedback & Improvement Mechanism

To ensure continuous improvement of the OHS process, Bank Mega also conducts periodic evaluations through scheduled inspections, internal reporting, and regular coordination forums. This mechanism enables the strengthening of preventive measures, improvement of safety facilities, and refinement of emergency response procedures from time to time.

Talent Development Initiatives [404-1]

Bank Mega is committed to providing equal opportunities for all employees to participate in training and development programs that are designed to be sustainable. Trainings are held through various methods, including face-to-face classes, online training, and the use of e-learning platforms, to ensure that the learning process is accessible, flexible, and relevant to the ever-evolving demands of the business. This initiative aims to strengthen employee competencies while supporting the acceleration of digital transformation across all lines of the Company's operations.

All training programs are managed by the Director of Compliance & Human Capital, who ensures that talent development is carried out in a structured, measurable manner and in line with Bank Mega's strategic needs. This approach is an important foundation in building human resources that are adaptive, competent, and able to contribute optimally to the Company's sustainable growth

Employee Training and Competency Development [S-05] [E.2][F.22] [FS4]

Bank Mega is committed to constantly improving the quality and productivity of its human resources through ongoing training and competency development programs. Each program is designed to be relevant to business needs and to enhance employees' abilities to deliver optimal performance, in line with the Company's efforts to achieve sustainable growth. Training is organized by internal units and through collaboration with external institutions that have specific expertise, ensuring the quality of the material and the effectiveness of learning.

As part of its digital transformation, Bank Mega continues to expand its technology-based learning approach through an e-learning platform. This facility provides flexibility for all employees to access training materials efficiently, while expanding the reach of learning to the entire branch network. Throughout 2025, the Bank provided 28 active e-learning modules (excluding online tests) covering regulatory materials, banking product knowledge, and risk management, with more than 42,600 participants and an estimated learning time equivalent to 2 hours for each module. This digital-based competency strengthening directly supports improved service quality, analytical accuracy, and operational security through a better understanding of procedures and regulations.

Training activities also continue to adapt and focus on technological developments such as improving technical competencies in the fields of artificial intelligence, technology enablement, business process digitization, and other implementable programs so as to provide added value for employees in terms of innovation and productivity development. In addition, activities that are part of standard employee development continue to be carried out so that corporate governance runs optimally.

Employee Training and Development [S-05] [404-1]

Average Training Hours per Employee in the Reporting year

61.88 Hours/Employee

Number of Employees participating in training programs

5,257

Percentage of total employees participating in training programs

99,43%

Sustainability Competency Development [2-17]

Level	Number of Participants	Training Hours	Average Training Hours per Participant	Number of Activities
Board of Directors	7	17	2,43	7
Board of Commissioners	1	5	4,50	1
Executive Officers	15	62	4,13	12
Other Employees	804	1.669	2,08	26
Total	827	1.753	13,14	46

As a follow-up to HR capacity building, Bank Mega also enhances employee competencies in sustainable finance, an increasingly important aspect of modern banking operations. Since 2021, the Bank has provided an e-learning module titled Introduction to Sustainable Finance, which can be accessed by all employees regardless of time and location. In 2025, this learning program will focus on new employees to build a foundation of understanding regarding sustainable finance principles, regulatory requirements, climate risk, and the role of the banking sector in supporting the transition to a low-carbon economy. Throughout the reporting period, more than a hundred participants have completed the e-learning training module.



Bank Mega not only strives to improve employee capabilities but also encourages employees to adopt a healthy lifestyle through several educational programs [TPB 3] in the form of Health Talks in collaboration with external health institutions. In 2025, more than 500 participants took part in the program. In addition to internal programs, Bank Mega encourages employees to participate in external training that broadens their perspectives and builds professional networks in the field of sustainability. Topics covered include understanding climate in financial institutions, carbon trading, crime in sustainable finance, CRST technical and non-technical reporting, LST basics, Indonesian Sustainable Finance Taxonomy (TKBI), and preventing greenwashing. This knowledge strengthens employees' ability to identify financial and non-financial risks, perform more accurate due diligence, and protect customers from potential losses or irresponsible practices.

Bank Mega also continues to develop a combination of digital learning, sustainability competency enhancement, and the integration of internal and external training. These efforts are aimed at ensuring that all employees have the capacity to provide higher quality services, maintain customer security, and support responsible banking practices. Thus, competency development is the main foundation for strengthening governance, increasing customer trust, and ensuring the long-term sustainability of Bank Mega's growth, including in line with the Sustainable Development Goals (SDGs). [E.2]

Topics of External Trainings Attended by Employees [404-2]

No	External Training Program	Duration (Hours)	Number of Attendees	Manhours
1	Health Talk – Autoimmunity vs Productivity	1.50	138	207.00
2	Health Talk – Proper Exercise for a Healthy Heart	1.00	82	82.00
3	Health Talk – Health Education on Cholesterol	2.50	71	177.50
4	ACMF–ISSP Technical Training on IFRS Sustainability Disclosure Standards for Corporate Preparers	1.00	75	75.00
5	Bedah Buku: The Future of Sustainable Finance in Indonesia	2.00	134	268.00
6	CEO Forum 2025 – Banking Beyond Growth: Powering a Sustainable and Inclusive Economy for 2025 Onward	2.00	6	12.00
7	CNBC Indonesia ESG Sustainability Forum 2025: ESG and Green Financing for an Inclusive and Sustainable Economy	3.00	1	3.00
8	CNBC Indonesia Leading Women 2025: Leading with Purpose, Inspiring the Future	3.00	1	3.00
9	Coal Trans Asia 2025: Power, Policy and Progress – Coal's Geopolitical and Economic Influence in the Global Landscape	6.50	2	6.50
10	ESG Talk Series: IFRS S2 Governance and the Strategic Role of ESG Committees	3.00	1	3.00
11	Public Discussion: Preparation for the Adoption of Sustainability Disclosure Standards for Financial Institutions, Issuers and Public Companies	18.00	2	36.00
12	IDX ESG Day 2025: Inclusive for Sustainable Growth, Prosperous Indonesia	2.50	3	7.50
13	Implementation of the Indonesian Sustainable Finance Taxonomy (TKBI) and Integrated Sustainability Reporting (SR) and Action Plan (RAKB)	3.50	5	17.50
14	Inauguration of Certified Risk Management (CER) BSMR and National Seminar on Indonesia's Readiness in Implementing Climate Risk & Cyber Risk 2025	16.00	2	16.00
15	Indonesia Stock Exchange Workshop on IFRS Sustainability Standards	9.00	9	58.00
16	Kartini Inspiration: Smart, Empowered and Integrity-Driven Women for a Golden Indonesia	1.00	1	1.00
17	Katadata SAFE (Sustainability Action for the Future Economy) 2025: Green for Resilience	3.00	1	3.00
18	Consistency in Accelerating Poverty Reduction through Corporate Social Responsibility (CSR) in Banking	4.00	1	4.00
19	Workshop on Climate-Related Risks and the Nature-Related Risk Framework	14.00	1	14.00
20	Sharing Session: Climate Risk Management & Scenario Analysis (CRMS)	1.00	1	1.00
21	SIRD Series #77: Mother Earth, Our Mother – Women's Role and Contribution to Sustainability	4.00	2	8.00
22	ESG Reporting Socialization	3.00	2	6.00
23	Socialization of IDX Net Zero Incubator Training Program	2.00	1	2.00
24	AEI Webinar: GRI 102 & GRI 103 – Climate Change and Energy Topic Standards	3.50	1	3.50
25	Webinar: Building the Global Sustainable Islamic Finance Ecosystem	2.00	5	10.00
26	Webinar: The Role of the Financial Industry in Business and Human Rights	2.00	6	12.00
27	Webinar: The Role of Financial Services Industry in Supporting National Strategic Projects – 3 Million Houses	3.00	3	9.00
28	Webinar: Strategies of the Financial Services Industry in Driving National Economic Development	3.00	4	12.00
29	Webinar: Sustainability Accounting and Reporting in the Financial Services	3.00	1	3.00
30	Women Leadership Forum – AI: A Dual-Edged Sword – Unmanageable Technical Debt or the Future of Inclusive Leadership?	3.00	69	207.00
31	Green Company Workshop – A Gateway to Strengthen Competitiveness for the Global Market	3.00	73	219.00
32	Ask Sustainable Finance	4.00	1	4.00
33	Workshop Green Company - A Gateway to Strengthen Competitiveness for The Global Market	7.00	3	21.00
34	Aksi Keuangan Berkelanjutan	2.00	119	238
		Total	**827**	**1,750**

Performance Evaluation and Assessment [404-3]

Bank Mega believes that the individual performance of each employee is the foundation of the organization's overall performance. Therefore, the Company implements a comprehensive, structured, and governance-based performance evaluation system to ensure that the contributions of all employees are aligned with business strategies, sustainability targets, and stakeholder expectations.

Assessments are conducted periodically through Individual Work Targets (SKI) which can be accessed digitally via laptop or smartphone, providing flexibility, transparency, and accountability in the evaluation process. This system is designed not only to measure target achievement, but also to evaluate self-development, competence, and job satisfaction levels, which are important components in maintaining productivity and customer service quality.

The assessment process begins with a self-assessment, in which employees objectively assess their achievements and challenges. Afterwards, an assessment is carried out by the immediate supervisor and finalized by the higher supervisor, so that the evaluation process is multi-layered, objective, and free from conflicts of interest. This approach ensures that performance recommendations are well-founded and consistent across all work units. This system is implemented in accordance with Decree No. 085/DIRBM/21 on Employee Performance Appraisal.

For stakeholders, the implementation of this digital and standardized performance appraisal provides strategic value by strengthening the quality of HR management, improving the reliability of managerial processes, and maintaining the continuity of Bank Mega's service standards across its entire operational network. With more measurable evaluations, the Bank can identify competency development needs and ensure that employees who interact directly with customers have the capacity to provide safe, responsive, and risk-oriented services.

The performance appraisal results are used as the basis for decision-making in career development, including promotions in accordance with Decree No. 079/DIRBM-HCRO/21 concerning Employee Promotions. In 2025, 40% of employees received job promotions, demonstrating the Bank's commitment to providing growth opportunities for high-performing employees. This process strengthens the culture of meritocracy, increases talent retention, and ensures continuity of leadership across all levels of the organization. These three aspects are important indicators for investors, regulators, and other stakeholders in assessing the health of the organization, operational stability, and Bank Mega's readiness to face the dynamics of the banking industry.

Through the implementation of a systematic, inclusive, and technology-based performance evaluation approach, Bank Mega ensures that employee capacity building goes hand in hand with increased value for customers, operational stability, and the Company's long-term performance sustainability.

Composition and Percentage of Employees Receiving Promotion, Rotation, and Mutation

Description	Gender	2025		2024		2023	
		Total	%	Total	%	Total	%
Promotion	Male	38	5.76	75	10.85	59	7.38
	Female	53	8.03	92	13.31	74	9.26
	Total	91	13.79	167	24.17	133	16.65
Rank Promotion	Male	89	13.48	58	8.39	62	7.76
	Female	92	13.94	80	11.58	105	13.14
	Total	181	27.42	138	19.97	167	20.90
Rotation/Mutation	Male	188	28.48	200	28.94	285	35.67
	Female	200	30.30	186	26.92	214	26.78
	Total	388	58.78	386	55.86	499	62.45
Total Employees Receiving Career Development		**660**		**691**		**799**	

From Caring to Sharing:
History of Bank Mega's Social Contribution [F.23][F.25]



Operational Impacts to Nearby Communities [F.23]

Positive Impacts

Bank Mega's operational activities at its head office, regional offices, branches, and sub-branches have a positive economic impact on the surrounding community, including through job creation, increased income for local workers, use of local services and suppliers, and economic activity around its operational locations. The presence of Bank Mega's office network also expands public access to secure formal financial services, increases financial inclusion, and strengthens public trust in the banking system.

Through its Social and Environmental Responsibility (TJSL) program, Bank Mega has a positive social impact by increasing access to education and healthcare and strengthening social resilience of the community. The Mega Berbagi and Mega Peduli programs contribute to the improvement of educational facilities, increased literacy and quality of learning in remote areas, improved public health services through blood donations and free medical check-ups, as well as social support for vulnerable groups and communities affected by disasters.

Literacy and financial inclusion programs implemented in various operational areas also have a positive impact, such as increasing public understanding of financial products and services, improving household financial management skills, and raising awareness of consumer protection and the risk of financial fraud.

Negative Impacts

On the other hand, Bank Mega's office operations generate environmental impacts through the consumption of electricity, water, and paper, which contribute to greenhouse gas emissions, waste generation, and pressure on natural resources. Operational activities also have the potential to cause limited disturbances to the surrounding environment, such as increased traffic and noise around the office, especially during operating hours.

On the social aspect, there are potential negative impacts in the form of gaps in public understanding of financial products, the risk of misinformation, and the potential vulnerability of the public to financial products that are not in line with their needs or financial capabilities, if education and communication are not carried out adequately.

To mitigate these negative impacts, the Bank implements an energy efficiency program with a target of reducing electricity consumption by at least 2 percent per year, reducing paper usage through process digitization, and strengthening financial literacy programs that emphasize the principles of prudence, product suitability, and consumer protection.



Mega Peduli

Mega Peduli is Bank Mega's CSR program, which is a manifestation of Bank Mega's concern for helping people in need, whether in terms of health, social, education, or environmental conservation efforts.

Throughout 2025, Mega Peduli activities include free health and dental check-ups, mini medical check-ups (MCU). In addition, the Bank, together with FKDKP (Compliance Directors Communication Forum), carried out bamboo planting in Ngargoretno Village, Magelang, Central Java, for disaster mitigation and environmental preservation.

Mega Peduli activities also included providing assistance to fellow Bank Mega employees affected by disasters in Sibolga and Medan, North Sumatra. In terms of education, the Bank donated office equipment, such as tables and chairs that were still in good condition, to the CT Arsa Foundation's Unggulan High School. With this action, the Bank reaffirmed its commitment to improving the quality and infrastructure of education.

Mega Peduli Program Costs (Rp Billion)

0.13

2024	2023
2.48	3.09



Bank Mega's Healthy Action: Spirit of Kindness for Sustainable Impact

Blood Donation and Free Medical Check-ups for Bank Mega's 56th Anniversary

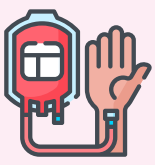
As part of its commitment to creating sustainable social value, Bank Mega regularly organizes the Aksi Sehat Bersama (Healthy Action Together) program. In 2025, to commemorate its 56th anniversary, Bank Mega held a free blood donation and mini medical check-up (MMCU) event. This activity is not only a symbolic celebration, but also a tangible form of the Bank's contribution in expanding access to healthcare for CT Corp employees and the general public. By providing 500 blood bags and basic health check-up services, including eye retina examinations, Bank Mega strives to support the health resilience of the community while raising awareness of the importance of early disease prevention.

Specifically for the head office, in addition to the Bank Mega Tendean Tower, the Blood Donation and Mini Medical Check-Up activities are also carried out regularly at the Bank Mega Kuningan Tower to accommodate credit card division employees who must always be on site due to the nature of their work.

These activities are carried out in close collaboration with the Indonesian Red Cross (PMI), which ensures that the entire process is safe, professional, and in accordance with health service standards.

The active participation of Bank Mega's leadership in blood donation and health check-up activities confirms that a culture of care and social responsibility exists at every level of the organization. The presence of management also reinforces the message that employee and community health is an important foundation for Bank Mega's operational sustainability and growth.

This initiative is held simultaneously in all Bank Mega regional offices, making Aksi Sehat an inclusive movement with a broad impact. Through this activity, Bank Mega strengthens its role in supporting sustainable development goals, particularly those related to good health and well-being (SDG 3), as well as building harmonious relationships with the surrounding community. Aksi Sehat Bersama is proof that sustainability is not only realized through product innovation and business practices, but also through concrete actions that improve quality of life and strengthen the social resilience of the community.



The cost of this activity was
Rp22,750,000,-



Healthy Action for the Community: Healthy Together, Growing Together

As part of its 56th anniversary celebrations, Bank Mega organized a free dental check-up and treatment program for underprivileged communities in Bekasi and students of YPPI Baleendah Junior High School & High School in Bandung as part of its commitment to expanding its positive social impact on the community. This activity was motivated by the community's need to care for their dental health. This was done considering that many people still neglect their dental health. This step also provides adequate dental health education. Through the allocation of corporate social responsibility funds, Bank Mega provides affordable, accessible preventive health services that directly benefit the community.

Through collaboration with the CT ARSA Foundation, the activity was carried out using the Mobil Sehat facility, which functions as a mobile mini dental clinic. The implementation of the program in Kampung Cikiwul, Bantar Gebang Bekasi, and at YPPI Baleendah Junior High School and High School in Bandung demonstrates Bank Mega's efforts to reach a diverse group of beneficiaries, ranging from the general public to students.

Overall, this program provides direct benefits to hundreds of participants who undergo free general and dental health checkups. The funds allocated by Bank Mega were used to provide medical personnel, clinical equipment, basic medicines, healthy mobile facilities, and logistical support for the activities. Through this initiative, Bank Mega strengthened its contribution to the achievement of SDG 3, while also affirming the Company's role as an institution committed to providing long-term added value to the community and the surrounding environment.

The cost of this activity was
Rp24,100,000,-



Lighting Up Hope on Eid: Mega Berbagi for the Community

Ahead of the 2025 Eid al-Fitr celebrations, PT Bank Mega Tbk distributed 15,000 food packages to people in need around Bank Mega's office network throughout Indonesia. This activity aims to help meet the food needs of the community, especially in welcoming religious holidays, as well as to strengthen social solidarity in Bank Mega's operational environment. All assistance is part of the distribution of Mega Berbagi Savings product donations, which are managed based on three main pillars, namely Education as the main focus, Health, and Community Empowerment and Disaster Management.

The aid was symbolically handed over at the Bank Mega Tower in Jakarta by Bank Mega's Board of Directors to eight representatives of foundations and mosques in the Jakarta area before being distributed to various regions. Through this activity, Bank Mega continues to strengthen its commitment to contributing to the improvement of community welfare and supporting the creation of sustainable social impact.

The cost of this activity was
Rp1,475,672,831.-



Green Action for the Environment

Bank Mega, together with other financial institutions, supports environmental conservation initiatives launched by the FKDKP (Banking Compliance Directors Communication Forum) through a bamboo conservation program in Ngargoretno Village, Magelang, Central Java. Until 2025, Bank Mega has consistently planted 100 bamboo seedlings each year as part of the Bukit Menoreh area rehabilitation target, with a cost of IDR 14,500,000 per year until 2027 to ensure the program's sustainability. This conservation contributes to reducing the risk of landslides, strengthening the ecosystem, and empowering the community economically through the productive use of bamboo. This initiative is proof of Bank Mega's commitment to supporting nature conservation and biodiversity in a sustainable manner.





Assistance to Employees Affected by Flash Floods in Sibolga and Medan

The bank believes that employees are an important asset for the future, therefore the bank places the safety and welfare of employees as a top priority. In 2025, flash floods struck Sibolga and Medan, affecting 60 Bank Mega employees. As a form of support for employees and their families, the bank provided assistance in the form of food packages and funds to help with home repairs. This assistance is expected to help employees in the post-disaster recovery process.

Mega Berbagi

Mega Berbagi is a social initiative of Bank Mega that is carried out based on the provisions in SE No.180/DIRBMPMIC/23 regarding Mega Berbagi. This program is realized through the Mega Berbagi Savings product, which allows customers to save money while participating in social activities. Donations for the program come from a minimum allocation of 1% of the interest that should be received by customers, which is then doubled through an additional 1% contribution from Bank Mega. These funds are channeled to various social activities, including improving education, public health, community empowerment, and disaster management in Indonesia. Through this participation-based scheme, Mega Berbagi has become a platform for Bank Mega and its customers to jointly create a sustainable social impact. Since 2008, Bank Mega has improved the infrastructure of 90 schools in various regions of Indonesia with a total realization of Rp129.28 billion, with the distribution of Mega Berbagi funds in 2025 amounting to Rp6.30 billion. This effort is part of Bank Mega's long-term commitment to expanding access to proper education and supporting the creation of a safer, more comfortable, and higher quality learning environment for the younger generation.

Mega Berbagi Program Costs

Accumulation up to	Costs (Rp Billion)	School Beneficiaries
2025	6.30	13
2024	10.56	15
2023	7.72	8



Igniting Hope for Education in Remote Areas with the PIJAR Program

As a manifestation of its commitment to supporting the improvement of education quality in Indonesia, Bank Mega is once again contributing to the PIJAR (Pergi Mengajar) Program, an initiative of the CT Arsa Foundation that brings qualified young teachers to various remote areas. This collaboration was marked by the signing of a memorandum of understanding between the Founder of the CT Arsa Foundation, Anita Ratnasari Tanjung, and the President Director of Bank Mega, Kostaman Thayib, which took place in conjunction with the PIJAR Batch 5 Young Teacher Appointment Ceremony at Menara Mega Syariah. This momentum strengthens the collaboration that has been ongoing since 2022 in an effort to create more equitable access to education.

The PIJAR program carries out its "Go Teach" mission by assigning young volunteer teachers to schools in remote areas. Through the support of Tabungan Mega Berbagi, Bank Mega also supports the assignment of young teachers to four beneficiary schools, namely SDK Gayak Filial Nobo and SD Inpres Hamahena in East Nusa Tenggara, SD Negeri 16 Siparayo in West Sumatra, and SMP Swasta Islam Terpadu Al Munawar in Central Tapanuli. This initiative is part of a collaborative effort to break the chain of poverty by improving the quality of education and strengthening the capacity of the younger generation in the region.

Through this program, Bank Mega hopes to continue to be part of a major movement to provide quality education and more equal opportunities for children throughout Indonesia, while strengthening the Company's contribution to sustainable development goals, particularly SDG 4: Quality Education.

SMP Swasta Islam Terpadu Al Munawar





SMK VIP Maaruf NU Kemiri Purworejo









Strengthening Community Financial Literacy and Inclusion

Bank Mega continues to strengthen its contribution to improving financial literacy and inclusion as part of its commitment to supporting sustainable national economic development. The Bank's financial literacy program is designed to help the public understand the characteristics of financial products and services, consumer rights and obligations, and inherent risks, so that they are able to make wiser and safer financial decisions. This effort goes hand in hand with financial inclusion initiatives aimed at expanding access to formal banking services for various segments of society, including vulnerable groups, in line with the OJK's mandate and the National Council for Inclusive Finance's agenda.

The development of national indicators is an important reference in formulating the Bank's education strategy. The 2025 SNLIK results recorded an increase in Indonesia's financial literacy index to 66.46% and the financial inclusion index to 80.51%, up from the 2024 achievements. Despite this increase, there is still a gap in financial literacy and inclusion, as well as a discrepancy with the government's inclusion target of 90%. The biggest challenges lie in the female group, rural communities, the younger generation (15-17 years old), the elderly (51-79 years old), people with a maximum education level of junior high school, and informal sector workers such as farmers, fishermen, housewives, and students. These findings serve as the basis for Bank Mega to focus its education efforts on these segments through more relevant materials, approaches, and channels.

The implementation of financial literacy and inclusion programs is under the Corporate Affairs Unit, which reports to the Director of Compliance & Human Capital. In an effort to reduce the gap in financial literacy and inclusion, Bank Mega prioritizes education that is practical and easy to understand. The materials cover an introduction to financial services, particularly conventional banking and its products and services, personal financial management, the use of safe savings and non-cash payment products, tips on using credit cards, and an introduction to the basics of sustainable finance. The approach is tailored to the profile of the participants, for example, basic product modules for students and housewives, or financial management for the general public. With this approach, Bank Mega strives to ensure that education not only increases understanding but also encourages the responsible and inclusive use of financial services, thereby strengthening the role of the banking sector in improving the national financial literacy and inclusion index.



Financial Literacy

Financial Education through the Bank's Social Media

To reach a wider audience, Bank Mega implements financial education programs through various social media channels. In addition, the Bank also provides consumer protection education through the Joint Consumer Protection Education Movement (GEBERPK) initiated by the OJK and financial services industry associations. Through this digital campaign, Bank Mega has successfully reached more than 4,000,000 views, with educational material that is easy to understand and relevant to the needs of the community.

The educational content covered important topics such as personal data protection, introduction to banking products and services, awareness of data theft and digital crime, the dangers of online gambling, and security tips for using banking products and services. Through a digital-based approach, Bank Mega strives to expand its reach and foster financial literacy while raising public awareness of the risks of using financial services in the digital age.

Education through the blog.bankmega.com Website

In addition to social media, Bank Mega also expands its financial education outreach through informative articles on the blog.bankmega.com website. As of the reporting year, education through this channel has been viewed by more than 41 thousand visitors, covering material on the introduction of financial products and services, security tips for banking products and services, and personal financial management. The articles are presented in simple language so that they can be accessed by various groups of people, including those who are just starting their financial literacy journey.

Through a combination of social media and educational blogs, Bank Mega strengthens its commitment to improving national financial literacy and supporting the community to be more prepared, wise, and secure in using financial services.

Realizing a Financially Smart Society

Bank Mega continues to expand the reach of financial literacy through face-to-face socialization targeting various community groups, from students to the general public. Through the Ayo ke Bank (Let's Go to the Bank) Program, Bank Mega introduces the basics of banking services, how to save money, and the importance of financial management to school-age children. Throughout 2025, Bank Mega conducted the following Financial Literacy activities:

1. Ayo ke Bank. This program was implemented in West Java and NTT, and was attended by 218 participants. This education not only aims to teach financial concepts from an early age, but also to foster savings behavior and financial understanding, which are the foundations of future financial independence.
2. FinExpo Financial Inclusion Month Summit. In line with the OJK's Financial Inclusion Month agenda, Bank Mega also held educational activities at the FinExpo Financial Inclusion Month Summit in Surabaya and Bandung. This activity reached more than 50 participants from various groups, including students, university students, and the general public. Through practical and easy-to-understand education, Bank Mega encourages the public to start setting financial goals and planning their finances, with the hope that they can plan their future better.
3. LPS Financial Festival 2025. Bank Mega demonstrated its commitment to improving national financial literacy and inclusion through its active involvement in the LPS Financial Festival 2025. This event was held in two major cities, Surabaya and Medan. The festival was specifically designed for the younger generation with a creative and entertaining educational approach, combining business talks, inspirational speeches, educational classes, and music performances to create an engaging learning atmosphere for thousands of participants from among students and university students. In this event, Bank Mega acted as a partner in financial literacy and inclusion, together with business units under PT Mega Corpora.

The Bank's main contribution is realized through Educational Classes that provide financial management education with the topics "Jalan Ninja Cari Cuan dari AI" (Surabaya) with KOL Daud Karunia, and "Jurus Cuan Maksimal dari Saham & Level Up Keuanganmu!" (Medan) presented by Michael Yeoh and Caroline Setiabudi, Digital & Marketing Communication Head of Bank Mega. This education is designed to help the younger generation understand the basics of financial management, the wise use of technology, and the introduction of financial risks. This activity was attended by more than 1000 participants consisting of students and the general public.

To expand financial inclusion, Bank Mega and its business unit PT Mega Corpora also presented an interactive booth that provided access to information about savings products, investments, and education on fund protection by LPS. Various activities such as quizzes and informal consultations were provided to encourage participants to understand and use banking products and services.

Bank Mega's involvement in this festival is in line with the OJK's agenda for Indonesia Saves Day, while also reflecting the company's commitment to creating a generation that is financially literate, understands its financial rights and protections, and is confident in facing economic challenges. Bank Mega believes that Indonesia's financial future will be stronger if the public is equipped with good financial management skills from an early age.



Financial Inclusion for a Progressive Indonesia: Collaboration between Bank Mega & OJK

Bank Mega is expanding national financial inclusion through active participation in Financial Inclusion Month (BIK) 2025, which will culminate in the Financial Expo (FinExpo) 2025 at Tunjungan Plaza Surabaya on October 23–26, 2025. This activity, initiated by the OJK, is being carried out simultaneously in various regions and aims to open up access to financial services for the community, increase understanding of financial products and services, and strengthen the culture of saving as the foundation of sound financial literacy. Bank Mega's presence at both the national and regional levels, including in Bandung, is part of the company's support for the expansion of inclusive, secure, and equitable access to finance.

As an active participant in FinExpo 2025, Bank Mega presented various interactive activities to encourage public financial literacy. Through the Dream List Board, visitors were invited to write down their financial dreams and understand the planning steps through the Mega Rencana Savings product. In addition, the Financial Literacy Class, presented by Corporate Affairs Head Christiana M. Damanik, provided practical insights into financial management, the importance of saving, and the benefits of formal financial products. The educational activities concluded with the #BiarJadi Challenge, which encouraged participants to share ways to realize their financial dreams, making the literacy material more applicable and interesting.

Bank Mega's participation in FinExpo and the BIK 2025 series reflects the company's support for the regulator's efforts to improve national financial literacy and inclusion, including the Indonesian Savings Day campaign. Through a collaborative, educational, and empowering approach, Bank Mega continues to strengthen its role as a strategic partner of the government in creating a society that is increasingly financially literate, empowered, and ready to face future economic challenges.

In addition to Financial Education activities to increase Financial Literacy, the Bank also carries out financial inclusion activities to encourage the public to utilize Bank products and services, through the following activities:

1. Socialization of the Meriah Bareng Mega Program, which encourages the public to save and have the opportunity to win raffle prizes, as well as providing education on digital financial services in various major cities such as Jakarta, Bekasi, Bogor, Samarinda, Makassar, Surabaya, and Bandung
2. Educating credit card holders on how to use credit cards wisely
3. Encouraging the public to save through offline promotional activities in various cities such as Jakarta, Bali, Tangerang, South Tangerang, Surabaya, Medan, Samarinda, Makassar, and Balikpapan
4. Introducing banking products and services to the public at the FEKDI event initiated by Bank Indonesia
5. Campaign to encourage the use of QRIS digitally through the Bank's Instagram social media and M-Smile Mobile Banking notifications. This activity was carried out in conjunction with National QRIS Week, initiated by Bank Indonesia..

Public Complaints [F.24]

Bank Mega ensures that all operational activities are carried out with consideration for their potential environmental and social impacts, including the provision of a public complaint mechanism as part of its commitment to transparency and sustainable governance. The complaint system is accessible through various official channels, such as branch offices, MegaCall, and written communication channels, enabling the public to submit feedback and complaints easily and openly.

Throughout 2025, Bank Mega did not receive any complaints from the public regarding alleged environmental pollution, operational disturbances, or other social impacts.

Environmental Social Responsibility (TJSL) Activities that are in Line with Sustainable Development Goals (SDGs) [F.25]

Bank Mega's sustainability strategy, which includes green financing, the implementation of sustainable finance taxonomy, climate risk management, and the strengthening of social and governance aspects, is clearly aligned with Indonesia's 2030 Sustainable Development Goals. Through its Sustainable Finance Action Plan and various priority programs, such as financing for Sustainable Business Activities, MSME development, operational efficiency and emissions reduction, as well as the Mega Peduli and Mega Berbagi TJSL programs, Bank Mega ensures that every strategic initiative makes a real contribution to the relevant SDG targets.

The mapping, which was compiled together with the Ministry of National Development Planning, shows that Bank Mega's activities support a number of key SDGs, including SDG 3 on good health and well-being, SDG 4 on quality education, SDG 5 on gender equality, SDG 8 on decent work and economic growth, SDG 9 on industry and innovation, SDG 12 on responsible consumption and production, and SDG 16 on strong and integrity institutions. This contribution is realized through a combination of internal programs, such as occupational health and safety, employee competency development, and governance strengthening, as well as external programs, such as MSME financing, expansion of access to digital financial services, waste management, corruption prevention, and consumer protection.

With this approach, Bank Mega's sustainability strategy not only strengthens business resilience and competitiveness, but also contributes directly to the national development agenda while supporting global commitments to achieving the SDGs.

Good Health and Well-Being

Ministry of National Development Planning/Bappenas SDGs Metadata
3.4 Improve mental health and well-being. (3.4.1; 3.4.1.(b))
3.8 Improve health. (3.8.1*; 3.8.2.(a))

SDGs Targets
Good Health and Well-Being

2025 Targets
- Improving the health of Bank Mega employees.
- Providing a healthy, decent, and safe working environment for all employees.
- Providing comprehensive health insurance to all employees.

2025 Achievements
- Conducting Mini Medical Check-Ups (MMCU) with a total of 150 employees participating in each activity (3 times a year) and Pap Smears with a total of 50 employees participating in each activity.
- Raising employee awareness of the importance of health through Health Talks via Zoom with 100 participants in each activity (12 times a year) and Health Fairs with 400 employees participating.
- All employees have implemented health and safety standards at work.
- Enrolling all employees in the Social Security Program for Workers (BPJS Ketenagakerjaan), which covers work accident insurance, retirement benefits, and death benefits for all employees.
- Conducting group exercise sessions with approximately 50 employees participating in each session, as well as providing free psychological counseling for employees.

Quality Education

Ministry of National Development Planning/Bappenas SDGs Metadata
4.a Build and improve child-friendly educational facilities. (4.a.1*)
4.c Increase the supply of qualified teachers. (4.c.1*)

SDGs Targets
Quality Education

2025 Targets
- Providing quality education not only for Bank employees but also for the community in need.
- Organizing Sustainable Finance training for all employees through an e-learning platform.
- Providing certification and training in accordance with the latest materials and based on regulatory requirements.
- Developing an e-learning module on Introduction to Sustainable Finance.
- Developing Introduction to Sustainable Finance materials in the Development Program Curriculum.

2025 Achievements
- Providing educational assistance through the PIJAR program in the form of literacy and numeracy assistance to students and curriculum adjustment assistance to teachers in the regions by sending volunteer teachers to four schools, namely two schools in NTT, one school in West Sumatra, and one school in Central Tapanuli.
- Enrolled 5,257 employees in capacity building programs, both through e-learning and face-to-face (non-e-learning) methods.
- During 2025, 827 employees participated in sustainability-related training.
- Training for Commissioners and Directors on sustainability was attended by 8 participants, with a total of 22 training hours.

Gender Equality

Ministry of National Development Planning/Bappenas SDGs Metadata
5.1 End all forms of discrimination against women. (5.1.1*)
5.5 Ensure the participation and equal opportunities of women to lead. (5.5.2*)

SDGs Targets
Gender Equality

2025 Targets
The Company supports gender equality and encourages women to participate in management positions.

2025 Achievements
- Bank Mega has Company Regulations (PP) that govern the rights and obligations between the Company and its employees.
- There are 2,816 female employees, equivalent to 53.27% of the total workforce.
- There is one female director, or 14%.
- The Company implements an equality policy for all employees, both in terms of recruitment and in career development and appointment to executive positions.

Decent Work and Economic Growth

Ministry of National Development Planning/Bappenas SDGs Metadata
8.3 Promote the formalization and growth of micro, small, and medium-sized enterprises. (8.3.1(a))
8.7 Eliminate forced labor and child labor. (8.7.1(a))
8.8 Protect workers' rights and ensure a safe working environment for all workers. (8.8.1(a))

SDGs Targets
Decent Work and Economic Growth

2025 Targets
- Supporting and assisting the independence of MSMEs and ensuring access to financial services.
- No underage workers in the Company's supply chain.
- Improving employee welfare.
- Improving the community's economy

2025 Achievements
- Implementing community empowerment through TJSL programs.
- Implementing employee welfare improvement programs by considering performance evaluation results and the Bank's condition.
- Providing credit financing to MSMEs amounting to IDR 539 billion.
- Providing financing to the Sustainable Business Activity Category (KKUB) amounting to IDR 21.9 trillion.
- Increasing awareness and implementation of K3 principles for employees in the workplace by participating in the National K3 Month commemoration.

Industry, Innovation, and Infrastructure

Ministry of National Development Planning/Bappenas SDGs Metadata
9.3 Enhance access to financial services for industries and small businesses. (9.3.2*) 9.b Support the development of technology. (9.b.1)

SDGs Targets
Industry, Innovation, and Infrastructure

2025 Targets
- Providing financial access to small industries.
- Optimizing digital-based financial services.
- Building digital infrastructure.
- Maintaining the security of data for all customers and other stakeholders.

2025 Achievements
- Providing MSME loans/credit worth IDR 539 billion.
- Providing training on digitization in banking operations.
- Innovating the development of banking products and/or services that utilize digital technology to improve customer service.
- Providing financing to business activities and/or other activities that are environmentally conscious and friendly.
- Providing facilities for customers to facilitate digital banking transactions.
- Improving the quality of customer data protection for accessing digital banking products and services.

Responsible Consumption and Production

Ministry of National Development Planning/Bappenas SDGs Metadata
12.5 Reduce waste generation through prevention, reduction, recycling, and reuse. (12.5.1(a))

SDGs Targets
Responsible Consumption and Production

2025 Targets
- Reducing waste by adopting a sustainable lifestyle.
- Efficient use of energy and water.

2025 Achievements
Paper waste in 2025 will amount to 13.26 tons.

Peace, Justice, and Strong Institutions

Ministry of National Development Planning/Bappenas SDGs Metadata
16.10 Ensure public access to information and protect fundamental freedoms. (16.10.1(b))
16.5 Substantially reduce corruption and bribery in all its forms. (16.5.1(a))

SDGs Targets
Peace, Justice, and Strong Institutions

2025 Targets
- Prevent bribery and corruption in all banking operations.
- Implement prevention programs related to labor and human rights violations.
- All customer complaints should be handled properly.

2025 Achievements
- There were no cases of bribes or corruption in 2025.
- The Bank has processed, resolved, and analyzed all violations that occurred in accordance with applicable regulations.
- Availability of a customer complaint mechanism (Customer Care) that can be accessed through various channels and handled quickly, fairly, and consistently.

Protecting Customers, Wholeheartedly



Commitment to Provide Equal Products and/or Services to Customers [F.17][3-3]

Commitment to Provide Equal Products and/or Services to Customers [F.17]

Customer trust is the foundation of Bank Mega's sustainability; hence, the Company is committed to providing fair, inclusive, secure, and accessible services to all customer segments. This commitment is realized through digital service innovation, increased access for vulnerable groups, and the provision of efficient payment solutions to support people's daily financial activities.

Free BI-Fast Transfer Service

To provide added value and cost efficiency, Bank Mega offers interbank transfer services through BI-Fast on the M-Smile app at a cost of Rp0 (no conditions and no quota limits) as long as the target bank is part of the BI-Fast network. This feature allows customers to make real-time transfers 24 hours a day with various identification options (account number, mobile phone number, or other proxy addresses), thereby facilitating financial management and increasing convenience in transactions.

Inclusive Services for Customers with Disabilities and the Elderly

As part of its commitment to financial inclusion, Bank Mega ensures that customers with disabilities and the elderly have equal access to Products and/or Services. The Bank provides user-friendly service channels, assistance from staff at branches, and easy-to-understand communication. These efforts aim to remove barriers to access and ensure that all customers can use banking services safely and comfortably.

Tap To Pay Service for Digital Transactions

To support a fast and secure cashless transaction experience, Bank Mega presents the Tap To Pay feature on the M-Smile application. This feature allows contactless payments using virtual credit cards via NFC-enabled mobile phones on EDC machines. Customers simply select a credit card as the source of funds in the app and tap their phone on the EDC to complete the transaction. Thus, Tap To Pay not only increases convenience, but also reduces dependence on physical cards and strengthens the adoption of digital payments.

Digitalization and Innovation of Sustainable Finance Products/Services [F.26]

In 2025, Bank Mega continues its digitalization and service innovation agenda by ensuring that all technology-based channel and product developments are included in the Bank Product Implementation Plan (RPPB) and are in line with OJK regulations, particularly those related to digital services and sustainable finance. Innovation is directed not only at improving customer convenience, but also at strengthening operational efficiency, reducing environmental footprint, and supporting the achievement of the Bank's sustainable finance targets.

There has been a significant increase in the use of digital channels, especially M-Smile. By December 31, 2025, the opening of savings accounts through digital channels reached 119,193 savings accounts through digital channels, saving around 429,094 sheets of paper, equivalent to saving 37 trees and cost efficiencies of more than IDR 44 million. In the credit card segment, the adoption of e-statements and digital onboarding continues to increase, resulting in savings of approximately 9.2 million sheets of paper from e-statements and more than 2.4 million sheets from digital credit card submissions. The total savings are equivalent to more than 1,055 trees and a significant reduction in carbon emissions.

In terms of infrastructure and internal processes, Bank Mega expanded the use of Robotic Process Automation (RPA) in various back-office activities such as transaction reconciliation, credit data processing, and reporting processes. This initiative accelerated processing time, improved data accuracy, and enabled the allocation of manpower to more strategic functions. Strengthening has also been carried out on the reconciliation system and credit management system so that data integration between core banking, treasury, and front-end channel applications is more real-time, standardized, and can support more comprehensive risk monitoring and portfolio quality.

To promote a more open digital architecture, the Bank developed open APIs so that integration with external partners, including e-commerce, payment gateways, and other digital platforms, can be carried out in a secure and controlled manner. Internally, management systems such as human capital, policy & procedure management, content management, E-Doc, and enterprise data warehouse continue to be strengthened so that all operational documents, policies, and data are stored centrally and digitally. This initiative improves governance consistency, strengthens analytical capabilities, and accelerates decision-making.

In payment services, Bank Mega is expanding the adoption of cashless payment solutions such as Tap To Pay based on virtual credit cards in M-Smile, QRIS, and other contactless channels to support fast, secure, and practical transaction experiences. This expansion is in line with the "innovation & infrastructure" pillar in RAKB 2024–2028 and contributes directly to the SDGs through reduced paper usage, operational energy efficiency, and increased inclusion and access to digital financial services for the community.

M-Smile Leads QRIS TAP Innovatio in Indonesia

Through the M-Smile application, Bank Mega has become one of the first movers in the implementation of QRIS Tanpa Pindai (QRIS TAP), a Near Field Communication (NFC)-based digital payment innovation launched by Bank Indonesia. Together with 18 other payment service providers and payment system infrastructure providers, Bank Mega conducted a simulation of QRIS TAP usage at MRT stations and on Damri buses, which was attended by President Director Kostaman Thayib and IT Director Y. B. Hariantono. With this feature, customers simply select the QRIS Tap menu on M-Smile, select the source of funds, enter their PIN, and then tap their phone on the payment device without having to scan a QR code. This innovation further simplifies daily transactions in the public transportation, retail, and public services sectors.

The introduction of QRIS TAP through M-Smile strengthens Bank Mega's position as a key player in the national digital payment transformation. In addition to enhancing the convenience and speed of contactless transactions, this feature also supports the expansion of financial inclusion and the use of more environmentally friendly digital services. By the end of 2025, transactions through M-Smile have increased by 45% compared to 2024, reflecting the high level of customer trust and adoption of Bank Mega's digital services. Going forward, Bank Mega is committed to continuing to innovate in providing payment solutions that are secure, accessible, and relevant to the needs of modern society.



Innovation in Improving Financial Literacy through the Financial Dashboard

Bank Mega continues to deliver digital service innovations that support the improvement of customer financial literacy. One of these initiatives is the Financial Dashboard feature, which serves as a practical tool to help customers understand their financial condition in a more structured and comprehensive manner. Through easy-to-understand data visualization, customers can monitor their cash flow, asset allocation, and spending trends more objectively, enabling them to make more informed financial decisions.

The Financial Dashboard feature can be easily accessed through the M-Smile (Mega Smart Mobile) application, allowing customers to monitor their financial condition anytime and anywhere. This feature is expected to encourage increased financial literacy among all segments of Bank Mega's customers, while also supporting the financial literacy and inclusion agenda carried out by Bank Indonesia and the Financial Services Authority (OJK).

Maintaining MSME Cash Flow Stability through Real-Time QRIS Settlement

For MSMEs, cash flow stability is an important factor in maintaining business continuity, especially to meet daily operational needs such as purchasing raw materials, paying labor, and managing inventory. In this context, the implementation of Real-Time QRIS Settlement is a solution that helps accelerate the receipt of transaction funds, so that businesses do not have to wait several business days for disbursement.

In 2025, Bank Mega became one of the banks that implemented Real-Time Settlement QRIS for MSME merchants in the UMI (Micro Business) category. This initiative is a form of Bank Mega's support in strengthening the operational needs of micro businesses, while also being in line with Bank Indonesia's regulations and programs related to strengthening the QRIS transaction ecosystem.

Bank Mega's Digitalization and Process Efficiency

Program	Dimension of Efficiency
E-Learning – A digital learning method for HR training and socialization	Costs, HR, Paper
Mobile Onboarding – Enables an effective and efficient customer onboarding process	Costs, HR, Paper
Card Initiation System – Enables the customer origination process for credit card customers	HR, Paper
Proses Automation **dan Digitalisasi** – Enables process efficiency for more optimal results	Operational Costs, HR
Tangible Monitoring System – Management of branch goods and assets to support asset procurement and replacement planning	Operational Costs, HR
QR Payment – Enables a more efficient payment process	Operational Costs
Web Policy & Procedure Management System – Enables paperless policy and procedure documents	HR, Paper
Content Management **dan** ***E-Doc*** – Enables paperless management of customer profile and account data	HR, Paper
Enterprise Data Warehouse – Enables paperless reporting	HR, Paper
Chatbot – Enables more efficient customer service	Operational costs, HR
Collection System – Enables efficient billing processes using mobile apps	Operational costs, HR, Paper
Mobile Appraisal – Enables appraisals using mobile apps to be more efficient	Operational costs, HR, Paper
Mega Employee Mobile **(MeMo)** – Enables paperless HR operational activities	Operational costs, HR, Paper
Branch Delivery System **(BDS)** – Enables paperless customer service activities	Operational costs
BI-Fast – Enables real-time transactions at a lower cost	Operational costs
Open API – Enables efficient connections between various applications of the Bank and its partners	Operational costs, HR, Paper
Payment Gateway – Enables financial transactions between merchants and Bank Mega partners	Operational costs, HR, Paper
Reconciliation System – Enables reconciliation efficiency	Operational costs
HC-Employee Self Service **(penambahan modul)** – Enables efficiency of paperless HC service processes	Operational costs, HR, Paper
Update HC System **(penambahan modul)** – Enables efficiency & faster HC work processes	Operational costs, HR, Paper
Virtual Card **(Kartu Kredit & Debit)** – Enables process efficiency and reduces the cost of printing/issuing physical cards	Operational costs, Physical cards

Throughout 2025, Bank Mega continues its digital transformation agenda as part of its efforts to enhance service capabilities, improve customer convenience, and drive operational efficiency. For the indicator of increased active users of digital services (e.g., M-Smile and Mega Internet), Bank Mega has not set specific quantitative targets for the reporting period; therefore, target information cannot be provided. Instead, Bank Mega presents the actual position and achievements as of December 31, 2025, as the realization of digital service performance, which serves as the basis for evaluation and continuous development in the subsequent period.

In order to strengthen the development of digital channels in the future, Bank Mega plans to improve its services through digital ecosystem partnerships by utilizing the Bank's existing product range through the concept of Banking as a Service (BaaS) for wider use, particularly in the retail and micro segments. Bank Mega also plans to develop more comprehensive digital features and products to expand its customer base, increase competitiveness, and drive growth in fee-based income and non-cash transactions.

For the M-Smile Mobile Banking service, development plans include features such as Tap to Pay, QRIS Cross Border with the addition of new destination countries, overseas transfer services (remittance), digital Cashline, Click to Pay, and the strengthening of Lifestyle features to facilitate ticket purchases, vouchers, and shopping. The Bank also plans to add a fund pocket (Zaku) feature to help with financial management, develop digital loyalty and coupon programs, and offer flexible and optional embedded donations according to customer preferences. In line with these development plans, Bank Mega continues to strengthen its cybersecurity by adapting to industry dynamics and technological developments.

The performance of Bank Mega's digital transaction services throughout 2025 shows solid growth in the M-Smile channel, both in terms of transaction volume and frequency. The volume of M-Smile transactions increased to Rp78.15 trillion in 2025, compared to Rp49.91 trillion in 2024, representing a growth of 57%. At the same time, the frequency of M-Smile transactions also increased by 45%, from 11.71 million transactions in 2024 to 16.93 million transactions in 2025. This increase reflects the growing adoption of mobile channels, in line with Bank Mega's strategy to position M-Smile as the main transaction channel for retail customers.

In addition to strong growth in the M-Smile channel, Bank Mega also noted dynamics in the use of other transaction channels. Throughout 2025, transaction activity via Internet Banking and ATMs showed a shift due to the increasing dominance of customer demand for faster, more practical services that are integrated into a single application. This development reinforces the Bank's strategy in encouraging the adoption of digital channels, particularly through M-Smile and QRIS-based payment services, which are being used more widely. On the other hand, transactions on Electronic Money products have also been adjusted in line with the optimization of the Bank's digital payment ecosystem. Overall, these changes in transaction patterns reflect the acceleration of Bank Mega's digital transformation, while also providing a basis to strengthen service innovation and develop digital features that are more relevant to customer needs.

In terms of information security, there were no identified or reported material data security incidents that had a significant impact on customers or Bank operations until the end of 2025. Bank Mega is committed to making information security an integral part of all digital development and transformation processes, as well as regularly monitoring and improving the effectiveness of security controls.

Throughout 2025, Bank Mega also recorded various developments related to sustainability, particularly through the strengthening of the digital payment ecosystem. The development of contactless features for debit card transactions and QRIS services (including in the M-Smile application) supports transaction efficiency, reduces dependence on cash and paper, and increases user security and convenience. The addition of countries to the QRIS Cross Border feature also strengthens cross-border payment connectivity, promotes financial inclusion, and supports more efficient economic activity.

Furthermore, the development of SNAP-standard API services contributes to payment system interoperability, integration efficiency, and increased digital service scalability, thereby supporting the formation of a more inclusive and sustainable payment ecosystem. The Bank has also implemented QRIS Real-Time Settlement to support faster transactions and enhanced the MILA chatbot to strengthen customer self-service through faster and more responsive access to information. These initiatives also help reduce the need for manual processes and physical visits to branches, contributing to more efficient use of resources and a lower operational footprint.

Think Customer: Bank Mega Becomes Closer

National Customer Day is not just an annual celebration, but an important moment for Bank Mega to strengthen its emotional connection with its customers. With the theme "Think Customer" in 2025, Bank Mega reaffirms its commitment to providing services that are centered on customer needs and experiences. As a token of appreciation, President Director Kostaman Thayib and the management team visited customers at the Jakarta-Tendean Main Branch Office, listened to their aspirations, and ensured that the Bank's services remain relevant to the expectations of today's customers.

The festive atmosphere was also felt throughout Bank Mega's network of offices, which were decorated with thematic decorations, accompanied by the participation of employees wearing creative costumes outside of their official uniforms. This initiative created a warmer and friendlier atmosphere, strengthening the closeness between employees and customers. However, the essence of National Customer Day remains the spirit of serving wholeheartedly, as Bank Mega's success is built on the trust and loyalty of its customers.

In fulfilling the increasingly diverse needs of its customers, Bank Mega continues to expand its service channels, from branch offices and ATMs to Mega Call and the MILA WhatsApp chatbot. The strengthening of digital innovation is also realized through the excellent features in the M-Smile application, including QRIS Tap, NFC-based contactless payment technology, and QRIS Cross Border, which enables cross-border transactions using Rupiah in various countries such as Thailand, Malaysia, Singapore, and Japan. This innovation is proof of Bank Mega's commitment to providing modern, practical, and secure services.

National Customer Day serves as a reminder that the success of a financial institution is not only determined by asset growth and financial performance, but also by the quality of the relationships built with its customers. With a principle of empathetic and sincere service, Bank Mega is committed to continuing to grow alongside its customers and being part of their financial journey, both today and in the future.

Evaluation of Products and/or Services Safety and Recalled Products [F.27, F.28, F.29]

Products/Services that have been Evaluated for Customers Safety

To ensure that all products and services are safe for customers to use and meet applicable quality, safety, and compliance standards, Bank Mega requires 100% of new products and services to undergo a safety evaluation process before being launched to the public. This evaluation is an integral part of product development governance and is carried out thoroughly from the design stage to final approval for launch.

The safety evaluation process includes information technology readiness inspection, operational and cyber risk assessment, regulatory compliance review, and legal and consumer protection assessment. The evaluation is carried out by referring to applicable regulations, including Law Number 10 of 1998 concerning Banking, POJK Number 6 of 2022 concerning Consumer Protection, POJK Number 11 of 2022 concerning Information Technology Implementation, POJK Number 13 of 2021 concerning the Implementation of General Banking Products, and POJK Number 21 of 2023 concerning Digital Services by General Banks. All stages of the evaluation are carried out across functions by the Information Technology, Risk Management, Compliance, and Legal units, ensuring that only products and services that meet security, operational feasibility, and quality requirements can be offered to customers.

As part of its ongoing security strengthening efforts, Bank Mega continues to improve the capabilities of its information technology systems through the implementation of strict access controls, real-time cyber security monitoring, and early detection mechanisms for potential digital attacks and fraud risks. The Bank also actively raises security awareness and literacy among employees and customers through various communication channels, including internal emails, desktop wallpapers, newsletters, internal communication platforms, and informational webinars on social engineering risks. Throughout 2025, these educational activities were attended by employees at the head office, branches, and regional offices, with a focus on secure transaction practices, recognition of digital fraud methods, and protection of personal data and banking credentials.

Customer Data Privacy and Security [3-3] [418-1]

With the increasing use of digital technology in banking services, Bank Mega realizes that the convenience of transactions experienced by customers is accompanied by an increased risk of cybercrime, such as malware, hacking, online fraud, and misuse of personal data. Therefore, customer data protection and information security are strategic priorities for Bank Mega as part of its ongoing commitment to maintaining stakeholder trust and supporting long-term operational and financial system stability.

Bank Mega implements comprehensive customer data protection and information security, which includes policies, operational processes, strengthening of technological infrastructure, and increasing the awareness of all Bank employees regarding technological and cyber risks.

Bank Mega's Privacy and Data Security Policy Framework

Bank Mega's commitment to protecting customer data is realized through a comprehensive and integrated internal policy framework, including policies related to consumer protection, privacy and personal data protection, information security, as well as information technology and cyber risk management. These policies regulate customer rights and obligations, principles of personal data management, information access control, and mechanisms to identify, measure, monitor, and control IT and cyber risks across all work units.

In addition to internal policies, Bank Mega also issues various internal regulations and circulars that strengthen privacy management, data security, and cyber resilience, including customer data management (Customer Information File) and the protection of consumer assets and data. All policies and regulations are reviewed and updated regularly to remain relevant to technological developments, cyber threat dynamics, and the Bank's business needs.

This policy framework is implemented consistently and is in line with applicable external regulations, including Bank Indonesia's provisions regarding information system security and cyber resilience. By complying with regulations and strengthening information security governance, Bank Mega ensures that the information technology systems used remain reliable, secure, and capable of protecting customer data from potential digital threats.

Implementation of Personal Data Protection in Supporting Sustainability [2-27]

Bank Mega is committed to maintaining customer data privacy and security through the implementation of a structured Personal Data Protection (PDP) system that is in line with laws and regulations. To ensure that personal data is managed in a compliant, effective, and responsible manner, Bank Mega has established a Personal Data Protection Division (PEDP) that functions as the main manager and supervisor of PDP implementation across all work units. This division is tasked with providing information and advice to relevant units regarding the obligations to comply with the Personal Data Protection Law, monitoring the Bank's compliance level, and acting as a liaison on issues related to personal data processing, both internally and with regulators.

Bank Mega Obtains ISO 27001:2022 and ISO 27701:2019 Certification

Bank Mega has reaffirmed its commitment to maintaining information security and personal data protection by successfully obtaining ISO 27001:2022 Certification for Information Security Management Systems and ISO 27701:2019 for Privacy Information Management Systems. This certification was presented in Jakarta by the President Director of PT Defender Nusa Semesta, Toto A. Atmojo, together with the Director of CBQA Global Indonesia, Anwar Siregar, and was received directly by the President Director of Bank Mega, Kostaman Thayib, accompanied by the Deputy President Director, Indivara Erni, and the Director of IT, YB. Hariantono.

This achievement is an important milestone for Bank Mega in strengthening its information security governance, while ensuring that customer data and privacy management processes are carried out in accordance with globally recognized international standards. The implementation of ISO 27001:2022 and ISO 27701:2019 is proof that all data protection mechanisms at Bank Mega have met strict requirements in terms of security controls, risk management, and secure and responsible personal data management.

Besides reflecting best practices in cybersecurity and privacy, this achievement also demonstrates compliance with regulatory obligations from various institutions, including the OJK, Bank Indonesia, the Ministry of Communication and Information Technology, the National Cyber and Crypto Agency (BSSN), the Ministry of Home Affairs, and the Personal Data Protection Law. With this achievement, Bank Mega has further solidified its position as a trusted financial institution that is ready to face the challenges of digital security in the modern economy.

Impact and Contribution of the Personal Data Protection (PDP) Framework to Sustainability (LST)

The existence of the Personal Data Protection (PDP) Framework at Bank Mega is an important foundation in ensuring that all Personal Data Protection programs run effectively and contribute significantly to the Company's sustainability. Environmental-wise, the Bank has begun to implement a more environmentally friendly approach to data collection, processing, and storage, including encouraging the digitization of services such as M-Smile, M-Auto, and the Mega Career Website for the recruitment process. This digital transformation helps reduce paper usage, minimize waste, and contribute to reducing deforestation. In addition, the application of the principle of data minimization and data retention policies encourages more efficient data management, thereby reducing the need for data center capacity and digital energy consumption, which has been quite significant due to the large amount of sensitive data processed by the Bank.

In social aspects, the implementation of Personal Data Protection strengthens the bond between the Bank and its customers, employees, and all data subjects. This commitment is realized through fair, transparent, and non-discriminatory management of Personal Data, while ensuring the fulfillment of subjects' data rights in accordance with applicable regulations. Customers are also facilitated to access their rights easily through MegaCall or Bank Mega branch offices. The Bank continues to improve its efforts to prevent the misuse of Personal Data by strengthening cyber security and risk mitigation to prevent material and non-material losses that may arise from digital threats.

In terms of governance, the PDP Framework strengthens Bank Mega's governance structure by ensuring that all Personal Data processing activities are carried out in a compliant, consistent, and secure manner. This approach reflects the Bank's commitment to complying with evolving regulations and minimizing the risks that may arise from non-compliant data management. Throughout 2025, the Bank has developed and updated a number of important policies, including the Privacy Notice Policy, Data Protection Advisory Policy, Record of Processing Activity (RoPA) Policy, and Personal Data risk assessment policies such as DPIA, LIA, Third-Party Privacy Risk Assessment, and TIA. The Bank has also developed a data breach incident handling policy and a Data Subject Request (DSR) policy as part of its commitment to improving accountability and compliance. The Bank regularly socializes these policies to its employees to ensure they are well internalized, support risk mitigation, and ensure that everyone at the Bank understands their role in maintaining the security and integrity of Personal Data.

Personal Data Protection through Privacy Risk Management Training

In an increasingly complex digital era, personal data management has become a strategic responsibility for Bank Mega, especially in maintaining customer trust and complying with the Personal Data Protection Law (PDP Law). Recognizing the increase in cyber threats and data leakage risks, Bank Mega held intensive Privacy Risk Management training in April 2025 as part of its efforts to foster a privacy-conscious culture throughout the organization.

The training, which was initiated by the Director of Compliance & Human Capital, Mr. Yuni Lastianto, was held face-to-face in four batches and was attended by representatives from various departments. The session began with a presentation on regulatory developments, including the PDP Law, GDPR, and Bank Mega's internal policies related to privacy and information security, ensuring that participants had a solid foundation before delving into the technical aspects of privacy risk management.

The training material covered an introduction to the NIST Privacy Framework, the ISO 27005 standard, and risk assessment methods such as DPIA, LIA, TIA, and Third-Party Privacy Risk Assessment. Through case studies and interactive discussions, participants were trained to identify threats, vulnerabilities, and their impact on personal data protection, as well as to understand the relevant control measures to be implemented in their respective work units.

This training reaffirms Bank Mega's commitment to strengthening personal data protection governance, improving regulatory compliance, and ensuring the organization's readiness to face privacy risks. By empowering employees with the right competencies, Bank Mega continues to maintain customer trust and strengthen its position as a responsible and ethical financial institution.

Personal Data Protection Workshop Series: Effectiveness of RoPA Management through Mega Privacy

Bank Mega continues to strengthen its personal data protection governance by holding a Record of Processing Activities (RoPA) Workshop on June 10, 11, 17, and 19, 2025. This workshop is part of the Bank's ongoing commitment to ensure compliance with Law No. 27 of 2022 concerning Personal Data Protection (PDP Law) while improving the quality of privacy risk management. RoPA serves as an important instrument that provides full visibility of the entire data processing cycle, from the types of data managed, the processing objectives, the legal basis, the storage location, to the security mechanisms implemented.

The workshop, which was initiated by the Director of Compliance & Human Capital, Mr. Yuni Lastianto, was held face-to-face in four batches and was attended by representatives from all departments of the Bank. This cross-functional involvement reflects the organization's awareness that the management of Personal Data is a collective responsibility. During the session, participants received an in-depth explanation of the role of RoPA as the basis for Personal Data Protection governance, which is required by the PDP Law and is an essential element to ensure accountability for all data processing activities at Bank Mega.

To improve the effectiveness of RoPA management, Bank Mega introduced Mega Privacy, a digital system specifically developed to automate, simplify, and standardize the recording of Personal Data processing activities across all work units. This system enables more structured monitoring, minimizes inconsistencies in recording, and improves the Bank's ability to identify potential privacy risks early on.

Through a series of workshops and the implementation of Mega Privacy, Bank Mega has affirmed its position as an institution that not only complies with regulations but is also proactive in building strong personal data protection governance. This approach reflects the understanding that personal data is a strategic asset that must be managed with integrity, accountability, and the highest security standards in order to maintain customer trust and the Bank's operational sustainability.

Bank Mega is committed to protecting all Personal Data processing in accordance with the provisions of the Personal Data Protection Law in Indonesia through consistent implementation of data protection policies and principles across all work units. The Bank has developed a Personal Data Protection (PDP) Framework as a reference in designing, implementing, and evaluating all activities related to Personal Data management, including aspects of governance, risk management, operational control, as well as reporting and escalation mechanisms. This framework is supported by various internal policies and training aimed at improving employees' understanding of data protection obligations, ensuring that all Personal Data processing is carried out securely, transparently, and responsibly. These efforts strengthen the Bank's operational sustainability and increase customer trust. Further information regarding the Bank's privacy policy can be accessed via website at: https://bankmega.com/id/privacy-policy/.



BANK MEGA DATA PROTECTION FRAMEWORK

GOVERN

- Privacy Management
- Structuring Privacy Teams

ASSES

- Privacy Assessment
- Record of Processing Activity (RoPA)
- Privacy Impact Assessment (DPIA, LIA, TIA)
- Physical Assessment
- Privacy Control Assessment

PROTECT

- Information Security Practices
- Privacy Security Controls
- Third Party Privacy Management
- Privacy by Design & Default
- Privacy Enhancement Technologies
- Privacy Policies
- Privacy Management Tools

SUSTAIN

- Privacy Monitoring Program
- Privacy Culture Program
- Privacy Training & Awareness
- Privacy Audit

RESPOND

- Data Subject Request Management
- Data Breach Management & Recovery

Personal Data Protection Training Program

No	Training Date	Training Title	Number of Participants	Training Hours
1	January – December 2025	Personal Data Protection – NEIP Program	1,620	1,215
2	January – December 2025	E-Learning Awareness on Personal Data Protection	5,713	11,426
3	4, 6, 11, 13 February 2025	Awareness Training Program for Outsourced Employees of Bank Mega	915	1,830
4	16, 24 April 2025	Privacy Risk Management Training	89	623
5	10, 19 June 2025	Workshop on Implementation of Mega Privacy System for RoPA Module	110	550
6	16–17 July 2025	Data Anonymization Training	39	234
7	13–14 August 2025	Refresher Training on Personal Data Protection Policy for Branch Office Employees	396	792
8	3 September 2025	Training for Credit Loan Officers (CLO) – Regional Jakarta 1	58	116
9	10 October 2025	Training for Credit Loan Officers (CLO) – All Regional Offices	768	768
10	14, 16 October 2025	Training on Managing Data Subject Rights Requests for Business and Human Resources	36	180
11	13, 18 November 2025	Training on Managing Data Subject Rights Requests for Call Centre Operations – Batch 4	90	630
12	2 December 2025	Personal Data Protection Awareness Training for Mega Prima (Frontliner Internship Program)	54	108
13	16–17 December 2025	Personal Data Protection Training for Third Parties (Vendors)	41	287
14	18 December 2025	Personal Data Protection – OSDP Program	14	28
		Total	9,943	18,787

Cyber Attacks and Protection Efforts

In dealing with the complexity of cyber threats in the financial sector, Bank Mega implements a layered and risk-based security approach to maintain the confidentiality, integrity, and availability of its systems and customer data. This approach includes governance and compliance, enhancing human resource awareness, physical security, and protection of technological infrastructure and banking applications.

1. Multi-Layered Cyber Defense System
   Security is reinforced by implementing various security controls designed to prevent, detect, and respond to potential cyber attacks, both internal and external. This multi-layered approach ensures that protection is not only based on technology, but also supported by processes, policies, and risk-aware human resource behavior.

2. IT and Cyber Risk Management
   The management of information technology and cyber risks at Bank Mega is carried out structurally and is integrated with the Bank's risk management framework. This process includes continuous risk identification, analysis, evaluation, and mitigation, including risks arising from the use of third parties.

   In practice, Bank Mega refers to internationally recognized standards and best practices, such as ISO 27001 on Information Security Management Systems, ISO 31000 on Risk Management, and the National Institute of Standards and Technology (NIST) Cybersecurity Framework. Identified risks are monitored regularly to ensure that the risk level is within tolerance limits and in line with the risk appetite set by management.

   Apart from strengthening controls, Bank Mega consistently provides education and information to customers and employees regarding transaction security, prevention of technology-based crimes, and the importance of awareness of potential cyber threats. This education is delivered through various internal communication media to build a risk-aware culture and support the Bank's sustainable cyber resilience.

3. Personal Data Protection
   Bank Mega ensures that customer personal data is managed in accordance with data protection principles, including access restrictions based on authority, use of data for legitimate purposes, and the application of adequate security throughout the data life cycle. These efforts aim to prevent data misuse, maintain information confidentiality, and protect the Bank's financial assets and information systems.

   Personal data protection is an important part of Bank Mega's commitment to maintaining customer trust and the Bank's reputation as a responsible and sustainable financial institution.

4. Incident Response and Handling
   Bank Mega has an information security incident response and handling mechanism that includes reporting, identification and investigation, incident source handling, impact limitation, service recovery, and post-incident evaluation and learning. This mechanism is designed to ensure a quick, coordinated, and effective response in minimizing the potential impact on the Bank's operations and customers.

As part of its efforts to enhance response capabilities, Bank Mega has developed a ChatBot Cyber Assistant (SIREN) that can be accessed by employees through an internal platform. This service facilitates rapid reporting of cyber incident indications while also serving as a means of real-time information and cyber security education. The results of post-incident evaluations are used as a basis for continuous improvement of the Bank's cyber security control, detection, and response systems.

Data Security Incident Status

In 2025, Bank Mega experienced an attempted misuse of information technology originating from security testing activities on the systems of third parties working with the Bank. These activities were carried out by parties acting as security researchers (security researchers or bug hunters) and had the potential to access Bank customer data or information.

In response to this incident, Bank Mega has taken control measures in accordance with internal provisions and applicable regulations, including coordination with relevant parties and strengthening third-party risk management. There was no material impact on the Bank's operations or financial losses for customers. This experience has become the basis for Bank Mega to continue to improve supervision, security evaluation, and strengthen governance of cooperation with third parties, particularly in relation to data protection and information security.



Implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Proliferation Financing (APU, PPT, and PPPSPM) Programs to Maintain the Integrity of Bank Mega's Financial System

Bank Mega implements comprehensive APU, PPT, and PPPSPM programs by strengthening governance, risk management, internal controls, and system infrastructure to ensure that the Bank is not used as a means for TPPU, TPPT, or PPSPM. All of these measures are implemented in accordance with POJK 8/2023 and supported by employee competency development to ensure that understanding of compliance, data security, and customer protection is always maintained. In terms of governance, Bank Mega conducts risk assessments for TPPU, TPPT, and PPSPM (Individual Risk Assessment) using a risk-based approach so that the risk profiles of customers, products, channels, and regions form the basis for due diligence and ongoing monitoring. The Board of Directors and Board of Commissioners exercise active supervision through the establishment of responsible units, policy approval, evaluation of program implementation effectiveness, and discussion of key issues in management forums.

At the operational level, the Anti-Money Laundering (AMLA) Division formulates and reviews policies and procedures on a regular basis to ensure alignment with the latest regulations. Internal controls are strengthened through segregation of duties, clear authority limits, independent checks by internal audit, and systematic follow-up on all audit findings and compliance review results. In terms of systems, Bank Mega has developed an AML Data Management System to improve transaction monitoring and customer profiling capabilities, as well as developing Beneficial Owner (BO), Walk-in Customer (WIC), and internal goAML PPATK applications, and a goAML interface to ensure faster, more accurate, and documented identification, recording, and reporting to authorities.

These enhancement efforts are complemented with a structured competency development program. By the end of 2025, 2,871 participants have completed APU, PPT, and PPPSPM trainings for a total of 3,788 training hours. The training materials cover reporting obligations, customer identification principles, prevention of bank product misuse, cyber security, personal data protection, collection ethics, and customer complaint handling. Thus, compliance and consumer protection aspects are not only regulatory requirements but are also embedded in Bank Mega's overall risk and service culture.

Dampak Produk dan Jasa Keuangan Berkelanjutan [F.28]



Bank Mega realizes that its operational activities and financial products and services have both positive and potentially negative impacts on society, the environment, and the economy. Therefore, the Bank focuses not only on optimizing benefits, but also on managing risks and mitigating negative impacts in a systematic, measurable, and sustainable manner.

Positive Impacts

Bank Mega's financial products and services, particularly financing in the Sustainable Business Activity Category (KKUB), generate positive impacts by supporting environmentally friendly and socially inclusive business activities. The KKUB portfolio, valued at around Rp21.915 trillion as of December 31, 2025, supports the development of renewable energy, increased energy efficiency, sustainable natural resource management, low-emission transportation, green buildings, eco-efficient products, and the strengthening of MSMEs.

The positive impacts include reducing emissions and pollution, increasing resource use efficiency, creating more inclusive jobs, increasing the competitiveness of debtor businesses, and contributing to the achievement of Sustainable Development Goals and Indonesia's transition agenda towards Indonesia Net Zero Emission by 2060.

Social products such as Mega Berbagi Savings provide positive impacts by enabling customers to contribute directly to the funding of education, health, community empowerment, and disaster management programs in a structured and accountable manner.

The digitalization of products and services produces positive environmental impacts in the form of a significant reduction in paper use, a decrease in operational waste, and a reduction in indirect emissions from office activities and physical transactions.

Negative Impacts

However, financing distribution has the potential to cause negative environmental and social impacts through the business activities of debtors, including greenhouse gas emissions from the energy and transportation sectors, changes in land use and risks to biodiversity, as well as potential social impacts related to employment, occupational health and safety, and relationships with local communities.

Financial products also have the potential to cause social risks in the form of financing dependency or financial pressure on customers if the products are not used wisely or are not in line with the customer's risk profile and financial capabilities. To manage and mitigate these negative impacts, Bank Mega implements environmental, social, and governance (ESG) risk analysis in the credit process with reference to the OJK's CRMS and CRST, requiring debtors to comply with applicable environmental permits and standards, conducting classification for the Indonesian Sustainable Finance Taxonomy (TKBI), and regularly monitoring the ESG performance of debtors, including measuring financing portfolio emissions and conducting climate risk stress testing. On the retail and digital customer side, the Bank strengthens the principles of product suitability, customer education, information security systems, and complaint and incident handling mechanisms to protect the interests of customers and the community.

Number of Recalled Products [F.29]

During the 2025 reporting year, there were no Bank Mega products or services that were recalled, whether due to security issues, regulatory non-compliance, or other technical constraints. The fact that no products were recalled is a reflection of the effectiveness of the security evaluation, feasibility testing, and compliance monitoring processes that are consistently applied from the product design stage to post-launch monitoring.

During the same period, Bank Mega also did not receive any legal sanctions or financial penalties related to non-compliance in the delivery of product and service information to consumers. This shows that the product security evaluation, risk control, and consumer protection mechanisms that are implemented have been running effectively and in accordance with regulatory requirements.

Customer Satisfaction Survey on Sustainable Financial Products and/or Services [F.30]

Bank Mega has a structured and sustainable customer satisfaction evaluation mechanism to ensure the quality of products and services provided to customers. In 2025, customer satisfaction surveys have covered credit card services, M-Smile, savings, MegaFirst, branch offices, and complaint handling. The survey is conducted routinely every quarter (3 months) and is managed by the Market and Consumer Insight unit under Digital and Marketing Communications, an independent unit responsible for conducting surveys, processing data, and compiling reports.

In practice, Bank Mega uses the Net Promoter Score (NPS) and Customer Satisfaction Index (CSI) methods to evaluate customer satisfaction. The survey is designed at the product and service level to facilitate more specific identification of issues and ensure the relevance of questions to customer experience. This allows the survey to be more effective through a shorter completion time while still capturing detailed feedback and complaints on each product and service, with broad coverage across Bank Mega's entire service network.

Based on the customer satisfaction survey results, the Net Promoter Score (NPS) for various products and services was at a positive level. The Customer Satisfaction Index (CSI) showed a good level of satisfaction in branch office services, as well as a reasonable level of satisfaction in complaint handling services, in line with the characteristics of these services. Overall, customer perception of Bank Mega's products and services was in the good category.

The results of the customer satisfaction survey are discussed with the relevant units up to the management forum and the Board of Directors to evaluate service quality and follow up on improvements. Bank Mega is committed to continuously improving its customer satisfaction evaluation mechanism and increasing the transparency of survey results as part of its accountability to all stakeholders, including through reporting in its annual report in accordance with applicable regulations.

Customer Well-Being: Premium Healthcare Services with IHH Healthcare

Bank Mega understands that health is the most valuable asset for its customers, hence the Bank has established a strategic collaboration with IHH Healthcare Singapore, a leading international hospital network, to provide premium healthcare services for MegaFirst customers. The launch event for this collaboration took place in a warm atmosphere at Menara Bank Mega, and began with a lunch session that brought together customers, Bank Mega management, and IHH representatives in a friendly atmosphere. The agreement was signed by Bank Mega Deputy Director, Mrs. Diza Larentie, and Chief Commercial Officer of IHH Healthcare Singapore, Jeffrey Law, as a form of commitment from both institutions to provide world-class healthcare services.

As part of the event, Bank Mega held a Health Talk with Dr. Edgar Tay, a renowned cardiologist from Mount Elizabeth Hospital Singapore. The session was interactive, with customers enthusiastically asking questions about heart health. The presence of a medical interpreter ensured that the discussion ran smoothly and inclusively. Through this collaboration, MegaFirst customers receive various exclusive benefits, including discounts on inpatient services, discounts on Executive Health Screening fees, Priority Medical Concierge services, and various additional benefits from Bank Mega such as competitive exchange rates, airport lounge facilities, airline ticket discounts, and flexible payment options for medical services using Bank Mega Credit Cards.

This collaboration demonstrates Bank Mega's commitment to providing solutions that go beyond traditional financial services, with a focus on customer welfare and quality of life. The IHH hospital network, which has adopted cutting-edge medical technology, ranging from AI-based diagnostics to robotic surgery and advanced cancer therapy, adds value that strengthens the benefits of this program. By providing a premium healthcare experience integrated with financial services, Bank Mega emphasizes its position as a customer-centric institution by ensuring that every service has a positive impact on customers.

Whistleblowing System and Reinforcing Bank Mega's Role in Handling Illegal Financial Activities

Bank Mega continues to strengthen organizational integrity and consumer protection through the implementation of a transparent and accountable Whistleblowing System (WBS), as well as active participation in the Task Force for Combating Illegal Financial Activities (Satgas PASTI) and the Indonesia Anti-Scam Center (IASC) coordinated by the Financial Services Authority (OJK).

This approach positions Bank Mega not only as an institution that is effective in handling internal reports, but also as part of a national effort to combat fraud, cybercrime, social engineering, and various other forms of illegal financial activities.

A secure, independent, and integrity-oriented Whistleblowing System

Bank Mega provides a Whistleblowing System (WBS) as a reporting channel that can be used by employees, business partners, and the general public to report alleged violations, including fraud, corruption, code of conduct violations, discrimination, sexual harassment, and other irregularities.

The WBS is designed to be a secure, independent, and easily accessible system, with guaranteed confidentiality of the whistleblower's identity, anonymous reporting options, and protection against retaliation. Every report received is handled objectively and professionally in accordance with the Bank's internal regulations.

Throughout 2025, Bank Mega received 80 reports related to alleged fraud and other violations, all of which were followed up by the Crime & Fraud Investigation Work Unit through a comprehensive investigation process. The process includes the collection, examination, and verification of evidence, assessment of the level of violation, and determination of appropriate corrective actions and sanctions.

All reports were handled with the principles of fairness, independence, and accountability in mind. With this mechanism, WBS functions effectively as an early detection tool to prevent, identify, and mitigate fraud risks within the Bank, while strengthening a culture of integrity and trust among stakeholders.

Active contribution to the PASTI Task Force and Indonesia Anti-Scam Center (IASC)

As part of the banking industry's commitment to customer protection and financial system stability, Bank Mega's Crime & Fraud Investigation Unit plays an active role as a member of the PASTI Task Force, which was established by the OJK to coordinate the handling of illegal financial activities across regulators, law enforcement agencies, and financial service industry players.

Within this framework, Bank Mega also participates in the Indonesia Anti-Scam Center (IASC), which serves as a national coordination center for handling financial transaction fraud. Through the IASC, reports of suspected scams can be quickly followed up through a verification process, blocking of the target account, and further coordination with other banks, payment service providers, and law enforcement agencies.

Bank Mega's active involvement in the IASC contributes to reducing potential public losses, accelerating the industry's response to various modes of cybercrime and social engineering, and increasing the national banking sector's preparedness in facing increasingly complex fraud risks.

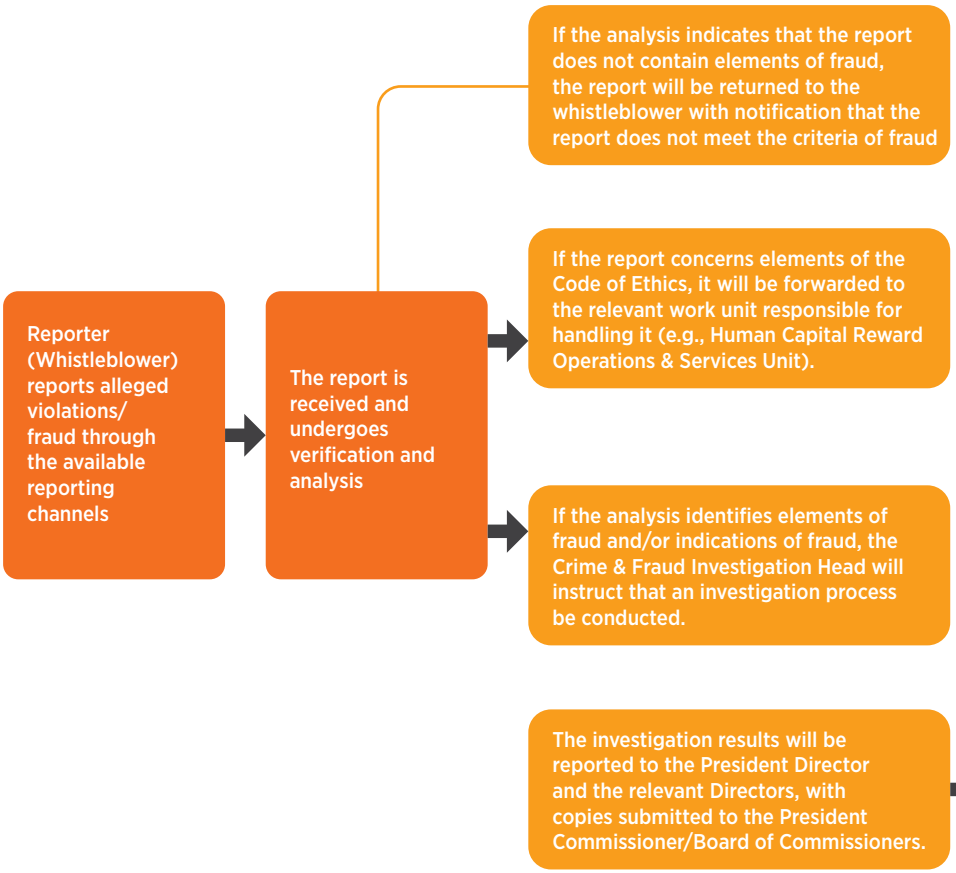
Improving governance and consumer protection systems

The synergy between the implementation of the Whistleblowing System and Bank Mega's active role in the PASTI Task Force and the Indonesia Anti-Scam Center (IASC) expands the Bank's ability to detect and respond to various forms of fraud, money laundering, terrorism financing, and other illegal financial activities.

This collaboration not only strengthens internal incident handling mechanisms, but also ensures that Bank Mega contributes significantly to national efforts to maintain the integrity of the financial services industry. This initiative also complements the implementation of the APU PPT and PPPSPM programs in accordance with POJK Number 8 of 2023, providing the Bank with a more comprehensive and integrated control framework, ranging from governance and internal control to consumer protection.

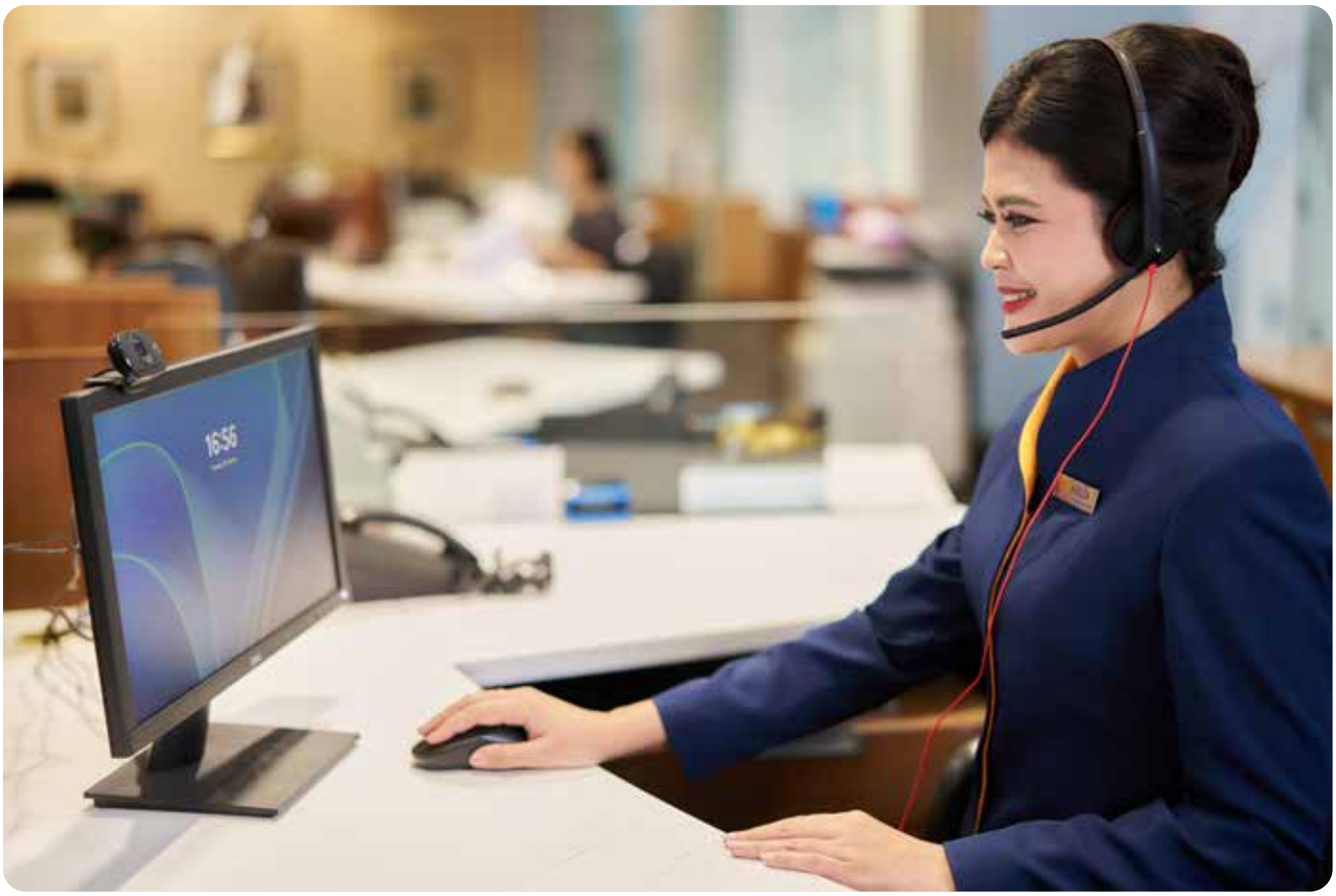
With these improvements, Bank Mega can increase system reliability, strengthen customer trust, and support the creation of sustainable stability and security in the national banking ecosystem.

Access to Bank Mega's Whistleblowing System



Access to Bank Mega's Whistleblowing System

- Website: https://bankmega.com/id/tentang-kami/tata-kelola-perusahaan-new/whistleblowing-system
- Email: fbi@bankmega.com
- Phone (Fixed Line): +6221-7915000 (ext. 15.112, 15.115, 15.212, 15.215)
- Phone/SMS/WhatsApp: 0822-0822-0500 / 0822-0822-1999
- Address: Crime & Fraud Investigation (CFIN) Work Unit, Menara Bank Mega 15th Floor, Jl. Kapten Tendean No. 12–14A, Jakarta 12790



Customer Complaint Handling Mechanism

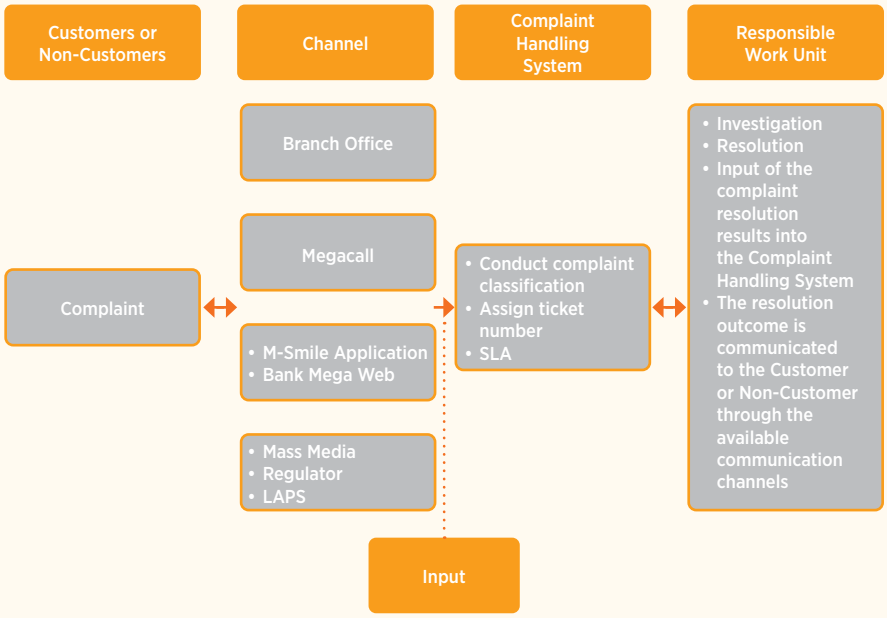
To maintain service quality standards, Bank Mega enforces rules and guidelines that refer to applicable regulations and internal policies related to complaint services. The implementation of complaint services refers to POJK No. 18/POJK.07/2018 concerning Consumer Complaint Services in the Financial Services Sector, POJK No. 22 of 2023 concerning Consumer and Community Protection in the Financial Services Sector, and PBI No. 3 of 2023 concerning Bank Indonesia Consumer Protection. The Bank also strengthens its implementation through internal provisions, including SE No. 192/DIRBM-PMIC/24 concerning the Complaint Service Process, so that the entire complaint handling process is consistent, measurable, and in accordance with consumer protection standards.

Bank Mega provides various complaint channels that can be used by customers and non-customers to submit complaints, feedback, or criticism related to service, environment, social, and governance aspects. These channels include branch offices, MegaCall, the M-Smile application, the Bank Mega website, and external channels such as the mass media, regulators, and LAPS. Every incoming complaint is recorded in the complaint handling system to ensure that all reports are handled structurally and are documented.

Through this system, Bank Mega classifies the types of complaints, assigns ticket numbers, and establishes a Service Level Agreement (SLA) as a reference for the resolution time. Complaints are then forwarded to the relevant work unit for investigation, analysis of the causes, and preparation of resolution steps. The outcome of the resolution is then communicated back to the customer or reporting party through the available communication media.

Customers, public, and other stakeholders can submit complaints through:

- Customer Service at all Bank Mega branch offices
- MegaCall: 08041500010 or +6221 2960 1600 (from overseas)
- Bank Mega Mobile Banking Application (M-Smile) via the complaint form
- Bank Mega website (www.bankmega.com) via the customer complaint form



Throughout 2025, Bank Mega received 11,915 complaints related to products and services, mainly regarding Credit Cards and the M-Smile application. All complaints (100%) have been followed up by Bank Mega in accordance with applicable procedures and service standards, reflecting our commitment to ensuring customer satisfaction and protection.

Number of Customer Complaints

Complaint Category	2025	2024	2023
Incoming Complaints	11,915	7,110	6,554
Followed up Complaints	11,915	7,110	6,554
Resolved Complaints	10,188*	7,110	6,554

*Status data as of 31/12/2025

Customer Satisfaction with Complaint Handling

As part of its commitment to improving service quality, Bank Mega consistently measures customer satisfaction with complaint resolution. Every complaint that has been handled and closed is followed up with a survey link sent to customers and non-customers to obtain feedback on the quality of the complaint service. This input is used as an evaluation basis for continuous improvement so that the complaint handling process becomes more responsive, clear, and in line with stakeholder expectations.

About the Report [G.1] [2-2] [2-3] [2-4] [2-5] [3-1]



Purpose and Principles of the Report

The Sustainability Report of PT Bank Mega Tbk was prepared as a form of transparency on economic, social, environmental, and governance performance to all stakeholders. This report covers the period from January 1 to December 31, 2025, and is published on the Company's official website, succeeding the previous report published on March 26, 2025. The report is prepared based on international reporting principles, including accuracy, balance, clarity, comparability, completeness, relevance to the context of sustainability, timeliness, and verifiability. As such, the report not only serves as a means of accountability, but also as a strategic reference for investors, regulators, and other stakeholders in assessing the Company's sustainability direction.

Reporting Scope and Data Integrity

The scope of the report follows the same scope of entities as the consolidated financial statements, covering Bank Mega's head office and all branch offices. Economic data and most social data are based on consolidated data that has been audited by a Public Accounting Firm (KAP), while environmental data includes consolidated water and fuel consumption as well as electricity consumption, which is currently limited to the head office. Any differences in scope are explained transparently to maintain reporting accountability. During this period, Bank Mega had no subsidiaries, so there were no material entities excluded, and if data from the previous period is restated, the explanation shall be provided in accordance with the provisions.

Reporting Methodology and Determination of Material Information

The report was prepared through cross-unit coordination with reference to the results of materiality assessments in accordance with GRI 3, taking into account the Bank's significant impact and stakeholder expectations. This process was supported by regulatory reviews, risk mapping, and evaluations of relevant national and global sustainability issues. The report has been approved by the Director of Compliance & Human Capital, who is responsible for the implementation of sustainable finance, ensuring that all information presented is in line with the Company's sustainability strategy and governance.

Compliance with Regulations and Reporting Standards

The preparation of this report is guided by various relevant national and international regulations and standards, including:

- Financial Services Authority Regulation (POJK) No.51/POJK.03/2017.
- Financial Services Authority Circular Letter (SEOJK) No. 16/SEOJK.04/2021.
- Global Reporting Initiative (GRI) Standards 2021 with reference to: "refer to GRI Standards" and Sector Indicators for financial services (GRI Financial Services Sector Supplement).
- ESG form issued by the Indonesia Stock Exchange (IDX).

Based on these foundations, this report comprehensively addresses the information needs of regulators, shareholders, ESG analysts, and other stakeholders.

Written Verification from Independent Parties [G.1][2-5]

As of this reporting period, Bank Mega has not undergone external assurance of its sustainability report; however, all information presented has undergone a multi-layered internal review process. Each piece of data is collected, verified, and reconciled with supporting documents by the relevant unit, then reviewed again by the Company's management to ensure the accuracy and consistency of the narrative with actual policies and performance. The financial data refers to reports that have been audited by a Public Accounting Firm (KAP), thereby ensuring the reliability and consistency of the figures published in this report.

Response to Feedback on Previous Sustainability Reports [G.3]

We are grateful for the input and evaluation provided by regulators, shareholders, and other stakeholders on the 2024 Sustainability Report. As of the end of 2025, one of the main pieces of feedback came from the Financial Services Authority (OJK), which emphasized the importance of improving the aspect of sustainability governance, particularly in relation to the Board of Directors' statements in responding to the challenges of implementing sustainable finance and the description of the Supervisory Board's supervisory role in assessing sustainability risks.

In response, Bank Mega has taken several follow-up actions, including:
1. Improving the Board of Directors' Statements in the Sustainability Report
2. Clarifying the Supervisory Role of the Board of Commissioners and the Board of Directors on Sustainability Risks

Through this series of actions, Bank Mega ensures that the improvement of this report is not only for compliance purposes, but also reflects the Company's commitment to increasing transparency, sustainable governance, and accountability to all stakeholders.



Contact regarding the Report [2-3]
Corporate Secretary
Christiana Maria Damanik
Email: corsec@bankmega.com
Phone: (62-21) 7917 5000 (hunting)

Identification of Material Topics and Sustainability Issues [GRI 3-1, 3-2]

Bank Mega determines material topics through a process of prioritizing sustainability issues conducted in the reporting year. This process is facilitated by an independent party to ensure objectivity and alignment with applicable reporting standards.

Through structured discussions and analysis, seven material topics were identified as most relevant to the business's impact and stakeholder interests. All of these topics have been aligned with contributions to the achievement of the Sustainable Development Goals (SDGs).

The results of this identification form the basis for the formulation of Bank Mega's sustainability strategy, policies, and performance disclosure. In the 2025 Sustainability Report, there are no changes or additions to the material topics.

Material Topics and Sustainability Issues

No	Material Topic	Sustainability Issues
1	Sustainable Financial Products and Services	1. Realization of fund disbursement (loans) under the Sustainable Business Activities Category exceeding the targets set in the 2024–2028 Sustainable Finance Action Plan (RAKB), primarily driven by the Corporate segment through new loans and increased utilization of existing facilities. 2. Integration of sustainable finance principles into the assessment criteria for credit recipients. 3. Strengthening the resilience of economic performance on a sustainable basis. 4. Optimization of operational cost efficiency. 5. Prudent and measured credit growth management. 6. Expansion of financing portfolio in Sustainable Business Activities (KKUB.
2	Data Security and Privacy	1. Strengthening information security systems and customer transaction protection. 2. Compliance with regulatory requirements and implementation of good corporate governance in data management.
3	Business Ethics and Compliance	1. Implementation of Anti-Fraud and Anti-Corruption policies, as well as strengthening Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF) programs. 2. Consistent compliance with regulatory provisions and corporate governance principles.
4	Digitalisasi dan Inovasi Teknologi	1. Development and implementation of digital innovations to enhance service quality and operational efficiency. 2. Implementation of technology transformation aligned with regulatory requirements and corporate governance principles.
5	Berinvestasi pada Talenta	1. Implementation of sustainable finance training programs for employees. 2. Competency development and career progression programs. 3. Capacity-building education and training for customers and the public.
6	Kualitas Layanan	1. Continuous maintenance and improvement of customer satisfaction levels. 2. Fair, responsive, and consistent handling of feedback, suggestions, and complaints.
7	Literasi dan Inklusi Keuangan	Implementation of educational programs to expand financial literacy and inclusion among the public.

Feedback Sheet [G.2]

The PT Bank Mega Tbk Sustainability Report 2024 provides an overview of financial and sustainability performance. We welcome your input, criticism, and suggestions regarding the presentation of this report. Please get in touch with us via the contact or email provided at the bottom of this sheet.

Your Profile

Name (if desired) : .....
Institution/Company : .....
Email : .....
Phone/Mobile : .....

Stakeholder Group

- ○ Shareholders
- ○ Customer
- ○ Employee
- ○ Government
- ○ Media
- ○ Business Partner
- ○ Public and Community
- ○ Other, please specify: .....

Please select the answer that best fits the question below

	Ya	Tidak
This report is easy to understand		
This report is useful for you		
This report already describes the Company's performance in sustainable development		

Please rate the material topics that are most important in your opinion for the sustainability of PT Bank Mega Tbk (score 1 = least important to 7 = most important)

Priority Scale	Material Topic
( )	Sustainable Financial Products and Services
( )	Data Security and Privacy
( )	Business Ethics and Compliance
( )	Digitalization and Technology Innovation
( )	Investing in Talent
( )	Quality of Services
( )	Financial Literacy and Inclusion

Suggestions or criticisms related to the report:

.....
.....
.....

Thank you for your feedback. Please send the feedback sheet by email to the contact listed in this report.

Corporate Secretary

PT Bank Mega Tbk
Menara Bank Mega
Jl. Kapten P. Tendean, No.12-14A
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Email: corsec@bankmega.com

List of Disclosures in accordance with Financial Services Authority Regulation No. 51/ POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies [G.4]

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GRI
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	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	73-74
	403-8	Workers covered by an occupational health and safety management system	76
	403-9	Work-related injuries	75
	403-10	Work-related ill health	N/A
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	77
	404-2	Programs for upgrading employee skills and transition assistance programs	79
	404-3	Percentage of employees receiving regular performance and career development reviews	80
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	65
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GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	99

2025
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